

Amendment to "RFP-CFHL/RMD/IS/20-2025-26 dated 18/08/2025 for Selection of Consultancy for Implementing Data Privacy Program in Compliance with The DPDP Act, 2023 For Can Fin Homes Ltd"

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

a. Following clauses has to be changed in the proposed RFP as referred above:

Sl. No.	Page No.	Clause No.	Existing	Amendment
1	02	Last Date of submission of Bids	29.08.2025 at 15:00 hrs.	08.09.2025 at 15:00 hrs. ✓
		Date and time opening of Part A, conformity to Eligibility criteria.	29.08.2025 at 15:30 hrs.	08.09.2025 at 15:30 hrs. ✓
2	16	24.3 Limitation of Liability	In no event shall Can Fin Homes Ltd. be liable for any proven consequential, special, punitive, incidental or indirect damages.	Bidder's total aggregate liability for any damages arising from or in connection with this RFP whether in actions based on contract, tort or any other law, and whether or not Bidder has been notified of the possibility thereof, shall not exceed the amount paid hereunder in the twelve (12) months preceding the date of the claim. The foregoing limitations, exclusions and disclaimers are an allocation of the risk between the parties and will apply to the maximum extent permitted by applicable law, even if any remedy fails in its essential purpose. In no event shall Can Fin Homes Ltd. be liable for any proven consequential, special, punitive, incidental or indirect damages.
3	18	24.8 Data Protection, Security and Use of Information:	Bidder hereby unequivocally agrees to undertake all measures, including security safeguards, to ensure that the information in the possession or control of the Bidder, as a result of operation	Bidder hereby unequivocally agrees to undertake all measures, including security safeguards, to ensure that the information in the possession or control of the Bidder, as a result of

			of this engagement, is secured and protected against any loss or unauthorized access or use or unauthorized disclosure thereof. It is hereby mutually agreed between the parties that Can Fin Homes Ltd., assumes no responsibility or liability for any misuse of the Confidential Information and other data in the control of Bidder. This clause shall survive the termination or expiration of this order	operation of this engagement, is secured and protected against any loss or unauthorized access or use or unauthorized disclosure thereof. It is hereby mutually agreed between the parties that Can Fin Homes Ltd., assumes no responsibility or liability for any misuse of the Confidential Information and other data in the control of Bidder. This clause shall survive until the execution of definite Agreement amongst the parties.
4	19	24.13 Change in Constitution	The prior information, in writing, to the Company shall be given before any change is made in the constitution of the Bidder. If prior information is not provided to Company, the Contract shall be deemed to have been allotted in contravention of Clause entitled "sub-contracting" hereof and the same action may be taken and the same consequence shall ensure as provided in the said clause.	The prior information, in writing, to the Company shall be given within 30 (thirty) days before any change is made in the constitution of the Bidder. If prior information is not provided to Company, the Contract shall be deemed to have been allotted in contravention of Clause entitled "sub-contracting" hereof and the same action may be taken and the same consequence shall ensure as provided in the said clause.

All the other Instructions and Terms & Conditions of the above RFP remain unchanged. Please take note of the above Amendments while submitting your response to the subject RFP.

Date: 28/08/2025
Place: Bengaluru

President

Responses to Pre-Bid Queries - RFP (RFP-CFHL/RMD/IS/20-2025-26) for Selection of Consultancy for Implementing Data Privacy Program in Compliance with The DPDP Act, 2023 For Can Fin Homes Ltd.

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
1	Section 11 Payment Terms	9	1. 15% of the total cost shall be released post completion and sign-off of Scope Area 1	Is there flexibility to revise the proposed payment structure (15% / 25% / 60%) outlined under Section 11 – Payment Terms?	Bidder to comply with RFP terms & conditions.
2	Section 28 PRE-QUALIFICATION CRITERIA	22	Experience of having developed and conducted Data Privacy Impact Assessment in the Banks (Public Sector / Private Sector / Foreign Banks), BFSI, / NBFCs / Healthcare in India prior to RFP published date.	For the eligibility criteria on prior experience in conducting Data Privacy Impact Assessments, can we submit redacted Purchase Orders (with sensitive details masked) as evidence, provided the scope of work is clearly mentioned?	Bidder to comply with RFP terms & conditions.
3	Section 31. ANNEXURE - VI: - Technical Bid Covering Letter Format	26	Ref: Your RFP (RFP-CFHL/RMD/IS/20-2025-26) Dated 18.08.2025	While preparing our submission for RFP-CFHL/RMD/IS/20-2025-26, we noticed that the sample cover letter format provided in the RFP mentions the reference as: "Ref: Your RFP (RFP-CFHL/RMD/IS/20-2025-26) Dated 18.08.2025." Could you please confirm if we should use this exact format in our cover letter, or if there is any specific wording you would prefer for referencing the RFP document?	Bidder to comply with RFP terms & conditions.
4	Section 32. ANNEXURE - VII: Functional / Technical requirements:	28	The scope is defined as a stage in commercial bid.	Kindly confirm the number of business functions/departments and their respective sub-departments that will be covered under the DPDP gap assessment and subsequent controls implementation.	The no. of functions/departments/third-party relationships will be shared with successful bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
5	Section 32. ANNEXURE - VII: Functional / Technical requirements:	28	The scope is defined as a stage in commercial bid.	How many third-party entities (vendors, partners, service providers) are currently processing or accessing personal data?	The no. of functions/departments/third-party relationships will be shared with successful bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
6	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:	28	3. Evaluate existing IT systems, processes, policies, and third-party relationships for data processing activities.	Request you to please confirm whether there is any existing list of business processes, departments and applications (internal + public Facing) processing personal data. If yes, please provide details and exact count .	The no. of functions/departments/third-party relationships will be shared with successful bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
7	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:	28	7. Evaluate existing consent management, grievance redressal, and data principal rights handling.	Please confirm whether there is any existing tool being implemented for managing consent, grievance and data principals requests management.	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
8	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:	28	4. Conduct data flow mapping of personal and sensitive personal data within and outside the organization.	Please confirm if there are any Record of processing activities and Data flow diagrams being created for business processes processing personal data. If yes, pls share the count	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.
9	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:	29	1. Develop a comprehensive Data Privacy Governance Framework in line with the DPDP Act.	Please confirm whether there is any existing Data Privacy framework documents (including policy, process and templates) being created or not. If yes, provide the names of documents.	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.
10	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:		Others	1. Do you have any vendors having access to personal data and operating from their own setup /facilities? If yes, Pls share the count ? 2. Do we need to review any vendor contract from privacy perspective and suggest changes. If yes, then for how many ?	As per the scope of work, the bidder is expected to provide templates along with content as per best practices to be used for signing when data is outsources for various purposes. While providing the templates, the existing templates / contract documents also to be reviewed.
11	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:		Others	Is there any Data Privacy Management Tool being implemented?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.
12	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:		Others	Will you require training and awareness sessions? If yes, kindly specify the number of sessions.	As per the scope of work, the bidder is expected to submit the process, content, plan and schedule as per the best practices to train the employees on subject matter.
13	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:		Others	Request you to confirm the number of business process and applications to be covered as a part of this privacy compliance program.	Core Business Applications: 1 Other Applications: Approximately 6 applications that either supply data or take inputs from the core business application. Business Support Applications: Approximately 3 applications that may contain limited PII of customers and/or employees. Also, the company is in-progress of identifying / implementing new business applications. These numbers are indicative and subject to change.

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
14	32. ANNEXURE - VII: Functional / Technical requirements: Scope of Work:		Others	Please confirm whether DPIA has been conducted for critical business processes or not?	As per the scope of work, the bidder is expected to provide the details on process to conduct the reviews/audits to ensure the compliance on an ongoing basis and expected to conduct/implement the same during the contract period.
15	Contractual			We have observed that there is no mention of our liability under this engagement. Hence, team to suggest the inclusion of the following: "In accordance with standard industry practice, our aggregate liability under this RFP and in connection with the services shall be for direct damages only and shall, in all circumstances and events, be limited to one time the fees paid to us under the engagement. We shall not be liable for any indirect or consequential losses."	Refer the amendment.
16	With respect to Clause 18 ('Access to Audit'), provided on Page 12 of the RFP			Please include the following : "Any audit shall be subject to the following: (i) the audit shall be restricted to the engagement and shall be conducted with prior reasonable notice (ii) The Company or its authorized representatives shall execute a Non-Disclosure Agreement before such audit which shall govern the conduct of the audit and any results thereof; (iii) the auditors or the representatives of the Company for the audit shall not be the Bidder's competitors; (iv) the audit shall not be conducted more than once in a calendar year and twice in entirety; and (v) any findings during the audit, shall be shared with the Bidder and be discussed and agreed mutually between the Company and the Bidder for its closure."	Bidder to comply with RFP terms & conditions.
17	Section 32 : Scope of Work, Annexure VII - Functional & technical requirements	Page 28	1. Review and assess existing data protection and privacy practices across business functions. 2. Identify gaps between current practices and the obligations outlined in the DPDP Act, 2023.	How many business functions or departments will be covered under the DPDP gap assessment and subsequent controls implementation?	Core Business Applications: 1 Other Applications: Approximately 6 applications that either supply data or take inputs from the core business application. Business Support Applications: Approximately 3 applications that may contain limited PII of customers and/or employees. Also, the company is in-progress of identifying / implementing new business applications. These numbers are indicative and subject to change.

SL No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
18	Section 32 : Scope of Work, Annexure VII - Functional & technical requirements	Page 28	3. Evaluate existing IT systems, processes, policies, and third-party relationships for data processing activities. 4. Conduct data flow mapping of personal and sensitive personal data within and outside the organization.	How many third-party entities (vendors, partners, service providers) are involved in processing or accessing personal data?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
19	Section 32 : Scope of Work, Annexure VII - Functional & technical requirements	Page 28	4. Conduct data flow mapping of personal and sensitive personal data within and outside the organization. 5. Assess data lifecycle management (collection, storage, processing, sharing, deletion). 6. Identify and categorize data fiduciaries, processors, and cross-border data flow scenarios. 7. Evaluate existing consent management, grievance redressal, and data principal rights handling. 8. Submit a detailed Gap Assessment Report highlighting non-compliances and recommended remediations.	How many applications or systems, linked to these business functions, process or store personal data?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
20	Section 11.1 Payment Terms.	Page 9	The payment for the activities and deliverables under Serial No. 1 of the Bill of Materials shall be made in the following structured manner, aligned with the phased completion of the Scope of Work: • 15% of the total cost shall be released upon successful completion and sign-off of Scope Area 1. 25% of the total cost shall be released upon successful completion and sign-off of Scope Area 2. • 60% of the total cost shall be released upon successful completion and sign-off of Scope Area 3, including submission of all final deliverables, reports, and documentation as per the agreed scope.	Would it be possible to revise the proposed payment structure (currently 15% / 25% / 60%)	Bidder to comply with RFP terms & conditions.
21	Annexure-III: Pre Qualification Criteria	22	2. Experience of the consultancy in India and Abroad (Work experience in India and Abroad will be considered and limited to data privacy regulation like DPDPA, GDPR or other such regulation) Relevant PO/ engagement letter AND signoff/ project completion certificate or any other document from the client clearly substantiating the completed implementation.	Since DPDPA has been recently introduced & enforcement is yet to come we request you to consider references from similar compliance engagements such as PCI DSS, Data Localisation, CSCRF, NESA, ISO 27001 & 27701 Readiness, Data Purging, NIST CSF, Assistance on GDPR, IS Audit etc. for this criteria.	Bidder to comply with RFP terms & conditions.

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22	Annexure-III: Pre Qualification Criteria	22	3. Experience of having developed and conducted Data Privacy Impact Assessment in the Banks (Public Sector / Private Sector / Foreign Banks), BFSI, / NBFCs / Healthcare in India prior to RFP published date. Relevant PO/ engagement letter AND signoff/ project completion certificate or any other document from the client clearly substantiating the completed implementation.	The criteria specify experience of Data Privacy Impact Assessments in Banks, BFSI, NBFCs, and Healthcare. We request your confirmation if similar experience with private companies/enterprises will also be considered as relevant experience.	Bidder to comply with RFP terms & conditions.
23	6. Pre-bid Meeting Date & Time	2	Physical Pre-bid meeting will be held on 25.08.2025 at 16:00 hrs. Venue: Can Fin Homes Ltd, Registered Office, 29/01 Sir M N Krishna Rao Road, Basavanagudi, Bangalore – 560004.	Kindly confirm if there is an option to attend the meeting online.	Bidder to comply with RFP terms & conditions.
24	36. ANNEXURE – XI – Bill of Material	34	Implementation of data privacy program in compliance with the DPDP Act, 2023 for Can Fin Homes Ltd. (Perform gap Assessment basis the Digital Personal Data Protection Act (DPDPA), 2023, Develop Data Privacy Framework as per DPDP Act, 2023 requirements, Implementation and support)	Please confirm if activities, other than the deployment of the onsite resource, may be executed in a hybrid environment (onsite and remote).	Other than the on-site resource, the additional resources may be deployed in a hybrid environment. The bidder should have resources in banglore capable of meeting the service & support standards as specified in this RFP, Service support should be available during the implementation period. The successful bidder is to ensure the smooth completion of the entire activity in the RFP, in cordination with the internal team in the best interest of the company.
25	32. ANNEXURE - VII: Functional / Technical requirements:	28	Bidder must arrange a dedicated resource ONSITE for this project during the contract period.	The RFP specifies one dedicated onsite resource. Kindly confirm if deployment of an L1 resource with up to 3 years of experience will meet this requirement.	Please refer to the evaluation criteria of the RFP document.
26	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	What are the key locations in scope for this engagement?	Please refer to the local support of the RFP document.
27	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	How many business units/departments are in scope for this engagement?	The no. of functions/departments/third-party relationships will be shared with successful bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.

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28	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm Total employee size	The no. of functions/departments/third-party relationships will be shared with successful bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
29	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm no of websites & Mobile applications in scope for this engagement	Core Business Applications: 1 Other Applications: Approximately 6 applications that either supply data or take inputs from the core business application. Business Support Applications: Approximately 3 applications that may contain limited PII of customers and/or employees. Also, the company is in-progress of identifying / implementing new business applications. These numbers are indicative and subject to change.
30	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm no of applications processing personal data	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
31	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm no of Third Party/Vendors processing personal data	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
32	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Is there a centralized personal data inventory in place?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
33	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	How is consent management and data principal rights currently handled?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
34	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please provide list of existing privacy documents/policies/SoPs in place (e.g. Data Privacy Policy, Privacy Notices, Consent Form, Data Principal Right Management, Data Breach Management SoP)	The same will be provided to the successful Bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.
35	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm use of cloud infrastructure (yes/no, and approximate scope if yes)	The same will be provided to the successful Bidder.
36	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm number of business processes and applications expected to undergo DPIA.	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.
37	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm number of products/systems/applications requiring consent integration.	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.
38	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm number of departments expected to be covered under detailed data flow analysis.	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships and suggest requisite tools/controls/process for implementation.
39	Section 32. ANNEXURE - VII: Functional / Technical requirements	28	Scope of Work	Please confirm no of training materials required during the period of 18 months i.e., Number of e-mailers and Number of privacy posters?	As per the scope of work, the bidder is expected to submit the process, content, plan and schedule as per the best practices to train the employees on subject matter.
40	Section 36. ANNEXURE - XI - Bill of Material	34	Implementation of data privacy program in compliance with the DPDP Act, 2023 for Can Fin Homes Ltd. (Perform gap Assessment basis the Digital Personal Data Protection Act (DPDPA), 2023, Develop Data Privacy Framework as per DPDP Act, 2023 requirements, Implementation and support)	In the billing separate cost has been asked for Implementation of data privacy program and One dedicated onsite resource. Can we infer that there will be separate implementation team other than the dedicated resource? Or additional resources can be deployed for the implementation part?	Bidder to comply with RFP terms & conditions.
41	NA	NA	NA	We kindly request an extension of the bid submission deadline to ensure a comprehensive and high-quality proposal. Please let us know if this can be accommodated.	Refer the amendment.

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
42	Section 10 (Deliverables & Service Level Agreements (SLAs))(III) Penalties and liquidated damages	9	• Liquidated Damages for non-delivery of Services: Failure to complete the activities within the stipulated and mutually agreed date from the date of commencement of activity shall attract a penalty at the rate of Rs. 1000/- (excl GST) per day. However, the total penalty under this clause shall be restricted to 10% (excl GST) of the project cost. • Penalties/ Liquidated Damages for non-performance: If the bidder does not meet the requirements of the RFP during various assessments, the bidder shall rectify the same at bidder's cost to comply with the requirements immediately to ensure completion of the activity. • If any act or failure by the bidder under the agreement, contravention of the terms and conditions stipulated herein or the terms of Confidentiality agreement executed by Bidder with the Company reserves the right to impose a penalty, which may be equal to the cost it incurs or the loss it suffers for such failures. • If the Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the Company reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as and goodwill. • Company may impose the penalty to the extent of damage to its any equipment, if the damage was due to the actions directly attributable to the staff of the Bidder. • All the above LDs are independent of each other and are applicable separately and concurrently. • LD is not applicable for the reasons attributable to the Company and Force Majeure.	1. Please clarify whether liquidated damages for non-delivery of services and non-performance will both apply simultaneously. 2. The clause states that all LDs are independent and applicable separately and concurrently. Does this mean that multiple penalties can be imposed at the same time for a single event of failure? 3. Considering the above, this clause appears onerous as it creates a significant risk exposure. Can this provision be removed or renegotiated?	Bidder to comply with RFP terms & conditions.
43	24.3 Limitation of Liability	16	In no event shall Can Fin Homes Ltd. be liable for any proven consequential, special, punitive, incidental or indirect damages.	This is a one-side clause. There is no provision of any limitation of liability provisions for the bidder. Please clarify if the clause can be negotiated to include limitation of liability provisions for the bidder as well. If not, we will be exposed to unlimited liability, which is a risk.	Refer the amendment.
44	24.6 Indemnity	17	The Bidder shall, at its own expense, defend and indemnify the Company against all third party claims for infringement of patent, trademark, design or copyright arising from use of proposed product/products or any part thereof. Bidder will provide infringement remedies and indemnities for third party Products, on a pass-through basis. If the company is required to pay compensation to a third party resulting from such infringement, the Bidder shall be fully responsible to pay such compensation along with all costs, damages and attorney's fees and other expenses that a court may finally award, in the event of the matter being adjudicated by a court or that be included in a Bidder approved settlement. The Company will issue notice to the Bidder of any such claim without delay and provide reasonable assistance to the Bidder in disposal of such claim, and shall at no time admit to any liability for, or express any intent, to settle the claim. The Bidder shall also reimburse all incidental costs, which the Company may incur in this regard.	1. This clause deals with the bidder having to at its own expense defend and indemnify the Company against all third party infringement of Intellectual Property claims, which at the moment is uncapped in the RFP. This could potentially lead to unpredictable and unlimited liability. Please clarify if this clause can be negotiated to provide a liability cap for the bidder. 2. This clause also mentions that, the bidder will re-imburse all incidental costs which the company has incurred with respect to this clause. This could potentially lead to unpredictable and unlimited liability. Please clarify if this clause can be negotiated to provide a liability cap for the bidder.	Bidder to comply with RFP terms & conditions.

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
45	24.8 Data Protection, Security and Use of Information	18	Bidder hereby unequivocally agrees to undertake all measures, including security safeguards, to ensure that the information in the possession or control of the Bidder, as a result of operation of this engagement, is secured and protected against any loss or unauthorized access or use or unauthorized disclosure thereof. It is hereby mutually agreed between the parties that Can Fin Homes Ltd., assumes no responsibility or liability for any misuse of the Confidential Information and other data in the control of Bidder. This clause shall survive the termination or expiration of this order.	1. There is no clarity on how data will be received and whether PII will be received. Please clarify on this point, for better evaluation of the data protection clause. 2. It is also provided here that, this clause shall survive the termination or expiration of this order. This will require the bidder to continue with this obligation for an indefinite period of time. Please clarify if this clause can be limited to a certain time period., eg: duration of the definitive agreement.	Refer the amendment.
46	24.13 Change in Constitution	19	The prior information, in writing, to the Company shall be given before any change is made in the constitution of the Bidder. If prior information is not provided to Company, the Contract shall be deemed to have been allotted in contravention of Clause entitled "sub-contracting" hereof and the same action may be taken and the same consequence shall ensure as provided in the said clause.	There is no clarity on what constitutes "change in constitution" as per this clause and how many days notice should be provided. It is important to understand this, since this clause mentions that, if there is a change in constitution of the bidder and the same is not notified to the Company, it will be regarded as a breach of the clause entitled Sub-contracting. Please clarify what constitutes ""change in constitution" and "how many days notice" should be provided as per this clause.	Refer the amendment.
47	Scope of Work, Section 8	8	"The scope of work shall include assisting the Company for effective adherence to the obligations of the Digital Personal Data Protection Act 2023 by performing applicability assessment and gap assessment and creating an implementation roadmap to remediate the identified gaps."	Is an applicability assessment part of the scope of work? Does it need to be submitted along with the gap assessment report as mentioned in Scope Area 1, Annexure 32?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
48	Serial No.1, Evaluation Criteria, Section 21, Serial No.2, Evaluation Criteria, Section 21,	14	Experience of the consultancy in India or Abroad (Work experience in India or Abroad will be considered and limited to data privacy regulation like DPDPA, GDPR or other such regulation) Documents required: Relevant PO/ engagement letter AND signoff/ project completion certificate or any other document from the client clearly substantiating the completed implementation, which is acceptable to CFHL against each reference	The clients do not issue completion certificates, project sign offs satisfactory certificates etc. Therefore, kindly ease the requirement of completion certificate to be provided. We can provide self-attestation along with the PO/ Engagement letter / Agreement copy/ Payment Invoice/Acknowledgement of Completion email from Clients.	Bidder to comply with RFP terms & conditions.

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49	Serial No.4, Evaluation Criteria, Section 21	14	Percentage of resources being deployed to the proposed project from out of engagements carried out in SI NO.(3) above. The proposed resources shall have worked in the earlier arrangements for not less than 6 months. Documents required: Self-declaration from Company Secretary/ HR Department on the Company letter head with list of professionals i.e., name, employee id, Qualification, Certification, experience (in years), On company payroll since.	We respectfully request relaxation from the requirement of the percentage of resources that must have worked in earlier engagements for a minimum of six months. In practice, several employees may have left the organization, and new employees with relevant expertise have since joined. To ensure fair consideration of current capabilities, we propose that scoring be based on the number of employees with consulting experience of more than 2 years and who are duly certified (ISO 27701, CIPP, CIPM or DSCI). How should the eligibility of resources be decided for these criteria? Continuous deployment on the same project (from the earlier engagements mentioned under SI. No. 3) for at least 6 months, OR Cumulative deployment across multiple engagements, provided the total duration of work exceeds 6 months? Is there a requirement on the minimum number of engagements that the proposed resources should have been a part of (each for more than 6 months), or would one qualifying engagement of 6 months or more suffice?	Bidder to comply with RFP terms & conditions.
50	Serial No.2, Section 28, ANNEXURE -III Pre Qualification Criteria,	14	Eligibility Criteria Experience of the consultancy in India and Abroad (Work experience in India and Abroad will be considered and limited to data privacy regulation like DPDPA, GDPR or other such regulation) Documents required: Relevant PO/ engagement letter AND signoff/ project completion certificate or any other document from the client clearly substantiating the completed implementation.	The clients do not issue completion certificates, project sign offs satisfactory certificates etc. Therefore, kindly ease the requirement of completion certificate to be provided. We can provide self-attestation along with the PO/ Engagement letter / Agreement copy/ Payment Invoice/Acknowledgement of Completion email from Clients.	Bidder to comply with RFP terms & conditions.

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51	Serial No.3, Section 28, ANNEXURE -III Pre Qualification Criteria,	14	Eligibility Criteria Experience of having developed and conducted Data Privacy Impact Assessment in the Banks (Public Sector / Private Sector / Foreign Banks), BFSI, / NBFCs / Healthcare in India prior to RFP published date. Documents required: Relevant PO/ engagement letter AND signoff/ project completion certificate or any other document from the client clearly substantiating the completed implementation	In addition to conducting Data Protection Impact Assessments, we have successfully delivered multiple privacy compliance engagements (gap assessment, third party privacy assessments, framework development etc) under the DPDPA as well as other global privacy laws, including the GDPR. We kindly request that the requirement not be restricted solely to Data Protection Impact Assessments, and that consideration also be given to other activities for privacy compliance. We currently manage ongoing DPIA engagements closely aligned with the scope of this RFP. Considering this, we kindly request that the requirement be eased with respect to completed implementations, and that submissions of documents from engagements that are partially completed also be considered The clients do not issue completion certificates, project sign offs satisfactory certificates etc. Therefore, kindly ease the requirement of completion certificate to be provided. We can provide self-attestation along with the PO/ Engagement letter / Agreement copy/ Payment Invoice/Acknowledgement of Completion email from Clients/Payment invoice. Our team in India has performed DPIA's for several financial institutions based in abroad including foreign banks under privacy regulations similar or more stringent than the DPDPA. Hence, requesting to kindly ease the requirement to limit the number of engagements to the Data Protection Impact Assessments conducted for clients in India and include foreign clients for which DPIA has been performed by the local teams.	Bidder to comply with RFP terms & conditions.
52	Section 32: Scope of Work, ANNEXURE - VII: Functional / Technical requirements:	28	Bidder must arrange a dedicated resource ONSITE for this project during the contract period.	How many resources are required to be deployed onsite during the contract period?	Please refer the evaluation criteria of the RFP document.
53	Scope Area 1, Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	28	1. Review and assess existing data protection and privacy practices across business functions.	What is the number of business and support functions/departments for which data protection and privacy practises need to be assessed?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
54	Scope Area 1 Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	28	3. Evaluate existing IT systems, processes, policies, and third-party relationships for data processing activities.	Provide the number for the following: Applications Business processes Policies Third-party/ Vendors required to be assessed for DPDPA compliance?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
55	Scope Area 1 Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	28	3. Evaluate existing IT systems, processes, policies, and third-party relationships for data processing activities.	Is it expected to conduct third party privacy assessment as part of the scope of work?	As per the scope of work, the bidder is expected to provide the details on process to conduct the reviews/audits to ensure the compliance on an ongoing basis and expected to conduct/implement the same during the contract period.

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
56	Scope Area 1, Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	28	4. Conduct data flow mapping of personal and sensitive personal data within and outside the organization.	Are there any existing PII inventories or Data Flow diagrams available?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
57	Scope Area 2 Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	28	6. Develop compliance checklists, Standard Operating Procedures (SOPs), and templates.	What is the expectation with respect to developing compliance checklists, Standard Operating Procedures (SOPs), and templates?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities and submit policy, checklist, template, procedures, with details mentioning the compliance mandatory in nature as per the DPDP Act, 2023, subsequent rules, and desirable which will be as per the best practices mentioned in data protection policies of other international countries, standards.
58	Scope Area 3 Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	28	1. Assist in the implementation of privacy policies and procedures across departments (not limited to) in the form of DPIA / ROPA.	What is the expectation with respect to the support required for assisting in the implementation of privacy policies and procedures? Are the consultants required to conduct the DPIA and ROPA as part of implementation phase? If yes, how many DPIA and ROPA needs to be created? Are application DPIAs to be conducted? If yes, how many application DPIAs to be conducted? Are there existing DPIAs, ROPAs created as part of any exercise conducted by the organization?	As per the scope of work, the bidder is expected to provide the details on process to conduct the reviews/audits to ensure the compliance on an ongoing basis and expected to conduct/implement the same during the contract period.
59	Scope Area 3 Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	30	3. Support in configuring technical controls in IT systems for consent, access, retention, and data subject rights.	What is the expectation with respect to configuration of technical controls in IT systems for consent, access, retention and data subject rights?	As per the scope of work, the bidder is expected to provide guidance/support on implementing the processes, policies, control as per the recommendation.
60	Scope Area 3 Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	30	4. Recommend and support in the implementation of Data Privacy Management Tools, if required	What is the expectation with respect to the support required for implementation of Data Privacy Management Tool? Do you need assistance in drafting any RFP for the Privacy tool selection? Is vendor selection and technical evaluation of data privacy tool part of the scope? Are there any existing Data Privacy Management Tools used by CAN FIN H for Privacy Compliance?	The bidder will evaluate and provide the specification of tools to be implemented/procured and draft RFP should be submitted to the company.
61	Scope Area 3 Section 32: Scope of Work ANNEXURE - VII: Functional / Technical requirements:	30	6. Develop and implement a compliance dashboard and periodic compliance reporting mechanism to management/Board/Regulators	What is the expectation with respect to developing and implementing a compliance dashboard?	The bidder is expected to provide the monitoring and reporting mechanism for compliance on an ongoing basis.

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62	28. ANNEXURE -III: PRE-QUALIFICATION CRITERIA	22	2) Experience of the consultancy in India and Abroad (Work experience in India and Abroad will be considered and limited to data privacy regulation like DPDPA, GDPR or other such regulation)	Please consider the relaxation for pre-qualification criteria as "The bidder/OEM should has relevant consultancy experience in India or abroad, specifically related to data privacy regulations such as DPDPA, GDPR, or other equivalent international frameworks."	Bidder to comply with RFP terms & conditions.
63	28. ANNEXURE -III: PRE-QUALIFICATION CRITERIA	22	3) Experience of having developed and conducted Data Privacy Impact Assessment in the Banks (Public Sector / Private Sector / Foreign Banks), BFSI, / NBFCs / Healthcare in India prior to RFP published date.	Please consider the relaxation for pre-qualification criteria as "The Bidder/OEM should have Experience of having developed and conducted Data Privacy Impact Assessment in the Banks (Public Sector / Private Sector / Foreign Banks), BFSI, / NBFCs / Healthcare in India prior to RFP published date."	Bidder to comply with RFP terms & conditions.
64	28. ANNEXURE -III: PRE-QUALIFICATION CRITERIA	22	4) Profile of the dedicated professionals proposed to be deputed for implementing the project referred to in this RFP with international accreditation like ISO 27001, ISO 27701, GDPR. Minimum experience of the professional's post qualification should be 2 years.	Please consider the relaxation for pre-qualification criteria as "The bidder/OEM has to provide the profiles of dedicated professionals proposed to be deputed for implementing the project referred to in this RFP. The customers for these projects should hold international accreditations such as ISO 27001, ISO 27701, and GDPR. Each professional must have a minimum of one years of post-qualification experience"	Bidder to comply with RFP terms & conditions.
65	General Query	General Query	General Query	We kindly request that the bidder be allowed to participate in this opportunity in consortium with a consultancy partner or OEM.	Bidder to comply with RFP terms & conditions.
66	11. Payment Terms:	9 & 10	11.1 Scope-based Deliverables (Serial No. 1 in Bill of Materials): The payment for the activities and deliverables under Serial No. 1 of the Bill of Materials shall be made in the following structured manner, aligned with the phased completion of the Scope of Work: • 15% of the total cost shall be released upon successful completion and sign-off of Scope Area 1. • 25% of the total cost shall be released upon successful completion and sign-off of Scope Area 2. • 60% of the total cost shall be released upon successful completion and sign-off of Scope Area 3, including submission of all final deliverables, reports, and documentation as per the agreed scope.	We kindly request you to consider relaxing the payment terms as " • 50% of the total cost shall be released upon successful completion and sign-off of Scope Area 1. • 30% of the total cost shall be released upon successful completion and sign-off of Scope Area 2. • 20% of the total cost shall be released upon successful completion and sign-off of Scope Area 3, including submission of all final deliverables, reports, and documentation as per the agreed scope."	Bidder to comply with RFP terms & conditions.
67	General Query	General Query	General Query	We kindly request a two-week extension to the bid submission deadline, currently set for 29th August 2025. As the pre-bid meeting is scheduled for 25th August, the remaining four days before the RFP closes may not provide sufficient time to incorporate responses to queries and finalize our submission. An extension would allow us to respond comprehensively.	Bidder to comply with RFP terms & conditions.

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68	25. Performance Bank Guarantee	19	The selected Bidder would be required to submit a Performance Bank Guarantee to CFHL for an amount equivalent to 10% of Total Cost of Ownership as mentioned in the purchase order within 30 (Thirty) days of purchase order acceptance date. The Performance Bank Guarantee(s) will be valid for One years with a claim period of 6 (six) months from the date of expiry of the validity period of the Bank Guarantee (BG) and such other extended period which is co-terminus to the life of the work order. The Performance Bank Guarantee(s) should be issued by any Indian Public Sector Bank. A format for Performance Bank Guarantee will be shared with the successful Bidder. The Performance Bank Guarantee is required to protect the interest of purchaser against the risk of non-performance of the successful Bidder in respect of successful implementation of the project which may warrant the invoking of Performance Bank Guarantee (PBG), also if any act of the bidder results in imposition of Penalties/Liquidated Damages then CFHL reserves the right to invoke the submitted Performance Bank Guarantee.	Please consider the relaxation for the PBG terms as "The selected Bidder would be required to submit a Performance Bank Guarantee to CFHL for an amount equivalent to 3% of Total Cost of Ownership as mentioned in the purchase order within 30 (Thirty) days of purchase order acceptance date. The Performance Bank Guarantee(s) will be valid for One years with a claim period of 6 (six) months from the date of expiry of the validity period of the Bank Guarantee (BG) and such other extended period which is co-terminus to the life of the work order. The Performance Bank Guarantee(s) should be issued by any Indian Public Sector Bank. A format for Performance Bank Guarantee will be shared with the successful Bidder. The Performance Bank Guarantee is required to protect the interest of purchaser against the risk of non-performance of the successful Bidder in respect of successful implementation of the project which may warrant the invoking of Performance Bank Guarantee (PBG), also if any act of the bidder results in imposition of Penalties/Liquidated Damages then CFHL reserves the right to invoke the submitted Performance Bank Guarantee."	Bidder to comply with RFP terms & conditions.
69	6.Requirement Details	7	Company invites sealed offers ('Conformity to Eligibility Criteria', 'Technical Proposal', and 'Commercial Bid') from CERT-In empaneled vendors to select a Consultancy for implementing a Data Privacy Program in compliance with the DPDP Act, 2023, for Can Fin Homes Ltd., as per the Terms & Conditions, Technical Requirements, and Scope of Work described elsewhere in this document.	"CERT-In empaneled vendors" CERT-IN empanelled vendors are sought for VAPT kind of projects and is not relevant for DPDP project. We request you to remove this clause from this RFP.	Bidder to comply with RFP terms & conditions.
70	7. Eligibility Criteria:	8	•Only those Bidders fulfilling the eligibility criteria should respond to the bid. Eligibility criterion for the Bidder to qualify this stage is clearly mentioned in Annexure-III. •A vendor submitting the proposal in response to this RFP shall hereinafter be referred to as 'Bidder' and shall Provide Consultancy services to Can Fin Homes shall hereinafter be referred as "Services". •The bidder would need to provide supporting documents as part of the eligibility proof. The technical bids of only those bidders who qualify in the eligibility criteria will be evaluated. •Can Fin Homes, reserves the right to verify/evaluate the claims made by the bidder independently. Any deliberate misrepresentation will entail rejection/disqualification of the offer.	Please consider the relaxation for this clause as" •The Bidder/ OEM fulfilling the eligibility criteria should respond to the bid. Eligibility criterion for the Bidder to qualify this stage is clearly mentioned in Annexure-III. •A vendor submitting the proposal in response to this RFP shall hereinafter be referred to as 'Bidder/ OEM' and shall Provide Consultancy services to Can Fin Homes shall hereinafter be referred as "Services". •The Bidder/ OEM would need to provide supporting documents as part of the eligibility proof. The technical bids of only those bidders who qualify in the eligibility criteria will be evaluated. •Can Fin Homes, reserves the right to verify/evaluate the claims made by the bidder independently. Any deliberate misrepresentation will entail rejection/disqualification of the offer.	Bidder to comply with RFP terms & conditions.

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71	8.Scope of Work:	8	The scope of work shall include assisting the Company for effective adherence to the obligations of the Digital Personal Data Protection Act 2023 by performing applicability assessment and gap assessment and creating an implementation roadmap to remediate the identified gaps. On the basis of the gaps identified, data privacy framework including supporting guidelines, processes and templates shall be developed along with implementation support to ensure Company's compliance with the DPDPA requirements. The detailed scope of work is specified in Annexure-VII of this RFP.	Please consider the relaxation for this clause as "The scope of work shall include assisting the Company, by the Bidder/OEM , in effectively adhering to the obligations of the Digital Personal Data Protection Act 2023. This will be achieved through conducting an applicability assessment and gap assessment, and developing an implementation roadmap to remediate the identified gaps. Based on the gaps identified, the Bidder/OEM shall develop a data privacy framework, including supporting guidelines, processes, and templates, and provide implementation support to ensure the Company's compliance with the DPDPA requirements. The detailed scope of work is specified in Annexure-VII of this RFP.	Bidder to comply with RFP terms & conditions.
72	9. Technical / Functional Requirements:	8	The Bidder shall comply with the Technical & Functional Requirements narrated in Annexure-VII and adhere to the guidelines issued by Company, its sponsor Bank, Reserve Bank of India (RBI), NHB (National Housing Bank) and other Legal / Regulatory bodies related to DPDP Act.	Please consider the relaxation for this clause as "The Bidder/OEM shall comply with the Technical & Functional Requirements narrated in Annexure-VII and adhere to the guidelines issued by Company, its sponsor Bank, Reserve Bank of India (RBI), NHB (National Housing Bank) and other Legal / Regulatory bodies related to DPDP Act."	Bidder to comply with RFP terms & conditions.
73	17. Subcontracting:	12	The Bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the vendor under the contract without the prior written consent of the Company	We request you to include Bidder/OEM with Bidder utilizing an MAF from OEM for execution of this project.	Bidder to comply with RFP terms & conditions.
74	3. Implementation and support	30	Within 12 months from the date of commencement of the project - 1.Assist in the implementation of privacy policies and procedures across departments (not limited to) in the form of DPIA / ROPA.	Is CHFL interested in deploying and utilizing an automated product for PIA & ROPA?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities and suggest the recommended controls/tools for implementation.
			2.Support integration of privacy principles into business and IT processes. 3.Support in configuring technical controls in IT systems for consent, access, retention, and data subject rights.	Is CHFL interested in deploying and utilizing a product for Consent Management & DSAR/DPAR (is this also in-scope?)	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities and suggest the recommended controls/tools for implementation.
			4.Recommend and support in the implementation of Data Privacy Management Tools, if required. 5.Monitor implementation progress and provide ongoing advisory during the execution phase. 6.Develop and implement a compliance dashboard and periodic compliance reporting mechanism to management/Board/Regulators.	Is CHFL interested in deploying and utilizing a product for Data Privacy Management including Data Discovery & Dashboards? (is this also in-scope?)	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities and suggest the recommended controls/tools for implementation.
75	III.Penalties / Liquidated Damages:	9	•Liquidated Damages for non-delivery of Services: Failure to complete the activities within the stipulated and mutually agreed date from the date of commencement of activity shall attract a penalty at the rate of Rs. 1000/- (excl GST) per day. However, the total penalty under this clause shall be restricted to 10% (excl GST) of the project cost.	Please consider the relaxation for the penalty terms as "Liquidated Damages for non-delivery of Services: Failure to complete the activities within the stipulated and mutually agreed date from the date of commencement of activity shall attract a penalty at the rate of Rs. 1000/- (excl GST) per day. However, the total penalty under this clause shall be restricted to <u>5%</u> (excl GST) of the project cost."	Bidder to comply with RFP terms & conditions.

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76	Technical Scoring Matrix - S no. 1	13	The bidder should be a company registered in India as per Company Act 1956 /2013 or a partnership firm / a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India and should be providing consultancy services for last 5 years from the date of RFP. Less than or equal to 5 years - 5 marks For more than 5 years - 10 marks	The bidder/OEM should be a company registered in India as per Company Act 1956 /2013 or a partnership firm / a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India and should be providing consultancy services for last 3 years from the date of RFP. Less than or equal to 3 years - 5 marks For more than 3 years - 10 marks	Bidder to comply with RFP terms & conditions.
77	Annexure III - S no 8	23	Turnover & profitability The bidder should have reported minimum annual turnover of Rs. 20 crores and should have reported profits Certified copies of Audited Financial Statements or certificate from Auditors providing the Turn Over & net profit details in at least 2 out of last 3 financial years FY 23-24, FY 22-23, FY 21-22).	Turnover & profitability The bidder should have reported minimum annual turnover of Rs. 50 crores and should have reported profits Certified copies of Audited Financial Statements or certificate from Auditors providing the Turn Over & net profit details in at least 2 out of last 3 financial years FY 24-25 , FY 23-24, FY 22-23). Please modify Annexure IV accordingly.	Bidder to comply with RFP terms & conditions.
78	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Perform gap Assessment basis the Digital Personal Data Protection Act, 2023... creating implementation roadmap to remediate identified gaps.	Please clarify whether both IT and OT environments are in scope, or only IT infrastructure.	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
79	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Applications and integrations handling sensitive data...	Will third-party integrations/vendors handling sensitive data also be included in the assessment?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
80	Deliverables & Service Level Agreements	9	The selected bidder shall proceed to carry out the Service(s) with diligence and care...	Please confirm the expected project start and completion dates.	Please refer the scope of work of the RFP document
81	Deliverables & Service Level Agreements	9	The selected bidder shall lead, take part in and monitor progress of all the activities... submit weekly progress report...	Do we need to perform API security testing, VAPT, WAPT, mobile applications (iOS/Android) for applications in scope? Please confirm the total number of applications, servers, and network devices in scope. Is source code review expected?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities and suggest the recommended controls/tools for implementation.
82	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Perform gap Assessment basis the Digital Personal Data Protection Act, 2023 by assessing business functions...	How many business functions are in the scope to be assessed?	The no. of functions/departments/third-party relationships will be shared with successful bidder.
83	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Data privacy framework including supporting guidelines, processes and templates shall be developed...	Are you rigorously following the data privacy practices in current state?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
84	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Perform applicability assessment and gap assessment across IT systems, processes, policies...	Total no. of existing IT systems, processes, policies, and third-party relationships for data processing activities?	The no. of functions/departments/third-party relationships will be shared with successful bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.

Sl. No	Section and Clause Reference No.	Page No.	RFP Text	Query	CFHL Response to Bidder Queries
85	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Scope covers all relevant departments/functions...	Please clarify whether the scope covers all business units or only specific departments (e.g., HR, Finance, IT, Customer Data).	The no. of functions/departments/third-party relationships will be shared with successful bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
86	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Perform Data Flow Mapping (DFD) and classification of personal/sensitive data...	Kindly confirm the categories of sensitive personal data applicable (e.g., financial data, health data, biometrics). Is there a preferred tool for data flow mapping?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
87	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Mapping of external and cross-border data flows...	Please clarify if external data flows include third-party vendors, cloud service providers, and regulators, and whether cross-border data transfers need to be mapped.	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
88	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	The scope includes compliance with DPDP Act, and adherence to guidelines issued by RBI, NHB...	Is the scope limited to DPDP Act compliance only, or does it include alignment with RBI/NHB guidelines and other sectoral mandates (e.g., outsourcing, IT governance)?	Please refer the scope of work of the RFP document
89	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Implementation support to ensure Company's compliance with the DPDP Act...	Will the bidder be expected to support implementation of technical controls (e.g., consent management, access rights) or only provide advisory?	As per the scope of work, the bidder is expected to provide guidance/support on implementing the processes, policies, control as per the recommendation.
90	Annexure-VII: Functional / Technical Requirements – Scope of Work	28	Perform Data Protection Impact Assessment (DPIA) and Record of Processing Activities (ROPA) as required...	Are DPIA and ROPA expected to be conducted for all business units or only critical functions?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
91	Annexure-XI: Bill of Materials	34	Dedicated Onsite Resource (Serial No. 2 in BoM)... payment shall be made monthly in arrears.	What is the expected seniority, certification, and role of the onsite resource?	Please refer the evaluation criteria and scope of work of the RFP document.
92	Annexure-XI: Bill of Materials	34	Dedicated Onsite Resource requirement outlined...	Will the resource be embedded within a specific department (e.g., Risk, IT, Legal), or operate cross-functionally?	The same will be provided to the successful Bidder. The successful bidder is to ensure the smooth completion of the entire activity in the RFP, in coordination with the internal team in the best interest of the company.
93	Annexure-XI: Bill of Materials	34	Payment shall be made monthly in arrears... verification of attendance, submission of monthly report.	Is remote support permissible for certain activities, or is full-time physical presence mandatory?	Please refer the scope of work of the RFP document
94	Annexure-VII: Functional / Technical Requirements – Governance	28	Bidder shall facilitate privacy governance framework...	Is the bidder expected to facilitate the formation of the Data Privacy Governance Committee, or only provide documentation and role definitions?	Please refer the scope of work of the RFP document
95	Annexure-VII: Functional / Technical Requirements – Governance	28	Bidder shall conduct workshops/trainings as part of awareness creation...	Will the bidder have access to internal stakeholders to conduct workshops or training sessions?	Please refer the scope of work of the RFP document

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96	Annexure-VII: Functional / Technical Requirements – Technical Support	28	Bidder may recommend suitable technology solutions...	Is there an expectation to recommend or implement privacy tech tools (e.g., consent platforms, data discovery tools)?	The bidder will evaluate and provide the specification of tools to be implemented/procured and draft RFP should be submitted to the company.
97	Annexure-VII: Functional / Technical Requirements – Technical Support	28	Bidder may engage third-party vendors with CFHL approval...	Will the bidder be allowed to partner with third-party vendors for tool deployment, or is that out of scope?	Out of scope.
98	Evaluation Criterion – Technical Scoring	13–15	Demonstration of in-depth understanding... supplemented by Presentation. Maximum Marks 30.	The scoring matrix gives 30 marks for Demonstration of in-depth understanding via presentation will this be a live pitch, or a written submission?	Both.
99	Evaluation Criterion – Technical Scoring	13	The technical evaluation and the commercial evaluation shall have the weightage of 70% and 30% respectively...	Are there minimum qualifying marks for technical evaluation before commercial bids are considered?	Please refer to the terms and condition of the RFP document
100	Eligibility Criteria	23	The bidder should have reported minimum annual turnover of Rs. 20 crores and should have reported profits	Kindly provide exemption to MSME or relaxation in turnover	Bidder to comply with RFP terms & conditions.
101	Evaluation Criteria – Technical Scoring (Experience of the Consultancy)	22	Experience of the consultancy in India and Abroad (Work experience in India and Abroad will be considered and limited to data privacy regulation like DPDPA, GDPR or other such regulation)	As the DPDP Act, 2023 is newly enacted and practical implementation projects under this regulation are limited in the market, would CFHL consider relevant prior experience in implementing other privacy regulations (such as GDPR, ISO 27701) as equivalent experience for eligibility and evaluation purposes? As a organization we have limited experience in DPDPA but our on-role consultants have experience, we request you to consider that experience.	Bidder to comply with RFP terms & conditions.
102	Exit Option and Contract Re-Negotiation	10–11	The reverse transition services... shall include training CFHL team, documentation, joint operations for a reasonable period...	The reverse transition clause is extensive—what is the expected duration and depth of handover?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
103	Exit Option and Contract Re-Negotiation	11	The bidder shall provide all other services as may be agreed... including knowledge transfer to CFHL team.	Will CFHL provide a nominated team for knowledge transfer, or is the bidder expected to train multiple departments?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
104	Penalties / Liquidated Damages	9	Failure to complete the activities... shall attract a penalty at Rs. 1000/- per day, capped at 10% of the project cost.	The LD clause mentions Rs. 1000/day capped at 10% of project cost—does this apply to delays in any phase or only final delivery?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
105	Penalties / Liquidated Damages	9	LD is not applicable for reasons attributable to the Company and Force Majeure.	Are there any grace periods or escalation mechanisms before penalties are invoked?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
106	Annexure-VII: Functional / Technical Requirements – Data Classification	28	Perform data classification and prepare data flow diagrams (DFD).	Will CFHL provide existing data classification and flow maps, or is the bidder expected to build them from scratch?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
107	Annexure-VII: Functional / Technical Requirements – Data Classification	28	Mapping of external and cross-border data flows...	Are there known cross-border data flows that require special handling under DPDP?	No. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
108	Documents, SOPs and Manuals	12	All related documents, manuals, SOPs, best practice documents... shall become the property of the Company.	Will the bidder be expected to revise existing policies (e.g., IT, HR, vendor management) to embed privacy principles?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
109	Documents, SOPs and Manuals	12	All related documents... shall become the property of the Company.	Is there a central repository of current SOPs and manuals that the bidder can access?	The same will be provided to the successful Bidder.

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110	Annexure-XI: Bill of Materials	34	The payment for activities and deliverables under Serial No. 1... structured manner, aligned with phased completion.	The Bill of Materials splits payment across three scope areas—can the bidder propose alternate milestone definitions?	Bidder to comply with RFP terms & conditions.
111	Annexure-XI: Bill of Materials	34	Dedicated Onsite Resource... payment shall be made on a monthly basis in arrears.	Is there flexibility in pricing the dedicated resource separately (e.g., based on experience or location)?	Bidder to comply with RFP terms & conditions.
112	Deliverables & Service Level Agreements	9	The selected bidder shall always act, in respect of any matter relating to the Contract, as professional advisors to CFHL.	What are the reporting expectations (weekly, monthly) during the course of engagement?	The same will be provided to the successful Bidder.
113	Deliverables & Service Level Agreements	9	The selected bidder shall proceed to carry out the Service(s) with diligence and care...	Does the RFP expect bidders to provide sample templates for compliance (policies, consent forms, breach registers)?	Please refer the scope of work of the RFP document
114	Annexure-VII: Functional / Technical Requirements – Awareness & Training	28	Bidder shall conduct awareness sessions for employees...	How many awareness training sessions are expected during the contract period?	As per the scope of work, the bidder is expected to submit the process, content, plan and schedule as per the best practices to train the employees on subject matter.
115	Annexure-VII: Functional / Technical Requirements – Governance	28	Privacy governance framework including roles & responsibilities...	Does CFHL already have a Data Protection Officer (DPO), or should the bidder assist in role definition?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
116	Payment Terms	10	No advance payment will be released... Payment within 30 days from submission of relevant documents.	Will CFHL allow part payments for partially completed milestones, or only after full completion?	Please refer to the terms and condition of the RFP document
117	Annexure-VII: Functional / Technical Requirements – Technical Support	28	Bidder may recommend suitable technology solutions...	Will bidders be evaluated on proposed technology tools/platforms as part of technical scoring?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
118	Annexure-VII: Functional / Technical Requirements – Data Processing	28	Perform applicability assessment across data processing activities.	Does the scope include vendor due diligence and third-party risk assessments as part of DPDP compliance?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
119	General Conditions	16	Bid shall be deemed to have been submitted after careful study and examination of this RFP...	Will bidders be given access to internal IT infrastructure for assessment, or will it be limited to documentation review and interviews?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
120	Annexure-VII: Functional / Technical Requirements – DPIA & ROPA	28	Perform Data Privacy Impact Assessment (DPIA) and maintain Record of Processing Activities (ROPA).	Will CFHL provide access to business process owners for ROPA and DPIA, or is bidder expected to independently identify all processes?	The no. of functions/departments/third-party relationships will be shared with successful bidder. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
121	Annexure-VII: Functional / Technical Requirements – Governance	28	Develop privacy governance framework and roles.	Is the privacy governance committee expected to meet regularly, and will the bidder be required to provide ongoing secretariat support?	Please refer the scope of work of the RFP document
122	Exit Option & Contract Re-Negotiation	10-11	The reverse transition services shall include training, documentation, joint management for a reasonable period.	Will bidder be expected to maintain shadow resources for reverse transition in addition to regular project team?	Please refer the eligibility criteria of the RFP document. The successful bidder is to ensure the smooth completion of the entire activity in the RFP, in coordination with the internal team in the best interest of the company.
123	Exit Option & Contract Re-Negotiation	11	Knowledge Transfer: Bidder shall provide all information, documentation... for effective management.	What is the expected format of handover deliverables during reverse transition (manuals, training decks, system walkthroughs)?	The same will be provided to the successful Bidder.

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124	Penalties / Liquidated Damages	9	All LDs are independent of each other and applicable separately and concurrently.	Do penalties also apply if dependencies on CFHL teams delay deliverables?	Please refer to the terms and condition of the RFP document
125	Annexure-VII: Functional / Technical Requirements – Awareness & Training	28	Conduct awareness sessions for employees.	Should training material be customized per department (IT, HR, Ops) or generic awareness sessions suffice?	Please refer the scope of work of the RFP document
126	Evaluation Criterion – Technical Scoring	13-15	Technical evaluation and commercial evaluation weightage 70:30.	Will presentation evaluation be done by a technical committee only, or also involve risk/compliance leadership?	Please refer the scope of work of the RFP document
127	Evaluation Criterion – Technical Scoring	13	Approach and methodology... DPIA methodology and gap assessment.	Are sample reports (DPIA, gap assessment, policies) required as part of the technical proposal submission?	Please refer the scope of work of the RFP document
128	Payment Terms	10	Payment shall be released within 30 days... after deducting applicable penalty, TDS.	Can bidders propose alternative payment terms instead of milestone-based payments?	Bidder to comply with RFP terms & conditions.
129	Annexure-VII: Functional / Technical Requirements – Data Mapping	28	Prepare data flow diagrams (DFDs).	Does CFHL already have tools/licenses for data discovery and mapping, or should bidders provision their own?	Please refer the scope of work of the RFP document
130	Annexure-VII: Functional / Technical Requirements – Policies	28	Develop privacy framework including supporting guidelines, processes and templates.	Is bidder expected to create new privacy policies or update CFHL's existing policies?	Please refer the scope of work of the RFP document
131	Annexure-VII: Functional / Technical Requirements – IT Governance	28	Bidder shall adhere to guidelines issued by RBI, NHB...	Should the implementation roadmap also align with ISO standards (ISO 27001, ISO 27701) in addition to DPDP Act?	Please refer the scope of work of the RFP document
132	General Conditions	16	Bid shall be deemed to have been submitted after careful study and examination of this RFP...	Will bidders be allowed site visits to branch offices for data/process validation?	The same will be provided to the successful Bidder.
133	Annexure-VII: Functional / Technical Requirements – Vendor Management	28	Scope includes assessment of third-party data processors.	Should third-party vendors also be trained on DPDP obligations, or only internal CFHL staff?	Please refer the scope of work of the RFP document
134	Annexure-VII: Functional / Technical Requirements – Awareness	28	Bidder shall conduct workshops...	Will awareness workshops be physical at HQ only, or should bidder plan virtual sessions for branches PAN-India?	Please refer the scope of work of the RFP document
135	Annexure-VII: Functional / Technical Requirements – Data Protection	28	Perform applicability and gap assessment...	Should the bidder also perform readiness benchmarking against peer BFSI organizations?	Please refer the scope of work of the RFP document
136	Order Cancellation	11	Delay in delivery beyond specified period... CFHL reserves right to cancel order.	Will there be an opportunity for bidder to request extensions before order cancellation is triggered?	Bidder to comply with RFP terms & conditions.
137	Contract Period	11	The contract with selected Bidder will be for 12 months... extendable at company's discretion.	Can the contract be extended beyond 12 months if required for compliance maturity?	Bidder to comply with RFP terms & conditions.
138	Annexure-VII: Functional / Technical Requirements – Risk Assessment	28	Perform applicability assessment across risk domains.	Should bidder perform privacy risk scoring and heat maps for CFHL functions?	Please refer the scope of work of the RFP document
139	Annexure-VII: Functional / Technical Requirements – Technical	28	Bidder shall employ advanced technology, procedures and methods.	Does CFHL expect bidder to deploy automated tools for consent management and breach management?	Please refer the scope of work of the RFP document
140	Annexure-VII: Functional / Technical Requirements – Compliance Alignment	28	Bidder shall adhere to guidelines issued by Company, its sponsor Bank, RBI, NHB and other regulatory bodies.	Should compliance deliverables also cover sectoral guidelines beyond DPDP (e.g., outsourcing guidelines, IT governance circulars)?	Please refer the scope of work of the RFP document
141	Annexure-VII: Functional / Technical Requirements – Implementation Support	28	Implementation support to ensure Company's compliance with DPDP Act.	Will bidder be expected to assist in actual implementation of technical controls or limit to advisory?	Please refer the scope of work of the RFP document
142	Annexure-VII: Functional / Technical Requirements – Data Privacy Program	28	Develop a Data Privacy Framework including supporting guidelines, processes, and templates.	Should framework also include breach notification and incident response procedures aligned to DPDP timelines?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
143	Annexure-VII: Functional / Technical Requirements – Record Management	28	Maintain Record of Processing Activities (ROPA).	Will bidder have access to centralized repositories of contracts, policies, and SOPs to extract processing records?	The same will be provided to the successful Bidder.
144	Annexure-VII: Functional / Technical Requirements – DPIA	28	Perform Data Privacy Impact Assessments (DPIAs).	Should DPIA also cover emerging technologies (AI/ML-based systems) if used within CFHL?	The consultant should suggest best practises to implement.
145	Annexure-VII: Functional / Technical Requirements – Cross-Border Data	28	Mapping of external and cross-border data flows.	Does CFHL currently transfer customer data outside India, and if yes, which jurisdictions?	No. As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.

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146	Annexure-VII: Functional / Technical Requirements – Vendor Management	28	Scope includes assessment of third-party data processors.	Will CFHL provide list of all third-party vendors upfront for assessment, or will bidder need to identify them?	As per the scope of work, the bidder is expected to study/evaluate the existing systems, processes, policies, and third-party relationships for data processing activities.
147	Annexure-VII: Functional / Technical Requirements – Templates	28	Privacy framework including supporting guidelines, processes and templates.	Should bidder provide standard operating templates (e.g., consent forms, data retention policy) as part of deliverables?	The statement is self explanatory. Bidder to comply with RFP terms & conditions.
148	28. ANNEXURE -III: PRE-QUALIFICATION CRITERIA	Page number 23	Turnover & profitability The bidder should have reported minimum annual turnover of Rs. 20 crores and should have reported profits	As we are a DPIIT-registered startup company, we are eligible to participate under the applicable startup exemptions. Whether relaxation/exemption is available for MSMEs/Startups under this tender.	Bidder to comply with RFP terms & conditions.