

Pre bid replies for RFP. Ref. No. : CN - DBS - 135/IMBSEC - 17/12/2019 dated 23rd February 2019 - for RFP - Renewal of
Crime insurance Policy under Non-Traditional Insurance Policies

from 1st April , 2019 to 31st March ,2020

S.No	Clause No	RFP Clause	Bidder's Query	Bank's Reply														
1	Point No B, Annexure I, page 13 Point No C, Terms/Coverage acceptance table, Page 14 Item 3, Page 26	<table border="1"> <tr> <td colspan="2">Overall limit - 60 Crores in aggregate of which</td> </tr> <tr> <td>Corporate</td> <td>40 Crores in aggregate</td> </tr> <tr> <td>Retail</td> <td>10 Crores in aggregate</td> </tr> <tr> <td>Mobile Banking and UPI</td> <td>10 Crores in aggregate</td> </tr> </table>	Overall limit - 60 Crores in aggregate of which		Corporate	40 Crores in aggregate	Retail	10 Crores in aggregate	Mobile Banking and UPI	10 Crores in aggregate	Please confirm limit of indemnity and aggregate limit under corporate customers.	<p>The updated limit is as below.</p> <table border="1"> <tr> <td colspan="2">Overall limit - 60 Crores in aggregate of which</td> </tr> <tr> <td>Corporate</td> <td>50 Crores in aggregate</td> </tr> <tr> <td>Retail, Mobile Banking and UPI</td> <td>10 Crores in aggregate</td> </tr> </table>	Overall limit - 60 Crores in aggregate of which		Corporate	50 Crores in aggregate	Retail, Mobile Banking and UPI	10 Crores in aggregate
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2	Point No 3 Details of claim data furnished	We furnish below claims data relating to our Bank as on date of issuance of this RFP in respect of Crime Insurance Policy: Claim Data (INR) Estimates (in Lakhs). 1)Liability Shift claim - INR 15,98,000 - In process	update any fresh claims reported under policy till	Fresh claims under UPI having a total value of Rs 327990 have been submitted.														



		<p>2) Liability Shift claim - INR 80,000 - In process</p> <p>3) Fraudulent fund transfer - INR 57,00,000- In process</p> <p>4) Fraudulent fund transfer - INR 7,54,000 - In process</p>	date.	
3	---	---	<p>List out the measures taken to control occurrence of fraudulent events in future.</p>	<p>Internet Banking:</p> <ol style="list-style-type: none"> 1. We have introduced 'candigital' application which has to be installed on the customer's PC and shall be used to login to net banking securely. All customers are being advised to utilize this facility for better security. Candigital application is mandatory for Corporate customers and optional for retail customers, however candigital can be waived off at specific request of the corporate customer. 2. Every net banking transaction is authenticated by 2 Factor Authorization (OTP + Transaction Password) which ensures double layer of security for securing the customer's interest 3. Automatic blocking of customer's user id is enabled after 3 unsuccessful login attempts. 4. SMS alerts are being generated and sent to customer whenever a login happens using the customer's net banking account. 5. Option is given to net banking customers to enable/disable financial transactions.



				<p>Mobile Banking:</p> <ol style="list-style-type: none">1. Mobile banking is permitted only for registered customers i.e. at the time of registration the system shall ensure that the registration request is originating from the registered mobile number.2. During the registration process system shall carry out the device binding i.e. customers device details as well as sim details shall be stored at mobile banking server. During the subsequent usage of mobile banking, the system shall permit the login only after verify the originating device details3. Access to the mobile banking is validated on the basis of login passcode created by the customer.4. Each financial transactions are permitted only after validating the mpin set by the customer. At the time of mpin creation or mpin reset, the customer validation is ensured on the basis of ATM card.
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Date: 06-03-2019

Place: Bangalore


Deputy General Manager
