

Amendment-3

Reply to PRE-BID QUERY published on 14.06.2019 With Regard to "RFP DBS 03/2019-20 dated 01.06.2019 for Engaging the Services of an Insurance Company for renewal of Card Insurance Programme [Lost Card Policy and Cancare Policy] under Non- Traditional Insurance Policies

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

Sl No	Page No	Clause No	RFP Clause	Bidder's query	Earlier reply	Amended reply
35	-	-	-	Under the Security Measures your all cards are enabled to EMV chip but what happens if the cards are used in Non EMV chip enabled ATMs where it is prone to skimming frauds.	As per RBI guidelines, all ATMs have to be EMV compliant. In case of skimming frauds at a non compliant ATM, Banks can claim from the non compliant ATM Bank by way of liability shift. For any shortage in amount claimed thereafter, Bank will claim from insurance Company.	The guidelines in respect of skimming frauds etc issued from time to time by RBI / NPCI / Any other Competent authority will prevail upon. Further, Bank retains the right to claim insurance.

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: 15.06.2019

Place: Bengaluru


Deputy General Manager

U.B.