

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
1	1	13 & 14	Annexure 1a	Technical Evaluation Criteria(Experience (Domestic & International sphere))	Evidence for work done in the projects to be provided by the consultant through reference letters or completion certifications or letter of award of contract or self-certificate.In case self-declaration is submitted, the contact / SPOC details (Mobile No. & email ID) of the client should be necessarily mentioned for reference checks.Bank will evaluate the relevance of the project based on submitted details of the projects	Bidder has signed confidentiality agreements with our clients, specially with the global clients as sought in the response, that limit the ability to disclose their names & the contracts / work orders with them. While we shall be happy to disclose the same where we are legally permitted to, we request you to accept the certificate with a brief description of our client (without disclosing their names), the nature of services we performed for them, and the duration of the project duly attested by the CA/authorized signatory.	In case of self declaration , giving a brief description of clients (SPOC- Name,Mobile,email id), nature of services performed for them and duration of the project -duly attested by CA/Authorised signatory can be accepted. Bank will evaluate the relevance of the project based on submitted details of the projects.
2	2	17	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation	Project Strategy	Kindly clarify if the bank will onboard technology vendors where required (as per assessment post existing capabilities) for execution of the process automation	It may be part of SLA, depending upon the nature of project
3	3	9	13	General Terms and conditions point	Through EOI the bidders are expected to articulate a defined scope of work/strategy for inducing Business process re-imagining and innovation, sequentially for the different strategic business units of the Bank in a detailed manner.	While its agreed for the clauses in the EOI, request clauses around ownership of deliverables and intellectual property to be mutually negotiated based on deliverables for the specific RFP. Request these clauses to include language that allows Consultant to – 1) Retain all its pre-existing and underlying intellectual property to the extent embedded in the Deliverables. 2) If the deliverables include Consultant to provide any software deliverables, then additional clauses shall be applicable and negotiated at RFP stage 3) In addition, the Deliverables Consultant provides are for Bank's internal consumption only and should not be shared with third parties. In the event Bank would like to share the Deliverables with any third parties, its requested Bank to ensure that such third parties sign Consultant's standard non-reliance letter before sharing deliverables and any third-party having access to the report or presentation may use it on a non-reliance basis. This would protect Consultant from risks of third party claims based on reliance on the Consultant's deliverables, which are prepared only for Bank's organization. Consultant will not assume any legal obligations to non-clients that could arise from the redistribution of its work and it does not owe the	It may be part of SLA, as per legal terms of the Bank
4	4	11	2	Annexure 1a: Eligibility Criteria(Domestic)	Bidder should have an experience of at least -2- projects in the nature of a Business process and digital transformation in a public sector Bank/ Private Sector Bank or a Business Strategy project with any Public Sector Bank/ Private Sector Bank in India, with a minimum duration of 12 months in the last 3 years.	Bidder should have an experience of at least -2- projects in the nature of a Business process and digital transformation in a public sector Bank/ Private Sector Bank/ NBFCs or a Business Strategy project with any Public Sector Bank/ Private Sector Bank/ NBFCs in India, with a minimum duration of <b>6 months</b> in the last <b>5 years</b> .	Please refer to addendum published on the Banks's website .

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5	5	11	3	Annexure 1a: Eligibility Criteria(International)	Bidder should have an experience of atleast-2- projects of Business process and digital transformational nature in BFSI domain in international market by itself/ affiliates/ group entities in the last 3 years	Bidder should have an experience of atleast <b>1]2-projects</b> of Business process and digital transformational nature in BFSI domain in international market by itself/ affiliates/ group entities in the last <b>5 years</b>	Please refer to addendum published on the Banks's website .
6	6	13	1aa	Technical Evaluation Criteria Experience (Domestic Sphere)	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with <b>public sector banks/ private sector banks/ NBFCs</b> in India done in <b>last 5 years</b> from the date of bid submission of the RFP with minimum project duration of <b>6 months</b> . Similar projects for business transformation mean projects involving any of the below: Business strategy and / or implementation Processes revamp and automation Go-to-market and operating model improvements Sales force effectiveness to drive business growth	Please refer to addendum published on the Banks's website .
7	7	14	Annexure 1aa	Technical Evaluation Criteria Experience (International sphere)	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in <b>India/Abroad</b>	Please refer to addendum published on the Banks's website .
8	8			General Query	General Query	Request clarification will subcontracting of work be will allowed, provided a clearance is taken from Bank of Baroda after contract is awarded.	Clarification will be provided in RFP
9	9	13&14	Annexure 1aa	Annexure 1aa: Techno Evaluation Criteria	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	Request to consider engagements that have been completed in the last 4 years (instead of 3 years from the date of bid submission)	Please refer to addendum published on the Banks's website .
10	10	17-21	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation–	Through EOI the bidders are expected to articulate a defined scope of work/strategy for inducing Business process re-imagining and innovation, sequentially for the different strategic business units of the Bank in a detailed manner. The illustrative list of Business processes improvement areas (but not restricted to) are as follows.	The SoW mentions multiple instances of requirements related to system upgrades and enhancements e.g., enhancement in security features in BCMS, Modernisation of infrastructure, etc.  Please clarify if the bidder be required to do an in depth technology assessment across BoB's platforms and solutions as part of the Project strategy phase. Further we understand that cyber security maturity assessment of the existing platforms is not included in current scope. please confirm this understanding	Please be guided by the SOW as mentioned in EOI
11	11	17-21	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation–		Please share the initial list of internal and external stakeholders, departments that the bidder will be required to have discussions as part of this engagement	The illustrative list of Business processes improvement areas and stakeholders are mentioned in EOI (but not restricted to the same)

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12	12	17-21	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation–		Please confirm whether the scope of work is confined to the Key Enablers listed in the Request for EOI document, or if it extends to other business units of the Bank as well.	The illustrative list of Business processes improvement areas and stakeholders are mentioned in EOI (but not restricted to the same)
13	13	17-21	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation–		Please clarify if the bidder's scope is limited to providing strategy recommendations for business improvement, or does it also include the implementation of the prioritised areas?  Additionally, if implementation or complete development is not included, will the bidder be responsible for identifying/onboarding partners?	EOI states that the Vendor needs to devise phase wise implementation roadmap for successful execution of the projects.
14	14	17	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation	Branch network planning and segmentation, Reimagined branch experience for segments, Specialized teams and operating model, Sales productivity improvement, Streamlining Internal branch processes	Could you provide more details on the expectations regarding the scope for reimagining branch experiences for different segments, establishing specialized teams and operating models, and improving sales productivity?  What are the specific goals for branch segmentation (e.g., customer demographics, product offerings, cost optimization etc.)?	Potential blueprint to be shared by the bidder and milestone will be defined in RFP.
15	15	17	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation	Conduct a comprehensive analysis of various products, processes, operations across various business verticals to identify the scope of improvement.	Please clarify whether the Bank has established a fixed timeline for the Bidder to create the assessment for the Business Process Re-imagination and Innovation strategy, as well as an overall timeline for all related activities for implementation.	The timeline for requirement gathering will be part of RFP
16	16	17	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation	Devise phase wise implementation roadmap along with interim milestones for the bank to capture the prioritized areas	Please confirm if there any critical deadlines or external dependencies that need to be factored into strategy planning e.g., launch of new products or implementation of new internal systems	Please be guided by the EOI
17	17	17&18	Annexure 1b(2)	Tentative areas of Business Process Re-imagination & Innovation–RL	<b>Retail Liability</b> Plan for seamless CA customer Journeys Plan for seamless and digitized SB customer journeys Optimizing journeys of bulk retail account opening	Please confirm our understanding , the liability products to be considered as part of the exercise includes CA and SA as mentioned in the document and other products are out of scope	This is only illustrative and not restricted to the SOW published
18	18	18	Annexure 1b(3)	Annexure 1b: <b>Tentative areas of Business Process Re-imagination &amp; Innovation– 3. Credit (Agriculture/MSME/Retail)</b>	Credit (Agriculture/MSME/Retail) - overall Scope	Please confirm if the scope of work is limited to providing recommendations for enhancing existing processes and journeys within the entire credit department—covering aspects such as risk, customer experience, task automation, etc.—and does not include implementation.	The SOW will be defined in RFP and will include implementation as well

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19	19	18	Annexure 1b(3)	Annexure 1b: <b>Tentative areas of Business Process Re-imagination &amp; Innovation-- 3. Credit (Agriculture/MSME/Retail)</b>	Credit (Agriculture/MSME/Retail) - Creation of App for Relationship managers	Please confirm if the scope of work for the Retail & MSME RM App creation is limited to providing recommendations on enhancing the app's functionality, existing wireframes, and design elements.	The SOW will be defined in RFP and will include implementation as well
20	20	18&19	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation--	Chat Feature in Portal	Please confirm if the chat feature for Trade Forex portal will also be based on latest technology such as AI, and will this will be a part of larger chatbot implementation requirement for Operation and Services section	This is only illustrative and the bidders are expected to share the best fit solution as per latest technology
21	21	19	Annexure 1b(7)	Tentative areas of Business Process Re-imagination & Innovation--Operations and services	Chatbots and Virtual Assistants: Automate customer inquiries, FAQs, and basic banking transactions	The Bank already has a virtual assistant available. Will the existing system need to be enhanced or a fresh implementation required from the Bidder	Bidders expected to Review of the existing set up and provide recommendations and implementations for the future
22	22	19	Annexure 1b(6)	Tentative areas of Business Process Re-imagination & Innovation--6 LCB	Introduction of specialized Product Sales Managers for trade finance and treasury products  Market benchmarking on increasing coverage by way of Relationship Managers and Senior Relationship Managers and then adequate manpower planning to fill the gaps	Requesting to elaborate more on the requirement	Recommendations as per EOI can be provided, details will be elaborated in RFP
23	23	19	Annexure 1b(7)	Tentative areas of Business Process Re-imagination & Innovation--Operations and services	Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.	Please share the list of all the routine tasks that are part of the audit process and which need to be automated	Recommendations as per EOI can be provided, details will be elaborated in RFP
24	24	6	4	<b>Evaluation Process</b>	Sealed envelope containing complete set of hard copy of EOI along with supporting documents and a soft copy thereof (in a CD/DVD) should be submitted by Post or dropped at the following address:	Could you please consider adding an <b>option of Pen drive</b> as well for submitting the soft copy of the documents	<b>Pen drive is permitted</b>
25	25	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	<b>Experience(Domestic Sphere):</b> Experience and Credentials in having executed/completed/ongoing projects ( <b>ongoing since at least 12 months</b> ) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We request you to consider the Experience and Credentials for ongoing projects as <b>ongoing since last 6 months</b> instead of 12 months	No Change in EOI

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26	26	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	<b>Experience(Domestic Sphere):</b> Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP <b>with minimum project duration of 12 months.</b>	We request you to consider 'Experience and Credentials' in having executed/completed/ projects' duration as <b>9 months instead of 12 months</b> business strategy engagements are of shorter duration	No Change in EOI
27	27	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic)</b>	<b>Experience(Domestic Sphere):</b> Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, <b>with public sector banks/ private sector banks in India</b> done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We request you to consider the experience and credentials of <b>Foreign Banks in India</b> as part of this technical evaluation criteria point for Executed/Completed/Ongoing projects	No Change in EOI
28	28	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	<b>Experience(Domestic Sphere):</b> Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, <b>with public sector banks/ private sector banks in India</b> done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We request you to also consider the experience and credentials of <b>NBFC in India</b> as part of this technical evaluation criteria point for Executed/Completed/Ongoing projects	No Change in EOI
29	29	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	<b>Experience(Domestic Sphere):</b> Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India <b>done in last 3 years</b> from the date of bid submission of the RFP with minimum project duration of 12 months.	We request you to consider the credentials and experience for <b>completed projects</b> done in <b>last 5 years instead of 3 years</b>	Please refer to addendum published on the Banks's website .
30	30	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months  <b>Similar projects for business transformation mean projects involving any of the below:</b> <b>Business strategy and / or implementation</b> <b>Processes revamp and automation</b> <b>Go-to-market and operating model improvements</b> <b>Sales force effectiveness to drive business growth</b>	We request you to add <b>Digital transformation projects</b> also in the <b>consideration set for business transformation</b> projects as Digital Transformation projects are kept in the consideration set as part of the <b>Eligibility criteria (Annexure 1a: Eligibility criteria--&gt; point 2)</b>	Please refer to addendum published on the Banks's website .

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31	31	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	<b>Experience(Domestic Sphere)</b> : Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months <b>Similar projects for business transformation mean projects involving any of the below:</b> <b>Business strategy and / or implementation</b> <b>Processes revamp and automation</b> <b>Go-to-market and operating model improvements</b> <b>Sales force effectiveness to drive business growth</b>	We request you to add <b>Cost Reduction and Customer experience/user experience projects</b> also to be considered as part this technical evaluation criteria point	Please refer to addendum published on the Banks's website .
32	32	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	<b>Experience(Domestic Sphere)</b> :Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months <b>Similar projects for business transformation mean projects involving any of the below:</b> <b>Business strategy and / or implementation</b> <b>Processes revamp and automation</b> <b>Go-to-market and operating model improvements</b> <b>Sales force effectiveness to drive business growth</b>	We request you to add projects related to <b>Risk analytics , Audit and internal controls and Compliance</b> also to be considered as part this technical evaluation criteria since these aspects are also covered as part of the scope under following heads <b>3.Credit --&gt; Risk Assessment Tools</b> <b>9..Audit and Internal Controls</b> <b>10.Compliance and Reporting</b>	No change in EOI
33	33	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	Scoring Methodology- <b>If the criteria are met for 5 or more Public/Private Sector Bank projects--&gt; 10 Marks</b> <b>If the criteria are met for 3-5 Public/Private Sector Bank projects--&gt; 7 Marks..If the criteria are met for 2 Public/Private Sector Bank projects--&gt; 5 Marks</b>	Please clarify if the criteria for <b>7 marks includes 5 or not as 5 is already covered in the criteria for 10 marks</b>	Please refer to addendum published on the Banks's website .
34	34	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	<b>Experience(Domestic Sphere)</b> : Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP <b>with minimum project duration of 12 months.</b>	We request you to consider 'Experience and Credentials' in having executed/completed projects' <b>for shorter duration and remove the criteria of 12 months duration</b> as Business strategy projects , branch segmentation projects are of shorter duration of 3 months or so, while having experience of such projects will benefit the Bank at the EOI stage since the scope mentions these aspects.	No Change in EOI

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35	35	14	1aa	Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	<b>Experience(International Sphere):</b> Experience and Credentials in having executed/completed/ ongoing projects ( <b>ongoing since at least 12 months</b> ) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We request you to consider the credentials and experience for <b>ongoing projects with duration of 6 months</b>	No Change in EOI
36	36	14	1aa	Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	<b>Experience(International Sphere):</b> Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India <b>done in last 3 years</b> from the date of bid submission of the RFP with minimum project duration of 12 months.	We request you to consider the credentials and experience for <b>completed projects done in last 5 years instead of 3 years</b>	No Change in EOI
37	37	14	1aa	Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	<b>Experience(International Sphere):</b> Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months. <b>Similar projects for business transformation mean projects involving any of the below:</b> <b>Business strategy and / or implementation</b> <b>Processes revamp and automation</b> <b>Go-to-market and operating model improvements</b> <b>Sales force effectiveness to drive business growth</b>	We request you to add <b>Digital transformation projects</b> also to be considered as part this technical evaluation criteria point <b>since eligibility also mentions digital transformation projects (Annexure 1a: Eligibility Criteria--&gt; point 3)</b>	Please refer to addendum published on the Banks's website .
38	38	14	1aa	Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	<b>Experience(International Sphere):</b> Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months <b>Similar projects for business transformation mean projects involving any of the below:</b> <b>Business strategy and / or implementation</b> <b>Processes revamp and automation</b> <b>Go-to-market and operating model improvements</b> <b>Sales force effectiveness to drive business growth</b>	We request you to add <b>Cost Reduction and Customer experience projects</b> also to be considered as part of this technical evaluation criteria	Please refer to addendum published on the Banks's website .

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39	39	14	1aa	Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	<b>Experience(International Sphere)</b> : Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, <b>with public sector banks/ private sector banks</b> in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We request you to also consider the experience and credentials of <b>all kind of International Financial Institutions</b> as part of this technical evaluation criteria point for Executed/Completed/Ongoing projects	No Change in EOI
40	40	14	1aa	Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	<b>Experience(International Sphere)</b> : Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP <b>with minimum project duration of 12 months.</b>	We request you to consider 'Experience and Credentials' in having <b>executed/completed/ projects'</b> duration as <b>6 months instead of 12 months</b> since Business strategy projects are of shorter duration , while having experience of such projects will benefit the Bank at the EOI stage since the scope mentions these aspects.	No Change in EOI
41	41	14	1aa	Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	<b>Scoring Methodology</b> If the criteria are met for -5- or more Bank projects of major economies--> 10 Marks If the criteria are met for -3- or more Bank projects of emerging economies--> 7 Marks .If the criteria are met for atleast -2- Bank projects from countries apart from the above -5markstwo groups.	Our assumption of <b>major economies is basis GDP of the countries</b> , please let us know if the assumption is correct. If not, kindly clarify the <b>definition of major and emerging economies</b>	Please refer to addendum published on the Banks's website .
42	42	18	Annexure 1b(3)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 3. Credit (Agriculture/MSME/Retail)	Risk Assessment Tools: Implementing machine learning and AI models to predict the risk associated with lending to a particular customer.	Please clarify, if new models are to be developed or any existing models are to be enhanced. If existing models are to be enhanced how many models are under review  Please clarify if existing platform or analytical infrastructure can be leveraged ? As new system/ infrastructure is not mentioned in the scope for implementing AI & ML models	The bidders are expected to share their blueprint, final SOW will be defined in RFP
43	43	18	Annexure 1b(3)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 3. Credit (Agriculture/MSME/Retail)	Automated Decision Engines: Setting up rule-based or AI-driven decision engines that can approve or reject applications based on predefined criteria.	Please clarify, if new decision rules are to be developed or any existing decision rules are to be enhanced. If existing rules are to be enhanced how many products are under review	The bidders are expected to share their blueprint, final SOW will be defined in RFP
44	44	18	Annexure 1b(3)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 3. Credit (Agriculture/MSME/Retail)	Fraud Detection: Implementing automated systems to detect potential fraud by cross-referencing data and identifying red flags. Utilize AI and machine learning to detect and prevent fraudulent activities	Are there any specific platforms or tools currently being used for AI and ML?  Are there any specific data management platforms or solutions in place (e.g., Hadoop, Spark)?	The Bank expects recommendations and suggestions to be presented by the bidders for development of new AI based decision model
45	45	19	Annexure 1b(5)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 5. Payment & transaction	Provide insights into transaction patterns and behaviors.	Please clarify if the transactions pattern and behavior analysis is only as per the AML & Suspicious transaction guidelines by the regulator . Requesting to elaborate on the same	The transaction pattern and behavioural analysis to be done as per guidelines by regulator along with the industry best practices



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46	46	20	Annexure 1b(9)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-9.Audit and Internal Controls	Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.  Intuitive Dashboard: Provide a user-friendly dashboard for auditors to easily navigate and use the automated audit tools.	Please clarify if existing platforms of the bank are to be leverage or new platforms/vendors can be onboarded since vendor onboarding is not mentioned as part of the scope  Please clarify, Are there any existing predefined task assignments or progress tracking framework present for the audit processes?	The Bank expects recommendations at par with market best practices
47	47	20	Annexure 1b(10)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-10.Compliance and Reporting	Regulatory Reporting: Automate data collection, analysis, and submission of regulatory reports.	Please clarify if existing platforms of the bank are to be leverage or new platforms/vendors can be onboarded since vendor onboarding is not mentioned as part of the scope	The Bank expects recommendations at par with market best practices
48	48	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> Experience (Domestic Sphere)	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	Experience (Domestic Sphere)  We request clarification on the criteria, if <b>project of more than 12 months duration started earlier, but is completed in last 3 years from date of submission of the RFP will be considered? Request you to please consider such cases.</b>	Please refer to addendum published on the Banks's website .
49	49	14	1aa	Annexure 1aa: Techno Evaluation Criteria --> Experience (International sphere)	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	Experience (International Sphere)  We request clarification on the criteria, if <b>project of more than 12 months duration started earlier, but is completed in last 3 years from date of submission of the RFP will be considered? Request you to please consider such cases.</b>	Please refer to addendum published on the Banks's website .
50	50	17&18	Annexure 1b(2)	Tentative areas of Business Process Re-imagination & Innovation-RL	Retail Liability-Plan for seamless CA customer Journeys,Plan for seamless and digitized SB customer journeys,Optimizing journeys of bulk retail account opening,RM app- for retail liability capturing wallet share of customer,Account Maintenance: Automate updates to account information, handling of dormancy, reactivation processes etc.,KYC (Know Your Customer): Improved the way to verify the identity of the customer using government-issued IDs, biometrics, and other digital means.,Document Upload and Verification: Automated scanning and verification of uploaded documents.	Retail Liability  Please clarify on the vendor arrangements for the creation of customer journeys within the Retail Liability process. Specifically, we would like to understand the following: 1 Is there an existing vendor currently providing this service? 2 Are there any plans to onboard a new vendor for this service? 3 Are consultants required to engage a third-party vendor for this service?	We have inhouse capability at present,Potential blueprint to be shared by bidder, milestones will be defined in RFP.

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
51	51	18	Annexure 1b(4)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 4. Trade Forex	<ul style="list-style-type: none"> <li>☑ Trade Forex-STP Journey for Inland Bank Guarantee</li> <li>☑ STP Journey for Inward Remittances (Customer Request)</li> <li>☑ STP Journey for Export Bill Knock off (Integration with TRRACS)</li> <li>☑ STP Journey for Import Bill Payment (Integration with Treasury Rate Platform)</li> <li>☑ Submission of Bill of Entry Via Smart Trade Portal</li> <li>☑ Instant conversion of EEFC Amount and Credit to A/c</li> <li>☑ Instant Running Packing Credit Disbursement</li> <li>☑ Automation of Foreign Outward Remittance</li> <li>☑ Complete mobile Suite for Trade Finance access</li> <li>☑ Apply Credit Report from Smart Trade Portal</li> <li>☑ Bulk Upload Functionality</li> <li>☑ Chat Feature in Portal</li> <li>☑ Host to Host Integration of BarodaINSTA with ERP system</li> </ul>	Trade Forex  We kindly request clarification on the vendor arrangements for creating digital journeys for all trade products targeting large corporate clients. Specifically, we would like to understand the following: 1 Is there an existing vendor currently providing this service? 2 Are there any plans to onboard a new vendor for this service? 3 Are consultants required to engage a third-party vendor for this service?	The process has external vendor at present, the bidders to provide blueprint for next level journeys
52	52	18	Annexure 1b(7)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 7. Operations & Services	<ul style="list-style-type: none"> <li>☑ Ops &amp; services-Workflow Automation: Automate routine tasks such as customer enrichment, loan processing, loan review, customer queries etc.</li> <li>☑ Intelligent Document Processing: Use OCR and NLP for processing unstructured data and documents.</li> <li>☑ Process Optimization: Continuous improvement and optimization of automated processes.</li> <li>☑ Customer Interface: Intuitive, user-friendly and Omni channel interfaces for customers.</li> <li>☑ Multi-Channel Support: Integration with multiple customer interaction channels (e.g., mobile, web, whatsapp, internet).</li> <li>☑ Chatbots and Virtual Assistants: Automate customer inquiries, FAQs, and basic banking transactions.</li> <li>☑ Interactive Voice Response (IVR): Automate phone-based customer interactions for balance inquiries, fund transfers, etc.</li> <li>☑ Forecasting customer needs and offering relevant financial products</li> <li>☑ AI-driven insights into spending patterns and financial health.</li> </ul>	Operations and Services  We kindly request clarification on the vendor arrangements for document verification and Intelligent Document Processing (IDP) using Optical Character Recognition (OCR) and Natural Language Processing (NLP). Specifically, we would like to understand the following: 1 Is there an existing vendor currently providing this service? 2 Are there any plans to onboard a new vendor for this service? 3 Are consultants required to engage a third-party vendor for this service?	We have inhouse capability at present, the bidders are expected to share the blueprint and the SOW will be defined in RFP
53	53	18	Annexure 1b(2)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 2. RL	Retail Liability-Plan for seamless CA customer Journeys,Plan for seamless and digitized SB customer journeys,Optimizing journeys of bulk retail account opening,RM app- for retail liability capturing wallet share of customer,Account Maintenance: Automate updates to account information, handling of dormancy, reactivation processes etc.,KYC (Know Your Customer): Improvised the way to verify the identity of the customer using government-issued IDs, biometrics, and other digital means.,Document Upload and Verification: Automated scanning and verification of uploaded documents.	Retail Liability  We kindly request clarification on the vendor arrangements for the RM App designed for retail liability capturing and wallet share of customers. Specifically, we would like to understand the following: 1 Is there an existing vendor currently providing this service? 2 Are there any plans to onboard a new vendor for this service? 3 Are consultants required to engage a third-party vendor for this service?	We have inhouse capability at present,Potential blueprint to be shared by bidder, milestones will be defined in RFP

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
54	54	18	Annexure 1b(3)	Annexure 1b: <b>Tentative areas of Business Process Re-imagination &amp; Innovation– 3. Credit (Agriculture/MSME/Retail)</b>	<ul style="list-style-type: none"> <li>☑️RAM- Creation of App for Relationship managers- for catering to financial needs of ETB/NTB MSME customers</li> <li>☑️Integration with External Databases: Connecting with credit bureaus, financial databases, and other third-party sources to fetch credit scores, financial history, and other relevant data.</li> <li>☑️Fraud Detection: Implementing automated systems to detect potential fraud by cross-referencing data and identifying red flags.</li> <li>☑️Risk Assessment Tools: Implementing machine learning and AI models to predict the risk associated with lending to a particular customer.</li> <li>☑️Automated Decision Engines: Setting up rule-based or AI-driven decision engines that can approve or reject applications based on predefined criteria.</li> <li>☑️Electronic Document Submission: Facilitating the digital submission of required documents by customers.</li> <li>☑️Document Verification: Automating the verification of submitted documents using OCR (Optical Character Recognition) and other technologies.</li> <li>☑️Application Processing: Streamlining the end-to-end application processing workflow to minimize manual handling and reduce processing times.</li> <li>☑️Task Automation: Automating repetitive tasks such as data entry, document verification, and status updates.</li> <li>☑️Regulatory Compliance Checks: Ensuring that the automated processes adhere to regulatory requirements and internal policies.</li> </ul>	<p>Credit (Agriculture/ MSME/ Retail)</p> <p>We kindly request clarification on the vendor arrangements for Relationship Managers handling Credit in the Agriculture, MSME, and Retail sectors. Specifically, we would like to understand the following:</p> <p>1 Is there an existing vendor currently providing this service?</p> <p>2 Are there any plans to onboard a new vendor for this service?</p> <p>3 Are consultants required to engage a third-party vendor for this service?</p>	There are existing vendors ,Potential blueprint to be shared by bidder, milestones will be defined in RFP
55	55	18	Annexure 1b(3)	Annexure 1b: <b>Tentative areas of Business Process Re-imagination &amp; Innovation– 3. Credit (Agriculture/MSME/Retail)</b>	<ul style="list-style-type: none"> <li>☑️Customer Communication Using Chatbot's and Trade Forex (STP) Journey to Inland Bank Guarantee</li> <li>☑️STP Journey for Inward Remittances (Customer Request)</li> <li>☑️STP Journey for Export Bill Knock off (Integration with TRRACS)</li> <li>☑️STP Journey for Import Bill Payment (Integration with Treasury Rate Platform)</li> <li>☑️Submission of Bill of Entry Via Smart Trade Portal</li> <li>☑️Instant conversion of EEFC Amount and Credit to A/c</li> <li>☑️Instant Running Packing Credit Disbursement</li> <li>☑️Automation of Foreign Outward Remittance</li> <li>☑️Complete mobile Suite for Trade Finance access</li> <li>☑️Apply Credit Report from Smart Trade Portal</li> <li>☑️Bulk Upload Functionality</li> <li>☑️Chat Feature in Portal</li> <li>☑️Host to Host Integration of BarodaINSTA with ERP system</li> </ul>	<p>Trade Forex</p> <p>We kindly request clarification on the vendor arrangements for creating Straight Through Processing (STP) journeys for Trade Forex. Specifically, we would like to understand the following:</p> <p>1 Is there an existing vendor currently providing this service?</p> <p>2 Are there any plans to onboard a new vendor for this service?</p> <p>3 Are consultants required to engage a third-party vendor for this service?</p>	There are existing vendors ,Potential blueprint to be shared by bidder, milestones will be defined in RFP

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
56	56	18	Annexure 1b(3)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 3. Credit (Agriculture/MSME/Retail)	<ul style="list-style-type: none"> <li>☑️RAM- Creation of App for Relationship managers- for catering to financial needs of ETB/NTB MSME customers</li> <li>☑️Integration with External Databases: Connecting with credit bureaus, financial databases, and other third-party sources to fetch credit scores, financial history, and other relevant data.</li> <li>☑️Fraud Detection: Implementing automated systems to detect potential fraud by cross-referencing data and identifying red flags.</li> <li>☑️Risk Assessment Tools: Implementing machine learning and AI models to predict the risk associated with lending to a particular customer.</li> <li>☑️Automated Decision Engines: Setting up rule-based or AI-driven decision engines that can approve or reject applications based on predefined criteria.</li> <li>☑️Electronic Document Submission: Facilitating the digital submission of required documents by customers.</li> <li>☑️Document Verification: Automating the verification of submitted documents using OCR (Optical Character Recognition) and other technologies.</li> <li>☑️Application Processing: Streamlining the end-to-end application processing workflow to minimize manual handling and reduce processing times.</li> <li>☑️Task Automation: Automating repetitive tasks such as data entry, document verification, and status updates.</li> <li>☑️Regulatory Compliance Checks: Ensuring that the automated processes adhere to regulatory requirements and internal policies.</li> </ul>	<p>3. Credit (Agriculture/MSME/Retail): Creation of App for Relationship Managers</p> <p>Please clarify exact deliverable required of the consultant here (are we only advising as to high-level features necessary in the app? Or are we required to deliver actual code / detailed architecture to the client?)</p>	The bidder is expected to imagine the journeys and advise the features and coding, with roll out strategy in a defined manner
57	57	20	Annexure 1b(10)	Annexure 1b	<ul style="list-style-type: none"> <li>☑️Customer Communication: Using Chatbot's and Compliance and Reporting</li> <li>☑️Regulatory Reporting: Automate data collection, analysis, and submission of regulatory reports.</li> <li>☑️AML (Anti-Money Laundering) Compliance: Use automated systems for monitoring and reporting suspicious transactions.</li> </ul>	<p>3. Regulatory Compliance Checks: Ensuring that the automated processes adhere to regulatory requirements and internal policies</p> <p>We are unable to do this due to the Firm's service-line boundaries, and should exclude this from the SOW. Bank should ensure they retain independent legal advisors who can certify compliance with necessary regulatory requirements.</p>	The bidders to share the market best practices, SOW will be shared in RFP
58	58	19	Annexure 1b(7)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 7. Operations & Services	<ul style="list-style-type: none"> <li>☑️Ops &amp; services-Workflow Automation: Automate routine tasks such as customer enrichment, loan processing, loan review, customer queries etc.</li> <li>☑️Intelligent Document Processing: Use OCR and NLP for processing unstructured data and documents.</li> <li>☑️Process Optimization: Continuous improvement and optimization of automated processes.</li> <li>☑️Customer Interface: Intuitive, user-friendly and Omni channel interfaces for customers.</li> <li>☑️Multi-Channel Support: Integration with multiple customer interaction channels (e.g., mobile, web, whatsapp, internet).</li> <li>☑️Chatbots and Virtual Assistants: Automate customer inquiries, FAQs, and basic banking transactions.</li> <li>☑️Interactive Voice Response (IVR): Automate phone-based customer interactions for balance inquiries, fund transfers, etc.</li> <li>☑️Forecasting customer needs and offering relevant financial products</li> <li>☑️AI-driven insights into spending patterns and financial health.</li> </ul>	<p>7. Operation &amp; Services</p> <p>For all workstreams referred to here, please clarify exact deliverables requested. We understand that a consultant is not required to build or provide designs for such automation functions as described.</p>	The bidders to share the market best practices for improvement and future ready processes in the Bank.

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
59	59	20	Annexure 1b(8)	Annexure 1b	<p>8. Digital / Technology Function-</p> <ul style="list-style-type: none"> <li>▣ Optimization of Revenue Models across the Digital Products/Channels</li> <li>▣ Enhancing Market Share, Customer Engagement and Retention across the Digital Product categories</li> <li>▣ User-Centric Digital Solutions for a comprehensive customer Engagement and Cross Selling opportunity</li> <li>▣ Strategic Business Analysis and Competitiveness study for the Digital Products</li> <li>▣ Operational Efficiency and Cost Management</li> <li>▣ Modernization of Infrastructure and Processes across Retail and Merchant Products</li> <li>▣ Strategic Planning and Implementation of Digital Products</li> <li>▣ Enhancing partnership with Fintech</li> <li>▣ Scalable &amp; modern infra, Resiliency operations center, engineering excellence with specialized teams</li> </ul>	<p>8. Digital / Technology function</p> <p>We would like to request clarification on the criteria for the Digital/Technology function. Could you please clarify if only the strategy needs to be designed or the current scope includes the implementation of technology functions?</p>	Includes both strategy and implementation
60	60	20	Annexure 1b(9)	Annexure 1b	<p>9. Audit and Internal Controls</p> <ul style="list-style-type: none"> <li>▣ Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.</li> <li>▣ Internal Controls: Implement automated checks and controls to ensure compliance and accuracy in processes.</li> <li>▣ Customizable Reports: Create customizable and automated reports that provide comprehensive insights into audit findings.</li> <li>▣ Predictive Analytics: Use machine learning models to predict potential risks and issues based on historical data.</li> <li>▣ Anomaly Detection: Implement AI-driven anomaly detection to identify unusual patterns that may indicate fraud or errors.</li> <li>▣ Intuitive Dashboard: Provide a user-friendly dashboard for auditors to easily navigate and use the automated audit tools</li> </ul>	<p>9. Audit and Internal Controls</p> <p>We would like to clarify on Audits and Internal Controls section that we can develop an intuitive audit dashboard</p>	The final SOW will be defined in RFP
61	61	20	Annexure 1b(9)	Annexure 1b	<p>9. Audit and Internal Controls</p> <ul style="list-style-type: none"> <li>▣ Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.</li> <li>▣ Internal Controls: Implement automated checks and controls to ensure compliance and accuracy in processes.</li> <li>▣ Customizable Reports: Create customizable and automated reports that provide comprehensive insights into audit findings.</li> <li>▣ Predictive Analytics: Use machine learning models to predict potential risks and issues based on historical data.</li> <li>▣ Anomaly Detection: Implement AI-driven anomaly detection to identify unusual patterns that may indicate fraud or errors.</li> <li>▣ Intuitive Dashboard: Provide a user-friendly dashboard for auditors to easily navigate and use the automated audit tools</li> </ul>	<p>9. Audit and Internal Control</p> <p>We would also like to suggest to remove the Audit and Internal Controls deliverable from the scope</p>	The final SOW will be defined in RFP

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
62	62	20	Annexure 1b(9)	Annexure 1b	<p>9.Audit and Internal Controls</p> <ul style="list-style-type: none"> <li>☑Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.</li> <li>☑Internal Controls: Implement automated checks and controls to ensure compliance and accuracy in processes.</li> <li>☑Customizable Reports: Create customizable and automated reports that provide comprehensive insights into audit findings.</li> <li>☑Predictive Analytics: Use machine learning models to predict potential risks and issues based on historical data.</li> <li>☑Anomaly Detection: Implement AI-driven anomaly detection to identify unusual patterns that may indicate fraud or errors.</li> <li>☑Intuitive Dashboard: Provide a user-friendly dashboard for auditors to easily navigate and use the automated audit tools</li> </ul>	<p>9. Audit and Internal Controls</p> <p>We would also like to clarify that consultant will not be responsible for conducting any audits</p>	Noted the view, the final SOW will be shared in RFP, the bidders can share the market best practices
63	63	20	Annexure 1b(9)	Annexure 1b	<p>9.Audit and Internal Controls</p> <ul style="list-style-type: none"> <li>☑Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.</li> <li>☑Internal Controls: Implement automated checks and controls to ensure compliance and accuracy in processes.</li> <li>☑Customizable Reports: Create customizable and automated reports that provide comprehensive insights into audit findings.</li> <li>☑Predictive Analytics: Use machine learning models to predict potential risks and issues based on historical data.</li> <li>☑Anomaly Detection: Implement AI-driven anomaly detection to identify unusual patterns that may indicate fraud or errors.</li> <li>☑Intuitive Dashboard: Provide a user-friendly dashboard for auditors to easily navigate and use the automated audit tools</li> </ul>	<p>9. Audit and Internal Control</p> <p>We would like to understand the exact deliverables beyond dashboards/reports.</p>	The final SOW will be defined in RFP, the bidder can share the market best practices
64	64	20	Annexure 1b(8)	Annexure 1b	<p>8.Digital / Technology Function-</p> <ul style="list-style-type: none"> <li>☑Optimization of Revenue Models across the Digital Products/Channels</li> <li>☑Enhancing Market Share, Customer Engagement and Retention across the Digital Product categories</li> <li>☑User-Centric Digital Solutions for a comprehensive customer Engagement and Cross Selling opportunity</li> <li>☑Strategic Business Analysis and Competitiveness study for the Digital Products</li> <li>☑Operational Efficiency and Cost Management</li> <li>☑Modernization of Infrastructure and Processes across Retail and Merchant Products</li> <li>☑Strategic Planning and Implementation of Digital Products</li> <li>☑Enhancing partnership with Fintech</li> <li>☑Scalable &amp; modern infra, Resiliency operations center, engineering excellence with specialized teams</li> </ul>	<p>8. Digital / Technology Function: Enhancing partnership with Fintech</p> <p>We are able to identify potential Fintech partners based only on publicly-available information and objective criteria (determined by the bank).</p>	The final SOW will be defined in RFP

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
65	65	20	Annexure 1b(8)	Annexure 1b	<p>8.Digital / Technology Function-</p> <ul style="list-style-type: none"> <li>▣ Optimization of Revenue Models across the Digital Products/Channels</li> <li>▣ Enhancing Market Share, Customer Engagement and Retention across the Digital Product categories</li> <li>▣ User-Centric Digital Solutions for a comprehensive customer Engagement and Cross Selling opportunity</li> <li>▣ Strategic Business Analysis and Competitiveness study for the Digital Products</li> <li>▣ Operational Efficiency and Cost Management</li> <li>▣ Modernization of Infrastructure and Processes across Retail and Merchant Products</li> <li>▣ Strategic Planning and Implementation of Digital Products</li> <li>▣ Enhancing partnership with Fintech</li> <li>▣ Scalable &amp; modern infra, Resiliency operations center, engineering excellence with specialized teams</li> </ul>	<p>8. Digital / Technology Function: Enhancing Partnership with Fintech</p> <p>We cannot make introductions or connect the client with potential partners, select or assess partners for the client, or interact with any third parties. Please confirm if the same is acceptable</p>	The bidders are expected to assess the market kalaidoscope and recommend the strategy for the Bank for digital transformation
66	66	20	Annexure 1b(8)	Annexure 1b	<p>8.Digital / Technology Function-</p> <ul style="list-style-type: none"> <li>▣ Optimization of Revenue Models across the Digital Products/Channels</li> <li>▣ Enhancing Market Share, Customer Engagement and Retention across the Digital Product categories</li> <li>▣ User-Centric Digital Solutions for a comprehensive customer Engagement and Cross Selling opportunity</li> <li>▣ Strategic Business Analysis and Competitiveness study for the Digital Products</li> <li>▣ Operational Efficiency and Cost Management</li> <li>▣ Modernization of Infrastructure and Processes across Retail and Merchant Products</li> <li>▣ Strategic Planning and Implementation of Digital Products</li> <li>▣ Enhancing partnership with Fintech</li> <li>▣ Scalable &amp; modern infra, Resiliency operations center, engineering excellence with specialized teams</li> </ul>	<p>8. Digital/ Technology Function</p> <p>Also we would like to understand if 'Scalable &amp; modern infra, Resiliency Operations Centre..' mean concept design basis industry benchmarks or actually setting up (and implementation) the same for the Bank</p>	The concept design and implementation both are included
67	67	20	Annexure 1b(8)	Annexure 1b	<p>8.Digital / Technology Function-</p> <ul style="list-style-type: none"> <li>▣ Optimization of Revenue Models across the Digital Products/Channels</li> <li>▣ Enhancing Market Share, Customer Engagement and Retention across the Digital Product categories</li> <li>▣ User-Centric Digital Solutions for a comprehensive customer Engagement and Cross Selling opportunity</li> <li>▣ Strategic Business Analysis and Competitiveness study for the Digital Products</li> <li>▣ Operational Efficiency and Cost Management</li> <li>▣ Modernization of Infrastructure and Processes across Retail and Merchant Products</li> <li>▣ Strategic Planning and Implementation of Digital Products</li> <li>▣ Enhancing partnership with Fintech</li> <li>▣ Scalable &amp; modern infra, Resiliency operations center, engineering excellence with specialized teams</li> </ul>	<p>8. Digital/ Technology Function</p> <p>Consultant can design strategy and recommend tech stack architecture/ infra requirements, but will not be able to code/ build</p>	Basis the blueprint, detailed SOW will be shared as part of RFP

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
68	68	20	Annexure 1b(9)	Annexure 1b	<p>9. Audit and Internal Controls</p> <ul style="list-style-type: none"> <li>▣Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.</li> <li>▣Internal Controls: Implement automated checks and controls to ensure compliance and accuracy in processes.</li> <li>▣Customizable Reports: Create customizable and automated reports that provide comprehensive insights into audit findings.</li> <li>▣Predictive Analytics: Use machine learning models to predict potential risks and issues based on historical data.</li> <li>▣Anomaly Detection: Implement AI-driven anomaly detection to identify unusual patterns that may indicate fraud or errors.</li> <li>▣Intuitive Dashboard: Provide a user-friendly dashboard for auditors to easily navigate and use the automated audit tools</li> </ul>	<p>9. Audit and Internal Controls</p> <p>For workstreams referred to here, please clarify that exact deliverables requested. Is the consultant expected to build and deliver code, or design the detailed architecture / tech stack . Consultant can deliver a dashboard ("Intuitive Dashboard").</p>	Basis the blueprint, detailed SOW will be shared as part of RFP
69	69	20	Annexure 1b(9)	Annexure 1b	<p>9. Audit and Internal Controls</p> <ul style="list-style-type: none"> <li>▣Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.</li> <li>▣Internal Controls: Implement automated checks and controls to ensure compliance and accuracy in processes.</li> <li>▣Customizable Reports: Create customizable and automated reports that provide comprehensive insights into audit findings.</li> <li>▣Predictive Analytics: Use machine learning models to predict potential risks and issues based on historical data.</li> <li>▣Anomaly Detection: Implement AI-driven anomaly detection to identify unusual patterns that may indicate fraud or errors.</li> <li>▣Intuitive Dashboard: Provide a user-friendly dashboard for auditors to easily navigate and use the automated audit tools</li> </ul>	<p>9. Audit and Internal Control</p> <p>Please confirm that the bank will continue to have separately appointed auditors / legal advisors who can certify that deliverables meet the bank's regulatory requirements.</p>	Basis the blueprint, detailed SOW will be shared as part of RFP
70	70	20	Annexure 1b(9)	Annexure 1b	<p>9. Audit and Internal Controls</p> <ul style="list-style-type: none"> <li>▣Automated Workflow: Streamline audit processes with automated workflows, including task assignments, progress tracking, and notifications.</li> <li>▣Internal Controls: Implement automated checks and controls to ensure compliance and accuracy in processes.</li> <li>▣Customizable Reports: Create customizable and automated reports that provide comprehensive insights into audit findings.</li> <li>▣Predictive Analytics: Use machine learning models to predict potential risks and issues based on historical data.</li> <li>▣Anomaly Detection: Implement AI-driven anomaly detection to identify unusual patterns that may indicate fraud or errors.</li> <li>▣Intuitive Dashboard: Provide a user-friendly dashboard for auditors to easily navigate and use the automated audit tools</li> </ul>	<p>9. Audit and Internal Control</p> <p>Our suggestion would be to remove Audit and Internal Control from the scope. 'Intuitive Dashboards' can be delivered as a part of the digital STP journeys as well</p>	Basis the blueprint, detailed SOW will be shared as part of RFP
71	71	20	Annexure 1b(10)	Annexure 1b	<p>10. Compliance and Reporting</p> <ul style="list-style-type: none"> <li>▣Regulatory Reporting: Automate data collection, analysis, and submission of regulatory reports.</li> <li>▣AML (Anti-Money Laundering) Compliance: Use automated systems for monitoring and reporting suspicious transactions.</li> </ul>	<p>10. Compliance and Reporting</p> <p>Our suggestion would be to remove Compliance from the scope of work</p>	Basis the blueprint, detailed SOW will be shared as part of RFP



S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
72	72	20	Annexure 1b(11)	Annexure 1b	11.Data Management and Analysis Data Analytics: Use AI to analyze large datasets for insights, trend analysis, and decision-making using smart ops, conversational UX, AI-driven lifecycle decisioning etc	11. Data Management and Analysis  Kindly confirm that we will not be required to access any PII or confidential/sensitive data as part of this engagement.	Bidders can suggest the use-case/ tools, SOW will be defined in RFP
73	73	5	1	General - Platform	Business Process automation	Is there any Intelligent Automation or RPA, IDP tools already evaluate by the bank?	Yes there is tool
74	74	2		General	Timeline for engagement	Can you provide any insights into the expected timeline for the project, including the duration of each phase and any interim milestones? Will the engagement cover both strategy and implementation?	The bidders are expected to share their blueprint, including milestones, final SOW will be defined in RFP
75	75	17	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation	Through EOI the bidders are expected to articulate a defined scope of work/strategy for inducing Business process re-imagining and innovation, sequentially for the different strategic business units of the Bank in a detailed manner.	Are the bidders expected to outline their strategy for identifying initiatives and defining customer journeys, as well as their vision for the future? Or are they also required to provide a plan for implementation? Will the RFP cover implementation as well?	Yes both
76	76	17	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation	Tentative areas of Business Process Re-imagination & Innovation	We believe post Eoi response submission, TWO separate RFPs shall be published: 1) RFP-1: Overall strategy scope 2) RFP-2: Technology implementation for innovation / upgradation / enhancement related scope. Please confirm our understanding is correct.	Bidders can share their views in the EOI presentations
77	77	20	Annexure 1b(8)	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation: SI No. 8. Digital/Technology Function	We believe that the Digital Products portfolio would be Digital Payment, Cards, Instant Banking, Merchant Payment Solutions. Kindly clarify. Request to also confirm whether Credit Card would also be a part of this Eoi scope, as there is a separate entity BOBCARD which manages the credit card portfolio.	Bidder can share the market best practices, SOW will be defined in RFP
78	78	20	Annexure 1b(9)	Annexure 1b	Tentative areas of Business Process Re-imagination & Innovation : SI no. 9 Audit & Internal controls	We believe the processes part of this Eoi scope will broadly cover on-boarding, KYC, processing, reconciliation & settlement and customer support. 1. Please confirm any additional processes needs to be incorporated as a part of scope. 2. In addition, please confirm the customer segment that needs be covered under this scope (retail/corporate/both)	Please be guided by EOI
79	79	20	Annexure 1b(8)	Annexure 1b	Digital / Technology Function-	Are there any Chat Bot platforms already procured by the bank or open to assessment for the same	YES

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
80	80	11	6	Annexure 1a: <b>Eligibility Criteria</b>	The Bidder or any of its affiliates/ group companies/member firms should not have been blacklisted/debarred by the Central Government/ State Government/ Semi-Government Departments/ Regulatory Authorities/ Financial Institutions/ Banks/ Public Authorities/ Financial Institutions/ Banks/ Public Sector Undertakings in India. The Bidder will declare if there is any written warning that has been issued to the firm by any client in last 5 years.	We would like to humbly submit that the eligibility criteria/declaration regarding <b>prior blacklisting</b> is open-ended in terms of the time period. We request you to kindly limit the eligibility criteria regarding blacklisting to bidders not blacklisted as on the date of submission of the bid. We also request you to kindly allow Bidders to declare that they are not blacklisted as on date.	It is clear from plain reading of clause 1(a) that as far as eligibility is concerned, the Bidder or any of its affiliates/ group companies/member firms should not have been blacklisted/debarred by the Central Government/ State Government/ Semi-Government Departments/ Regulatory Authorities/ Financial Institutions/ Banks/ Public Sector Undertakings in India.
81	81	11	6	Annexure 1a: <b>Eligibility Criteria</b>	The Bidder or any of its affiliates/ group companies/member firms should not have been blacklisted/debarred by the Central Government/ State Government/ Semi-Government Departments/ Regulatory Authorities/ Financial Institutions/ Banks/ Public Authorities/ Financial Institutions/ Banks/ Public Sector Undertakings in India. The Bidder will declare if there is any written warning that has been issued to the firm by any client in last 5 years.	We would like to submit that the term ' <b>written warning</b> ' is very broad in nature. We request deletion of the portion relating to written warning or alternatively modifying the requirement that such written warning should have culminated in blacklisting or debarment by Central Government/ State Government/ SemiGovernment Departments/ Regulatory Authorities/ Financial Institutions/ Banks/ Public Authorities/ Financial Institutions/ Banks/ Public Sector Undertakings in India	Please refer to EOI, terms remains unchanged
82	82	11	7	Annexure 1a: <b>Eligibility Criteria</b>	The Bidder should have neither failed to perform on any agreement during the last three years, as evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliates/ Group Companies / Member firms, nor form any project or agreement nor had any agreement terminated for breach by such Bidder or of its Affiliates / Group Companies/ member firms.	We request you to modify the undertaking to the effect that any such termination should have been approved/upheld by any court decree or arbitral award against the bidder to such effect. Further for performance, we confirm there is no instance of any contract having been terminated on account of any determined non-performance of contract.	Please refer to EOI, terms remains unchanged
83	83	11	2	Annexure 1a: <b>Eligibility Criteria(Domestic)</b>	Bidder should have an experience of at least -2- projects in the nature of a Business process and digital transformation in a public sector Bank/ Private Sector Bank or a Business Strategy project with any Public Sector Bank/ Private Sector Bank in India, with a minimum duration of 12 months in the last 3 years.	We request that projects done across <b>BFSI sector including the regulators and DFIs</b> be included for eligibility.	No Change in EOI
84	84	11	2	Annexure 1a: <b>Eligibility Criteria(Domestic)</b>	Bidder should have an experience of at least -2- projects in the nature of a Business process and digital transformation in a public sector Bank/ Private Sector Bank or a Business Strategy project with any Public Sector Bank/ Private Sector Bank in India, with a minimum duration of 12 months in the last 3 years.	We request that projects under the nature of <b>data and analytics transformation</b> for BFSI clients be included in the eligibility criteria.	No Change in EOI

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85	85	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We request that projects done across <b>BFSI sector including the regulators and DFIs be included for scoring purposes.</b>	No Change in EOI
86	86	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We request that projects under the nature of <b>data and analytics transformation for BFSI clients</b> be included in the scoring criteria.	No Change in EOI
87	87	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	Evidence for work done in the projects to be provided by the consultant through reference letters or completion certifications or letter of award of contract or self-certificate In case self-declaration is submitted, the contact / SPOC details (Mobile No. & email ID) of the client should be necessarily mentioned for reference checks Bank will evaluate the relevance of the project based on submitted details of the projects	We request that relevant point of contact, certificates be provided at a later stage once the bidders are shortlisted? For now will a self declaration suffice?	In case of self declaration , giving a brief description of clients (SPOC- Name,Mobile,email id), nature of services performed for them and duration of the project -duly attested by CA/Authorised signatory can be accepted.Bank will evaluate the relevance of the project based on submitted details of the projects
88	88	9	12	Process after submission of EOI	Process after submission of EOIs	Should a bidder be shortlisted following the EOI process for the RFP process, please confirm that the bidder retains the right to opt not to submit a bid for the RFP at a subsequent stage without incurring any penalties or consequences.	we understand it is just an expression of interest wherein no penalties or consequences are mentioned. Please refer to clause 10 of EOI.
89	89	2	3	Timeline	Last Date of Submission of Applications	Given the comprehensive nature of the Eoi across verticals and need to have international credentials also included , requesting the bank to please extend the bid submission timeline by at least 2 weeks to 30th August 2024.	Please refer to addendum published on the Banks's website .
90	90	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	Experience and Credentials in having executed/ completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	Please provide us with more clarity on the bid submission date, specifically which date will be considered as the bid submission date. Additionally, please confirm if our understanding is correct. For instance, if the bid submission date is August 15, 2024, will any project that was ongoing as of or after August 15, 2021, be considered for scoring, provided it meets the criteria of a total project duration of 12 months and is similar in nature to the RFP requirements	It is correct

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
91	91	14	1aa	Technical evaluation criteria (Domestic sphere)	Experience and Credentials in having executed/ completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We request the Bank to also include <b>BFSI transformation</b> credentials as there are multiple relevant credentials in Insurance and <b>NBFCs</b> in the areas of Business strategy and / or implementation, Processes revamp and automation, Go-to-market and operating model improvements, AND Sales force effectiveness to drive business growth	No Change in EOI
92	92	14	1aa	Technical evaluation criteria (International sphere)	Experience and Credentials in having executed/ completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 12 months.	We wish to highlight that most of our private clients in the Banking space do not place large turnkey orders and mostly these are for strategy and transformation of single business units or departments. These projects usually run for <b>6 months or more</b> . We request the Bank to please amend the clause as below: "Experience and Credentials in having executed/ completed/ ongoing projects (ongoing since at least 6 months) of similar nature, with public sector banks/ private sector banks in India done in last 3 years from the date of bid submission of the RFP with minimum project duration of 6 months."	No Change in EOI
93	93	17-20	1b	Business Process Re-imagination & Innovation	Conduct a comprehensive analysis of various products, processes, operations across various business verticals to identify the scope of improvement.	Kindly confirm the verticals to be included in scope for processes - retail, Agri, SME, Corporate Banking ?	Please be guided by the SOW of EOI
94	94	17-20	1b	Business Process Re-imagination & Innovation	Automation of business processes to orchestrate operations, align customer journeys with uoperations and create new and better ways to deliver better customer experience.	a) Request you to provide an estimated number of journeys the bank is considering for automation in scope across verticals ? b) Are the customer journeys is limited to product journeys, or do they also include service request journeys? c) Additionally, would request if the bank can confirm if these journeys are already digitized / semi - digitized / non-digital? Kindly quantify if possible? d) Is the bank currently using any tool for automation / digitization / OCR capability ? Kindly specify.	The bidders are requested to submit their blueprints as per their vision
95	95	17	Annexure 1b	Project strategy	Project Strategy- Conduct a comprehensive analysis of various products, processes, operations across various business verticals to identify the scope of improvement. • For each of the identified scope, understand the industry best practices, stakeholder needs, prevailing challenges, regulatory requirement and automation plans. • To conduct meeting and presentations with Bank of Baroda leadership to prioritize areas. • Develop a tailored strategy for each of the prioritized areas along with cost benefit analysis. • Devise phase wise implementation roadmap along with interim milestones for the bank to capture the prioritized areas. • Identification and execution of quick wins by leveraging existing capabilities	Request the bank to confirm an estimated timeframe the bank is looking for the completion of the engagement?	24Months

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
96	96	18	Annexure 1b(4)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 4.Trade Forex	STP Journey for Inland Bank Guarantee	Request the bank to confirm if the existing inland BG journey is manual / digitized already or needs to be designed completely?	Digital journey is in place
97	97	20	Annexure 1b(8)	Digital/Technology Function	Optimization of Revenue Models across the Digital Products/Channels	Could you please specify which digital products or channels are included in this scope?	That will be specified in RFP
98	98	20	Annexure 1b(8)	Digital/Technology Function	Strategic Business Analysis and Competitiveness study for the Digital Products	Kindly specify the digital products which bank is expecting to be analysed ? Please provide an estimated number of products to be analysed?	Bidders are expected to share the market benchmarks and best practices for improvement in the bank
99	99	19	Annexure 1b(7)	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation-- 7. Operations & Services	Multi-Channel Support: Integration with multiple customer interaction channels (e.g., mobile, web, WhatsApp, internet).	Kindly confirm if the bank the number of journeys bank is planning to digitize for multi-channel support? Can you pls specify the split based on business verticals / product?	Please be guided by EOI, definite SOW will be provided in RFP
100	100	2	3	Important Dates: Timelines are as follows:- <b>(3) Last Date of Submission of Applications</b>	Last Date of Submission of Applications-->17.08.2024 by 2 PM	We would like to seek an extension of 1 week. Could we please get the last date of submission application extended by a week?	Please refer to addendum published on the Banks's website .
101	101	11	2	Annexure 1a: Eligibility Criteria(Domestic)	2.Bidder should have an experience of at least -2- projects in the nature of a Business process and digital transformation in a public sector Bank/ Private Sector Bank or a Business Strategy project with any <b>Public Sector Bank/ Private Sector Bank in India, with a minimum duration of 12 months in the last 3 years.</b>	We request you to consider projects in the nature of a Business process and digital transformation <b>with any foreign banks in India in addition to Public sector Bank/ Private Sector Bank</b> or a Business Strategy project with <b>any foreign Bank in India in addition to Public Sector Bank/ Private Sector Bank in India</b>	No Change in EOI
102	102	14		Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	Evidence for work done in the projects to be provided by the consultant through reference letters or completion certifications or letter of award of contract or self-certificate	We request you to also <b>allow CA certificate</b> to be submitted as evidence of work done in the projects	In case of self declaration , giving a brief description of clients (SPOC- Name,Mobile,email id), nature of services performed for them and duration of the project -duly attested by CA/Authorised signatory can be accepted.Bank will evaluate the relevance of the project based on submitted details of the projects
103	103	13	1aa	Annexure 1aa: Techno Evaluation Criteria --> <b>Experience (Domestic Sphere)</b>	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done <b>in last 3 years</b> from the date of bid submission of the RFP with minimum project duration of 12 months. <b>Scoring Methodology</b> If the criteria are met for <b>-5-or more Bank projects</b> of major economies--> 10 Marks If the criteria are met for <b>5 or more Public/Private Sector Bank projects</b> --> 7 Marks If the criteria are met for <b>2 Public/Private Sector Bank projects</b> --> 5 Marks	During the Pre-BID query session dated 3rd August, we were informed on the rationale for considering <b>last 3 years experience</b> which is to factor in the Post covid scenarios. Further to this, we request you to reduce the number of projects from 5 or more Bank Projects to <b>3 or more projects to qualify for 10 Marks</b> and subsequently reduce the number of projects to qualify for 7 marks and 5 marks respectively	Please refer to addendum published on the Banks's website .

S.NO	S.NO	EOI Ref Page no	EOI clause no	Relevant Section	Detailed scope of work as published in EOI	Clarification sought if any	Bank's response
104	104	14		Annexure 1aa: Techno Evaluation Criteria Techno Evaluation Criteria --> <b>Experience (International sphere)</b>	Experience and Credentials in having executed/completed/ ongoing projects (ongoing since at least 12 months) of similar nature, with public sector banks/ private sector banks in India done in <b>last 3 years</b> from the date of bid submission of the RFP with minimum project duration of 12 months. <b>Scoring Methodology</b> If the criteria are met for <b>-5-or more Bank</b> projects of major economies--> 10 Marks If the criteria are met for <b>-3- or more Bank projects</b> of emerging economies--> 7 Marks If the criteria are met for <b>atleast -2- Bank projects</b> from countries apart from the above two groups.-->5 Marks	During the Pre-BID query session dated 3rd August, we were informed on the rationale for considering <b>last 3 years experience</b> which is to factor in the Post covid scenarios. Further to this, we request you to reduce the number of projects from 5 or more Bank Projects to <b>3 or more projects to qualify for 10 Marks</b> and subsequently reduce the number of projects to qualify for 7 marks and 5 marks respectively	Please refer to addendum published on the Banks's website .
105	105	17	1	Annexure 1b: Tentative areas of Business Process Re-imagination & Innovation– <b>1.Branch Segmentation and operating Model</b>	<b>Branch Segmentation and operating Model</b> Branch network planning and segmentation Reimagined branch experience for segments Specialized teams and operating model Sales productivity improvement Streamlining Internal branch processes	We request you to clarify <b>whether Branch Productivity Improvement is also part of this scope</b>	Bidders can share their views in the EOI presentations