

S.NO	RFP Ref Page no	Relevant Section	Category (Scope/Commercial/Legal/General)	Query Raised by	Detailed scope of work as published in RFP	Clarification sought if any	Bank's Response
1	24	A - Experience Domestic Sphere	General	Deloitte	Bidder should have an experience of at least -2- projects in last 5 years, of which minimum 1 to be in immediate preceding 3 years, 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	Does an ongoing engagement with a bank or an NBFC, where the total project duration exceeds 12 months and active involvement has already spanned over a year, qualify as a credential?	Please refer to addendum
2	26	A - Proposed team profile	General	Deloitte	Profiles of program directors and subject experts	Is there a specific number of profiles required to achieve the full 5 marks in each category of required profiles?	There are no specific numbers; it's a qualitative approach, focusing on the intent of the bidder in formulating the team to handle the assignment.
3	28	B - Commercial evaluation	Commercial	Deloitte	The scoring given in Technical Bid Evaluation shall have 75 percentage weightages. The commercial bid will be having 25 percent weightage in final selection of the Consultant.	We request an update to the allocation ratio to 70:30 to achieve an optimal balance between technical eligibility and commercial considerations.	No Change in the RFP Clause.

4	Various	Benchmarking Requirements	Scope	Deloitte	"Benchmarking with best-in-class products, processes, and governance structures, RL products, CSP, etc. " (mentioned multiple times)	Could you clarify the scope of benchmarking required? Specifically, how many peer institutions, products, or industry standards should we include in our analysis to meet the bank's expectations for a comprehensive benchmark?	The intent is to arrive at best-in-class benchmarking rather than a quantitative evaluation.
5	57	Knowledge Transfer & Handover	Scope	Deloitte	"For each of the above work streams, the consultant will be required to create detailed documents and conduct knowledge sessions for smooth handover."	Could you specify the expected scope and level of detail for the knowledge transfer documents and sessions? Additionally, will the bank provide a checklist or acceptance criteria to confirm successful handover?	To be mutually discussed and specified in the SLA.
6	60	Project Milestones & Payment Terms	Commercial	Deloitte	"Project payment terms will be based upon the achievement of project milestones."	Could you provide further details on the milestone structure and approval process for payment release to help us align our resource planning with cash flow requirements?	Provided in separate annexure
7	46	1. Retail liability A. Business Strategy & Implementation (Optimizing Branch Model)	Scope	Deloitte	CASA Salesforce at every location	Kindly elaborate on the expectation on role of the consultant in the given exercises especially on the salesforce	The consultant will define the roles and responsibilities of the sales force, taking into account the potential mapping of the respective locations, to develop an effective CASA sales team on the ground.

8	47	1 - B. GTM Strategy	Scope	Deloitte	GTM strategy	Please confirm if the consultant's scope is limited to developing the GTM strategy by benchmarking RL products and providing a comprehensive approach on product offerings (new products), target markets (new regions), and sales strategy (recommendations on fintech partnerships, if needed) for newly introduced products.	It is not only limited to designing but also to modulating the rollout with measurable success outcomes.
9	47	1 - B. GTM Strategy	Scope	Deloitte	Enter new micro-markets, segments	Are there any specific markets and/or segments that the bank wants the bidder to limit to? For e.g. Local vs international	No limitation from Bank side.
10	47	1 - B. GTM Strategy	Scope	Deloitte	Fintech partnership-based products	Can you please provide details of bank's existing Fintech partners and whether the bidder is expected to propose new partners for GTM strategy?	A list of existing fintech partners will be shared after the consultant is onboarded. Additionally, based on the diagnostic study, the consultant may propose new partners.
11	47	1 - C. Process Revamp- (Gap analysis, Benchmarking and providing framework with on ground implementation support for leadership status)	Scope	Deloitte	Development of world class retail personalization engine-for entire retail customer base of Bank- including setting up of data architecture, centralized nudge library, ML based orchestration engine, MarTech orchestration and a control tower etc.	Can you please confirm if the bank already uses any ML based personalization and orchestration engine?	The technology system capabilities are in place, but they can be further adjusted based on the strategies proposed by the consultant.

12	47	1 - C. Process Revamp- (Gap analysis, Benchmarking and providing framework with on ground implementation support for leadership status)	Scope	Deloitte	Development of world class retail personalization engine-for entire retail customer base of Bank- including setting up of data architecture, centralized nudge library, ML based orchestration engine, MarTech orchestration and a control tower etc.	Will data be made available by the bank to develop and train the ML models?	The bidder may propose technology, strategy, and data model requirements. The bank, either independently or through its partners, will implement these solutions. However, the bidder is responsible for overseeing the PMO and ensuring that timelines are met.
13	47	1- D. Salesforce Effectiveness	Scope	Deloitte	RM App for Customer 360 view, Lead & pipeline Management, deepening, monitoring, performance management etc. (ETB/NTB)	Is there an existing RM app that the bidder is expected to revamp, or does the bank require the development of a new RM app?	Bidders need to assess the AS-IS state and take appropriate call for the same.
14	48	1- E. Analytics Capabilities & Productivity enhancement	Scope	Deloitte	Introducing performance metrics and providing training to sales teams to improve conversion rates and customer acquisition	Could you specify the required number of training sessions and preferred training modes for the sales team? This information will help the consultants more accurately estimate the effort involved.	Three training sessions, along with a "Train the Trainer" session, will be required.
15	49	1.1 Corporate Salary Package - C. GTM Strategy	Scope	Deloitte	Establish partnerships with fintech players to enhance the Bank's digital offerings and improve CSP product offerings for customers	Please confirm whether the consultant's role is limited to supporting fintech collaborations through program management activities, or if it includes identifying, proposing, and establishing new fintech partnerships.	The scope is not limited to supporting existing fintech collaborations but also includes identifying and proposing new fintech partnerships that align with and support the business objectives.

16	49	2 - C. Process Revamp- (Gap analysis, Benchmarking and providing framework with on ground implementation support for leadership status)	Scope	Deloitte	Anchor Partnership for RAM and tie-ups with OEM.	Please confirm whether the consultant's role is limited to supporting OEM collaborations through program management activities, or if it includes identifying, proposing, and establishing new OEM partnerships.	The scope is not limited to supporting existing OEM collaborations but also includes identifying, proposing, and facilitating new OEM partnerships in alignment with business objectives.
17	49	2 - C. Process Revamp- (Gap analysis, Benchmarking and providing framework with on ground implementation support for leadership status)	Scope	Deloitte	MSME Ecosystem App for enhanced engagement	Does this include development of a new MSME app or revamping an existing app?	Although the bank does not currently have an app, it possesses the necessary capabilities. The bidder is expected to recommend a best-in-class solution that aligns with the bank's business objectives.
18	51	2 Enable new drivers to boost fee and flow (Including digital payments & technology)-- B. Trade & Forex	Scope	Deloitte	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 the overall chatbot implementation requirement? Does this also need to include a chat functionality with an RM?	Yes, depend on the diagnostic study to be carried out by consultant
19	53	3 - Overall Strategy- Execution of specialization in branches by	Scope	Deloitte	Define new roles required (e.g., Relationship Managers, Sales staff), create the key responsibility charters and KRAs for performance monitoring under the bank's BARODA GEMS system	Please confirm if this includes defining a new branch role hierarchy in addition to the overall Target Business Model and branch model?	The consultant will be required to outline the structure of the specialized branches and establish the KPIs
20	2	5	General	Deloitte	Last Date for Submission of RFP Response (Closing Date) : 26th November 2024	We kindly request you to provide an extension for bid submission of 4 weeks.	Please refer to addendum

21	45	15	Scope	Deloitte	Conduct a comprehensive analysis of various products, processes, operations across various business verticals to identify the scope of improvement.	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?	Please be guided by the RFP clause; the intention is to develop a best-in-class experience and process.
22	58	Annexure-12	Scope	Deloitte	Vendor should be capable of providing an uptime of 99.90% (during AMC period), calculated on a monthly basis for each of the asset separately	Please confirm that hardware implementation is excluded from the scope, with the consulting team's responsibility limited to program management support, including vendor selection and onboarding, if required.	The content of the annexure does not pertain to the scope of work outlined in the RFP. Therefore, the annexure can be omitted.
23	59	Annexure-12	Scope	Deloitte	NA	We kindly request you to review Annexure 12, as the tenure stated in the RFP indicates a duration of 2 years.	The content of the annexure does not pertain to the scope of work outlined in the RFP. Therefore, the annexure can be omitted.
24	NA	NA	Scope	Deloitte	NA	Could the bank provide an estimated list of initiatives it intends to undertake within the 24-month period? The current scope is extensive and may lead to multiple initiatives, so this information would help us better estimate the required effort and resources.	The focus areas for transformation projects are outlined in the RFP, and bidders are expected to use their own understanding of the bank's requirements to develop their estimates.

25	9	3. Contract period	Legal	Deloitte	Terminate the project at any point after 12 months, including at the 12- or 18-month interval, based on their judgement and strategic review. The Bank is not obligated to provide a reason for termination to the vendors.	Given the bank's right to terminate the project after 12 months at its discretion, could the bank consider including a notice period for termination to allow the bidder adequate time for exit management? Additionally, we request confirmation that all work completed prior to termination will be fully compensated.	No Change in the RFP Clause.
26	13	11. Termination	Legal	Deloitte	After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one month notice for the same, In such an event, the bidder is bound to make good the additional expenditure which the Bank may have to incur for the execution of the balance of the contract.	Could the bank consider removing the clause, which holds the bidder accountable for additional expenses incurred if the contract is reassigned due to unsatisfactory performance or delays ?	No Change in the RFP Clause.
27	13	11. Termination	Legal	Deloitte	Notwithstanding above, Bank reserves the right to terminate this assignment or any subsequent agreement and / or any particular order, in whole or in part, without assigning any reason, by giving 90 days prior notice in writing to the service provider.	Could the bank consider revising or removing the clause that allows for termination of the assignment or any subsequent agreement without providing a reason? If termination is necessary, we request that a reason be provided, along with compensation for all work completed up to the termination date.	No Change in the RFP Clause.

28	19	19.51	General	Deloitte	Service Provider shall provide Police verification report of all the resources deployed for Bank of Baroda project in the Bank's premises within 1 month from the date of on-boarding on the project. For subsequent deployment of resources during the contract period, on boarding of the resource to be done preferably after police verification, however not later than 1 month from the date of onboarding.	Could the bank consider removing the requirement for a police verification report, as we already conduct a comprehensive background verification process for each FTE during onboarding?	No Change in the RFP Clause.
29	12	9	Legal	Deloitte	To avoid any doubt, it is clarified that this project holds significant strategic importance for the bank. The bank will invest substantial resources and the time of senior executives in assisting, conceptualizing, and co-designing strategies with the successful vendor. Consequently, any structures, templates, models, and algorithms created specifically for the bank will be the sole property of the bank.	Kindly consider to exclude the ownership of consultant's pre existing IP from the Deliverables produced. "To avoid any doubt, it is clarified that this project holds significant strategic importance for the bank. The bank will invest substantial resources and the time of senior executives in assisting, conceptualizing, and co-designing strategies with the successful vendor. Consequently, any structures, templates, models, and algorithms created specifically for the bank will be the sole property of the bank except the pre existing intellectual property of the Vendor "	No Change in the RFP Clause.
30	12	9	Legal	Deloitte	The vendor will be required to hand over all documents and source materials related to the output developed exclusively for the bank except for the copies maintained by Vendor in compliance with its statutory, regulatory, internal (archival) storage and professional obligations. Additionally, the vendor to undertake to maintain confidentiality and upholding the exclusivity required for this purpose.	Could the bank consider adding a clause to allow the vendor standard retention rights regarding confidential information?	No Change in the RFP Clause.

31	12	10	Legal	Deloitte	<p>Compliance in obtaining approvals/ permissions/ licenses: The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project. Also, the bidder shall comply with the provisions of code of wages, and other labour welfare legislations. in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from. The Bank will give notice of any such claim or demand of liability within reasonable time to the Bidder. The Bidder is not absolved from its responsibility of complying with the statutory obligations as specified above.</p>	<p>Could the bank consider modifying the clause to limit the bidder's responsibility to compliance with labor laws specifically applicable to its operations, and delete the indemnity requirement?</p>	<p>No Change in the RFP Clause.</p>
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32	19	20	Legal	Deloitte	<p>Bidder, who will be selected according to the service/work/project for which the proposal or quotation is invited shall comply with the Bank's Code of Ethics which is available on the Bank's website>Shareholder's Corner>Policies/Codes> Our Code of Ethics. The successful bidder shall comply ESG, BRSR and other related parameters including the Declaration of Human Rights, Inclusive of those in the International Bill of Rights and Declaration of Fundamental Rights at work (1998) as per the International Labour Organization as well as the United Nations Guiding Principles on Business and Human Rights and the National Guidelines on Responsible Business Conduct</p>	<p>Could the bank consider modifying this clause to specify that the bidder's compliance with ESG, BRSR, and related parameters, as well as adherence to international and national guidelines, will be limited to the extent that these requirements are applicable to the bidder's operations?</p>	<p>No Change in the RFP Clause.</p>
33	19	21	Legal	Deloitte	<p>The Bidder and third-party Service Provider need to provide an undertaking on their letter head as per Annexure-17 to comply with the Information and cyber security controls of the Bank, on an ongoing basis and regulatory / legal guidelines and directives related to SP / outsourcing issued by regulators / legal entities from time to time. The SP shall provide access to the regulators, legal authorities, Bank and Bank appointed auditors for on-site/off-site supervision. Service providers have to ensure that outsourced critical IT service are subjected to the annual IT audit / Technology risk assessment process by an independent professional agency as approved by the local government or regulator at no extra cost to the Bank.</p>	<p>Could the bank consider modifying the clause to remove the requirement for on-site audits of our premises, as we handle confidential information for other clients? Instead, we propose to provide extracts of records and documents specifically related to this engagement to meet audit requirements.</p>	<p>No Change in the RFP Clause.</p>

34	20	23	Legal	Deloitte	This document is meant for specific use by the Company / person/s interested to participate in the current tendering process. This document in its entirety is subject to copyright laws. Bank of Baroda expects the bidders or any person acting on behalf of the bidders to strictly adhere to the instructions given in the document and maintain confidentiality of information. The Bidders will be held responsible for any misuse of the information contained in the document and liable to be prosecuted by the Bank, in the event of such circumstances being brought to the notice of the Bank. By downloading the document, the interested party is subject to confidentiality clauses.	Could the bank confirm adding a confidentiality survival period of one (1) year following the termination of the RFP, as included in the updated clause?	No Change in the RFP Clause.
35	64	2.2	Legal	Deloitte	The SP shall be subjected to the annual IT audit / Technology risk assessment process by an independent professional agency as approved by the local government or regulator	Could the bank consider removing the requirement for on-site audits of our premises, as we handle confidential information for other clients? We propose instead to share extracts of records and documents specifically related to this engagement to meet audit requirements.	No Change in the RFP Clause.
36	73	Annexure 20 – Service Level and Non-Disclosure Agreement Format- 15	Legal	Deloitte	Without prejudice to other rights and remedies available to Bank, Bank shall be entitled to set-off or adjust any amounts due to Bank under this clause from the Service Provider against payments due and payable by Bank to the Service Provider for the services rendered. The provisions of this Clause shall survive the termination of this Agreement	Could the bank consider removing the clause related to set-off, which allows for adjusting amounts due to the bank against payments owed to the Service Provider?	No Change in the RFP Clause.

37	75	Annexure 20 – Service Level and Non-Disclosure Agreement Format - 17. D	Legal	Deloitte	Service Provider shall return all the Confidential Information that is in its custody, upon termination / expiry of this Agreement. Also so far as it is practicable Service Provider shall immediately expunge any Confidential Information relating to the projects from any computer, word processor or other device in possession or in the custody and control by Service Provider or its affiliates.	<p>Could the bank consider revising the clause to allow the Service Provider to retain copies of Confidential Information as needed to comply with statutory, regulatory, archival, and professional obligations, subject to the terms of the Agreement?</p> <p>"Service Provider shall return all the Confidential Information that is in its custody, upon termination / expiry of this Agreement. Also so far as it is practicable Service Provider shall immediately expunge any Confidential Information relating to the projects from any computer, word processor or other device in possession or in the custody and control by Service Provider or its affiliates except that Service Provider may retain copies to be in compliance with its statutory, regulatory, archival and professional obligations subject to the terms of this Agreement."</p>	No Change in the RFP Clause.
38	75-76	Annexure 20 – Service Level and Non-Disclosure Agreement Format- 17	Legal	Deloitte	Confidentiality survival period	<p>Could the bank consider adding a confidentiality survival period of one (1) year ?</p>	Terms of survival already mentioned in clause-32 and its a comprehensive clause as far as survival terms are concerned.
39	76	Annexure 20 – Service Level and Non-Disclosure Agreement Format- Indemnity	Legal	Deloitte		<p>Could the bank consider limiting the scope of the indemnity clause, as indemnity is generally intended as a recourse when other remedies are unavailable?</p>	No Change in the RFP Clause.

40	NA	Annexure 20 – Service Level and Non-Disclosure Agreement Format Termination	Legal	Deloitte	NA	<p>Could the bank consider adding termination rights for the Service Provider, allowing the Service Provider to suspend or terminate the Agreement with a 30-day written notice in cases where:</p> <ul style="list-style-type: none"> a) Payment from the bank is not received b) The bank does not adhere to an arbitration judgment c) A law, regulation, or similar circumstance (including changes in the bank's ownership or structure) makes performance of the Agreement impermissible or conflicts with the Service Provider's independence or professional rules? 	No Change in the RFP Clause.
41	80	Annexure 20 – Service Level and Non-Disclosure Agreement Format 29	Legal	Deloitte	<p>ASSIGNMENT</p> <p>The Service Provider agrees that the Service Provider shall not be entitled to assign any or all of its rights and or obligations under this Agreement to any entity including Service Provider's affiliate without the prior written consent of the Bank.</p> <p>If the Bank undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, etc., this Agreement along with the subsequent Addendums published shall be considered to be assigned to the new entity and such an act shall not affect the obligations of the Service Provider under this Agreement</p>	<p>Could the bank consider revising the assignment clause to state that neither party shall assign any of its rights or obligations under this Agreement to any entity, including affiliates, without prior written consent from the other party? This modification would allow us to conduct necessary DCCS clearances on the assignable entity, ensuring compliance with audit regulations. In cases where the assignable entity is an audit client of DI India, this would prevent legal conflicts for both parties.</p>	No Change in the RFP Clause.

42	NA	NA	General	Deloitte	NA	Could the bank provide a list of systems currently involved across various functions within the scope of this project, including details on each system and the number of users?	The details will be shared with the shortlisted consultant post SLA
43	NA	NA	Scope	Deloitte	NA	Has the bank identified specific systems that require revamping? If so, could you please share details of these systems?	Based on the processes identified in the RFP and the applicable systems in place, the consultant should evaluate them for necessary changes and enhancements appropriately.
44	NA	NA	Scope	Deloitte	NA	Has the bank identified any specific technology platforms for the project, or would the consultant need to assess and recommend platforms?	Consultant need to assess and recommend platform
45	NA	NA	General	Deloitte	NA	Could the bank share its current tech architecture to help the consultant understand the existing setup?	The details will be shared with the shortlisted consultant post SLA
46	NA	NA	Scope	Deloitte	NA	Could the bank clarify the expected role of the consultant in the tech implementation phase? Specifically, is the consultant expected to lead implementation, provide support, or focus on program management?	Yes, Consultants is expected to lead implementation, provide support.
47	NA	NA	General	Deloitte	NA	Will the tech implementation be managed by a third-party provider, or will it be handled in-house by the bank?	Depends on the solution suggested by the consultant, decision will be taken mutually
48	NA	NA	General	Deloitte	NA	Could you confirm if the bank has an established data lake setup, and if so, could you provide details on its structure and utilization?	Yes, the bank has established a data lake setup, and details will be shared after the SLA.

49	NA	NA	scope	Deloitte	NA	Could the bank outline the current data analytics processes and tools in use across the areas within the project scope? Specifically, what analytics are being performed that relate to the scope the consultant is expected to address?	Please be guided by the RFP document.
50	25	Annexure 02 – Bid Evaluation Terms -> A. Technical Bid Evaluation -> Understanding the scope, Proposed approach and methodology	Scope	KPMG	Understanding of the scope of the work and each sub module of the EOI as demonstrated in the response to the EOI	Please clarify if the scope here should be of the RFP/ EOI/ or both since there are a few major changes in the Modules	Please be guided by the RFP document.
51	44	Minimum Profile requirement for resources to be on boarded by Bidder	Scope -> Resource	KPMG	Submit the joining template authorized and signed by Account Delivery Manager to Bank Service Management Team	Is there any particular format that the Bank would want these details in?	There is no specific format required; however, the consultant is expected to address all points mentioned in the RFP.

52	9 & 45	Contract period Scope Of Work	Scope	KPMG	<p>Page 9: The Bank plans to implement the project in a phased approach, starting with Phase I, which includes key modules scheduled for completion within 12 months. Phase II will focus on additional modules and scaling up the modules implemented in Phase I, with an expected duration of 6 months. Phase III will be the final phase, aimed at fine-tuning, adoption, enforcement, and repositioning, and is also anticipated to last for 6 months.</p> <p>Page 45: Phase 1: Assessment / Planning & Design (0-6 Months) Phase 2: EVM Implementation Framework- Process Transformation (6-12 Months) Phase 3: Monitoring and Evaluation (12-24 Months)</p>	<p>Page 9 mentions the timelines to be as: Phase 1 - 12 months Phase 2 - 6 months Phase 3 - 6 months</p> <p>Page 45 mentions the timelines to be as: Phase 1 - 0-6 months Phase 2 - 6-12 months Phase 3 - 12-24 months</p> <p>Can you please confirm on the duration for us to deliver an appropriate project plan?</p>	Please refer to addendum
53	45	Scope Of Work -> Phase 3: Monitoring and Evaluation (12-24 Months)	Scope	KPMG	Build and launch of next phase of initiatives	Since we are focusing on Monitoring and Evaluation in this phase, will we also look and launching new initiatives	Since the project follows an agile approach, the build and launch of the next phase of the initiative will be as per need.
54	58	Annexure 12 - Service Levels	General	KPMG	Annexure 12 - Service Levels	Does this annexure have to be submitted by the bidder as it is related to delivery of services by the vendor?	The content of the annexure does not pertain to the scope of work outlined in the RFP. Therefore, the annexure can be omitted.

55	66	Annexure 18 - Integrity Pact > Section 4 - Compensation for Damages	Legal	KPMG	<p>1) If the BOB has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the BOB is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.</p> <p>2) If the BOB has terminated the contract according to Section 3, or if the BOB is entitled to terminate the contract according to Section 3 the BOB shall be entitled to demand and recover from the Bidder liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.</p>	Aggregate cap on liquidated damages under this Agreement should not go beyond 10% of the contract value.	No Change in the RFP Clause.
56	75	Confidentiality > Clause 17 (d).	Legal	KPMG	Service Provider shall return all the Confidential Information that is in its custody, upon termination / expiry of this Agreement. Also so far as it is practicable Service Provider shall immediately expunge any Confidential Information relating to the projects from any computer, word processor or other device in possession or in the custody and control by Service Provider or its affiliates.	Following addition suggested to this clause: "Notwithstanding anything to the contrary, bidder shall be allowed to retain sufficient documentation as part of its professional records to support and evidence the work performed by bidder. Such retention shall be subject to obligations of confidentiality mentioned herein."	No Change in the RFP Clause.
57	45	Scope of Work	Scope	KPMG	Annexure-11, Scope of Work.	If there are any technology platforms identified during the execution and that platform is not present in the current ecosystem of the bank then the understanding is that the bidder will facilitate drafting of scope of work, rollout of RFP, and PMO the initiative post onboarding of the vendors.	Please be guided by RFP Clause

58	48,49,50	Scope-1F, 1.1B, 2C,2G	Scope	McKinsey	<p>-Simplified onboarding process for new customers using e-KYC and digital documentation</p> <p>-Focus on customer preferences for digital channels by redesigning the RL onboarding journey to be fully digital, offering convenience and operational efficiency</p> <p>-Focus on customer preferences for digital channels by redesigning the RAM onboarding journey to be fully digital, offering convenience and operational efficiency</p>	<p>Request you to confirm that the consultant's role is restricted to redesigning the digital journeys and will not include actual implementation. The implementation will be done by other vendors and consultant's role will be limited to project management.</p>	<p>This holds true for time-bound implementation in collaboration with the technical vendor.</p>
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59	48, 49, 50, 53	Annexure 11 Project Details and Scope of Work Key Enablers to drive transformation: - 1. E; 1.1 A & D; 2D; 4	Scope	McKinsey	<p>1. Retail Liability- 'E. Analytics Capabilities & Productivity enhancement- The Consultant will work with the Business owner and Analytics teams to develop and implement different analytical models and enhance productivity by :</p> <ul style="list-style-type: none"> <input type="checkbox"/> Transaction analytics for creating attrition models to identify at risk customers early • <input type="checkbox"/> Analytical models for cross-sell and next best offer to drive account deepening <input type="checkbox"/> Back-test models to test efficacy <input type="checkbox"/> Work with BU to devise appropriate interventions and marketing strategy to implement the above models in the field <input type="checkbox"/> Adopt test & learn strategy for ongoing improvement in the model <input type="checkbox"/> Introducing performance metrics and providing training to sales teams to improve conversion rates and customer acquisition <p>1.1 Corporate Salary Package (CSP)- A. Business Strategy- <input type="checkbox"/> Leverage the bank's extensive data assets to develop advanced analytical models that predict customer de-growth or attrition.</p> <p>D. Analytics, Training & Execution- <input type="checkbox"/> Help in developing in model for customer propensity analysis <input type="checkbox"/> Build and back-test analytical models to enhance the bank's ability to predict attrition and promote customer retention. <input type="checkbox"/> Continuously refine models based on real-world results and ensure they are effectively</p>	Kindly confirm the role of consultant in relation to all analytics models. Is the consultant expected to provide expert inputs only or also build the models by employing relevant team members?	The consultant is expected to coordinate with our existing service provider.
60	49 & 50	Terms Of Reference- Business Process Re-imagination & Innovation	Scope	McKinsey	<p>2. Revamp of RAM Segment 2. Enable new drivers to boost fee and flow (Including digital payments & technology)</p>	Kindly confirm serial no 2 is for "Revamp of RAM Segment" or "Enable new drivers to boost fee and flow" and corresponding changes in serial nos for further sections as applicable	Please refer to addendum

61	51	Annexure 11 – Project Details and Scope of Work 2.1 Digital Payments & Technology-	Scope	McKinsey	Digital Transformation Strategy (Blueprint) implementation with roadmap for all the Digital Retail and Merchant products with quick wins and outcome-based milestones. This should also include creation of a “Modern Digitization Factory” in the Bank for day to day / incremental digital repository of product and services.	Kindly elaborate on Modern Digitization Factory. What does it entail and what is the expectation from the consultant.	Details specified in RFP and will be further elaborated to successful bidder as part of project implementation.
62	52	2.1 Digital Payments & Technology - E Analytics Capabilities & Enhancing Productivity	Scope	McKinsey	Conceptualization and implementation of Digital Balance Scorecard with defined KPIs and performance metrics for performance management and enhanced productivity.	Kindly elaborate on digital balance scorecard.	The bank has a digital index scorecard that needs a comprehensive review, revamp, and relaunch and the details of it will be shared during implementation.
63	54	Annexure 11 Project Details and Scope of Work - Key Enablers to drive transformation: - 6. Capability Building	Scope	McKinsey	Provide recommendations for manpower planning, resource allocation (external hiring/ internal re-allocation), any implications on hiring by the bank, based on requirements, including as RMs, Sales and Processing staff	Kindly confirm the relevant departments and verticals applicable for this activity of manpower planning.	The manpower details will be based on the input/gap analysis received from successful bidder.
64	47	Scope- 1. Retail Liability - B.GTM Strategy	Scope	McKinsey	Fintech partnership-based products	Kindly confirm that the consultant's role will be limited to designing a framework for identifying and prioritizing Fintechs partnerships and will not include directly initiating or managing partnerships with Fintechs.	The bidder is expected to assist in fintech collaborations through program management activities, which involve identifying, proposing, and establishing new fintech partnerships.
65	27	Annexure 02, Point A	Commercial	McKinsey	Bidder is required to secure minimum seventy marks (75) aggregate in all parameter as mentioned above in order to be eligible for opening of the commercial bid.	The minimum marks required is mentioned as seventy in words but 75 in number, kindly confirm the correct figure. Also, kindly confirm that this score refers to the cumulative technical score.	Please refer to addendum

66	62	Annexure 15 – Commercial Bid	Commercial	McKinsey	Bidder needs to download the commercial bid excel file from e-procurement portal, fill their commercial quotes in available cells only, save the file and upload the same file to the e-procurement portal.	Kindly share the commercial bid excel file as the same is not available on the GEM portal.	No need for excel it is to be submit in format shared in Annexure-15
67	62	Annexure 15 – Commercial Bid	Commercial	McKinsey	S.No. Description Fees GST Total including GST	Kindly confirm that the commercial bid is to be submitted as a cumulative fee for the entire 2 year period.	The vendor is expected to give cumulative cost, spread into sprints to be included in SLA.
68	NA	Annexure-2, Payment Terms	Commercial	McKinsey	Annexure -2 Engagement Model on measurable outcomes 75% (50% Pro-rata Basis + 25% achieving project milestones) + 25% Variable	Kindly define the milestones and business outcomes which are required to be eligible for payment of variable components.	Please refer to addendum
69	14	16. Authorized Signatory	General	McKinsey	16. Authorized Signatory The selected Bidder shall indicate the authorized signatories who can discuss and correspond with the Bank, with regard to the obligations under the contract. The selected Bidder shall submit at the time of signing the contract, a certified copy of the resolution of their Board, authenticated by Company Secretary/Director, authorizing an official or officials of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the Bank. The Bidder shall furnish proof of signature identification for above purposes as required by the Bank.	Kindly confirm, what document(s) is required to be submitted to serve as 'proof of signature' in addition to the power of attorney.	RFP clearly states either POA or Board Resolution.

70	19	19. General Terms and conditions	General	McKinsey	19.52 The Bidder needs to provide unit costs for all components and services; unit rates would be considered for the Total Cost of Ownership (TCO) in case of any discrepancy in the totaling, modifications, additions, corrections, etc.	Kindly elaborate this requirement with corresponding template for sharing the commercial bid. Kindly confirm the definition of unit in reference to unit costs.	The vendor is expected to give cumulative cost, spread into sprints to be included in SLA.
71	21	Annexure 01, Section 8	General	McKinsey	Executive Technical Summary	Kindly elaborate on what content is expected in the summary along with guidance on length of the summary.	Please be guided by the RFP document.
72	21	Annexure 01, Section 8	General	McKinsey	A certified copy of the resolution of Board, authenticated by Company Secretary/Director, authorizing an official/s of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the Bank.	Given there is no power of attorney format/resolution of Board copy format in the RFP, kindly confirm that consultant can use their own format of the power of attorney.	Bidder has to use their own format of BR/PoA which must fulfill the said clause
73	21	Annexure 01, Section 6	General	McKinsey	Undertaking of Information Security (Bidder & OSD)	Annexure 10 refers to "Letter of undertaking from OEM". Kindly confirm if this annexure is applicable given the bidder is not an OEM but a professional services LLP.	The content of the annexure does not pertain to the scope of work outlined in the RFP. Therefore, the annexure can be omitted.
74	21	Annexure 01, Section 10	General	McKinsey	Copy of the tender document along with annexures and addendum duly sealed and signed on all the pages of the document / digitally signed tender document from authorized representative of bidder.	Kindly confirm that the tender document mentioned here is the 87 page tender document uploaded by the Bank, and the same is required to be submitted back with seal and signatures on every page along with annexures and addendums.	RFP document uploaded by the Bank is not required to be submitted. Only completed annexures along with supporting documents to be submitted
75	21	Annexure-01 – Guidelines for submission details	General	McKinsey	12. Letter of authorization from the company authorizing the person to sign the tender response and related documents.	Kindly confirm if a Power of Attorney can be submitted to fulfill this requirement. If not, kindly share the requisite format required for submission.	Yes

76	21,22	Annexure-01 – Guidelines for submission details	General	McKinsey	3. Bid Security (Earnest Money Deposit): 13. A certified copy of the resolution of Board, authenticated by Company Secretary/Director, authorizing an official/s of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the Bank. 16. Integrity pact (Duly Signed and Stamped by Authorized Signatory on valid non-judicial stamp paper of minimum Rs. 600/-)	Kindly confirm if any of the following documents are required to be submitted physically in addition to uploading digitally: Bank Guarantee for EMD, Power of Attorney, Integrity Pact. Also suggest if any other document other than mentioned above is required to be submitted in physical format.	The Bank Guarantee must be submitted in physical form, while the rest can be uploaded digitally.
77	22	Annexure 01, Section 19	General	McKinsey	The bidder shall provide undertaking that they would ensure that all their workers would be skilled through Recognition of Prior Learning (RPL) within two months from the date of commencement of work under the project, at all cost of the service Provider / Vendor. (As per Circular No MSDE-39/12/2022-AP dated 12.09.2022 issued by Ministry of Skill Development and Entrepreneurship, GoI)	Kindly confirm if this certification is mandatory for all the team members including project director and project manager or only the team members?	No Change in the RFP Clause.
78	22, 83	Annexure 01, Section 18; Annexure 21	General	McKinsey	Certificate of Local Content	Kindly confirm applicability of this annexure given the intangible nature of deliverables. In case it is applicable, kindly provide the definition of local content in reference of project deliverables and advise on how to calculate the percentage of same.	The content of the annexure does not pertain to the scope of work outlined in the RFP. Therefore, the annexure can be omitted.
79	24	Annexure 02, Point A - first criteria - Experience (Domestic Sphere)	General	McKinsey	Bidder should have an experience of at least -2- projects in last 5 years, of which minimum 1 to be in immediate preceding 3 years, 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	Kindly confirm if ongoing projects are eligible for submission under this requirement.	Please refer to addendum

80	25	Annexure 02, Point A - second criteria -	General	McKinsey	If the criteria are met for -6 or more BFSI projects in economies of size 100Bn USD and more	Kindly clarify that economies of size 100Bn USD corresponds to countries with GDPs equal to or higher than 100Bn USD.	Yes.
81	25	Annexure 02, Point A - second criteria - Experience (International Sphere)	General	McKinsey	Bidder should have an experience of atleast-1-project of Business process and digital transformational nature in BFSI domain in international market by itself/ affiliates/ group entities in the last 3 years.	Kindly confirm if ongoing projects are eligible for submission under this requirement.	Please refer to addendum
82	26	Annexure 02, Point A Annexure 11, 2b	General	McKinsey	Annexure 02 The bidder must have a team of professionals who are domain experts in providing consultancy services. Annexure 11, 2. b) All resources to be mandatorily on Bidders payroll.	1. Can external workers employed on contractual basis be part of the working team? 2. Section 19.4 of the RFP, Page 19 specifies requirements of prior written permission to engage subcontractors, please let us know what would be the process to obtain such permission? 3. Also McKinsey is a network of Firms with offices and affiliate entities globally. To bring the best talent we may engage professionals from our affiliate offices. Please confirm if that aligns with the RFP requirements.	Subcontractors should be specified in the SLA. Details of the team—on-roll employees, external staff, and contractual workers from affiliates—should be provided in the technical presentation.
83	27	Commercial Bid Evaluation	General	McKinsey	Weightage of technical bids and commercial bids kept as 75: 25.	Request you to alter the weightage of technical and commercial bid as 80:20 instead of 75:25	No Change in the RFP Clause.
84	58-59	Annexure 12 – Service Levels	General	McKinsey	Annexure 12 – Service Levels (To be submitted by all Bidders on their letter head) This Service Level Document is developed to provide Bank with optimal services rendered by the vendor. If the required service level is not met, penalty will be imposed for hardware and resource availability as per details given below....	Kindly confirm the applicability of Annexure-12 for submission. The annexure requires declaration around service levels for hardware and person availability which does not seem to be related with the scope of RFP. Kindly clarify if this annexure is exempted from submission.	The content of the annexure does not pertain to the scope of work outlined in the RFP. Therefore, the annexure can be omitted.

85	64	Annexure 17 – Information/Cyber-Security Measures/Controls for selected Service Provider	General	McKinsey	Annexure 17 – Information/Cyber-Security Measures/Controls for selected Service Provider	The format of Annexure 17 appears incomplete. Kindly provide the complete format of undertaking in accordance to other undertakings provided in the RFP.	No Change in the RFP Clause.
86	21	Annexure 01, Section 13	Legal	McKinsey	Power of Attorney	<p>Please confirm if we can use our standard template provided below for the Power of Attorney:</p> <p>"POWER OF ATTORNEY I, [Name], the duly constituted [Title] of [Entity Name], a [corporation/limited liability company/company] organized and existing under the laws of the [jurisdiction] ([the "Corporation"/"Company"]), acting on behalf of the [Corporation/Company] and being duly authorized to do so, do hereby nominate, appoint and constitute on behalf of the [Corporation/Company], [Name] (the "Attorney"), as the [Corporation's/Company's] true and lawful attorney in fact, to represent the [Corporation/Company] in connection with the request for proposal for [name and number of project] by [name of client] (the "RFP"), and to execute and deliver for and on behalf of the [Corporation/Company] the RFP documents and to comply with any other requirements connected to or arising from the RFP documents and/or the RFP process.</p> <p>The foregoing powers and authorities are to be performed and carried out in compliance with the applicable laws and in accordance with the policies, practices and instructions of the [Corporation/Company].</p>	Standard template of Power of Attorney may be used by Service Provider

87	60	Annexure 13 - Know your employee (KYE)	Legal	McKinsey	Undertaking (To be submitted by all Bidders on their letter head)	All our personnel go through background checks before employment however we are not in a position to specifically procure police verification and other documents stated in the undertaking. As an alternate, we can certify that all personnel staffed on the project have undergone adequate background checks. Please let us know if this is acceptable, we will of course provide any additional information as required or produce appropriate alternate documents as needed.	No Change in the RFP Clause.
88	63	Annexure 16 - Declaration/ undertaking for compliance of information and cybersecurity controls and Annexure 17 - Information/Cyber-Security Measures/Controls for selected Service Provider	Legal	McKinsey	Undertaking (To be submitted by all Bidders on their letter head)	<p>1. Please let us know if this would entail any onsite audit of McKinsey premise. Given our confidentiality commitments to all our clients, we cannot allow access to our premises to inspect our work. We can, however, upon your reasonable notice, provide the requested documentation to BOB.</p> <p>2. Our servers are located outside of India including our infrastructure providers, so we would require prior notification of any information that can't be transferred outside of India so that we can organize a process to access them on your systems. We request a clarification to be added to the undertaking for such information or alternatively we can include that in a supporting letter along with our proposal for this submission.</p>	Please be guided by RFP documents

89	72	Annexure 20 - Service Level and Non- Disclosure Agreement Format	Legal	McKinsey	To be acknowledged and accepted by the selected bidder	<p>1. Given the scope and the nature of services - as a service provider we request for a mutual NDA to offer protection to our Firm confidential information - example the content of our proposal, any frameworks and pre-existing IP that we bring in, our Firm name, the discussions we have, our fee arrangement etc. are all our Firm confidential information on which we request reciprocal confidentiality obligation.</p> <p>2. With respect to terms of service level agreement we request an opportunity to discuss the terms of contract if we are selected and also propose few additional terms to clearly reflect the consulting relationship here. Following are few examples, it being clarified that these are not exhaustive:</p> <ul style="list-style-type: none"> - Covenant of Service Provider: During the term of engagement, there could be instances where an identified personnel in the proposal has to be replaced, in such event McKinsey shall provide a replacement with equivalent or better experience within a reasonable period of time which will be discussed and agreed in writing between the parties, when the requirement for replacement arises. We request this clarification to be included in the agreement - Termination: We request the termination terms to be mutual, as an independent and objective advisor, we 	No Change in the RFP Clause.
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90	51	Scope of work	Scope	BCG	Trade and Forex - Complete mobile Suite for Trade Finance access; Large Corporate - Revamp payment platforms (Trade, Baroda Insta, BCMS), BOB World for Business	Kindly confirm that the bank will onboard technology vendors as per the alignment for development of the systems	The understanding holds true, in consultation with the project management consultant.
91	53	Scope of work	Scope	BCG	Data Analytics & Management, Hyper personalization	Kindly confirm that the data analytics use cases recommended will be executed by the bank's analytics team	Use cases and models are to be developed by the consulting partner and executed by the bank's internal team.
92	27	Annexure 02 - Bid evaluation terms	Any others	BCG	Experience (Domestic Sphere) & Experience (International sphere)	We have signed confidentiality agreements with our clients that limit our 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, 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.

93	27	Annexure 02 - Bid evaluation terms	Any others	BCG	This will be Techno-commercial evaluation and accordingly the Technical evaluation will have 75% weightage and Commercial Evaluation shall have 25% weightage.	Given the design and implementation of the mentioned scope of work at the bank will require a range and high quality of technical skills including business process design, risk and analytics, change management, etc. we request you to consider changing the techno-commercial evaluation criteria to 80% weightage for technical evaluation and 20% weightage for commercial evaluation.	No Change in the RFP Clause.
94	12	Service Level Agreement and Non-Disclosure Agreement	Legal	BCG	To avoid any doubt, it is clarified that this project holds significant strategic importance for the bank. The bank will invest substantial resources and the time of senior executives in assisting, conceptualizing, and co-designing strategies with the successful vendor. Consequently, any structures, templates, models, and algorithms created specifically for the bank will be the sole property of the bank. The vendor will be required to hand over all documents and source materials related to the output developed exclusively for the bank. Additionally, the vendor to undertake to maintain confidentiality and upholding the exclusivity required for this purpose.	We request that this clause shall not include any Pre-existing IPR of Consultant. Same shall vest with the Consultant.	No Change in the RFP Clause.

95	12	Compliance with Laws	Legal	BCG	<p>Compliance in obtaining approvals/ permissions/licenses: The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project. Also, the bidder shall comply with the provisions of code of wages, and other labour welfare legislations. in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from. The Bank will give notice of any such claim or demand of liability within reasonable time to the Bidder.</p>	<p>We propose that both parties should be liable to comply with the laws applicable to them, and this clause should be mutual in entirety. Additionally, Consultant will comply with any Laws to the extent they are applicable to it as an individual organization and for its performance under the RFP.</p> <p>We would also like to clarify that, while we agree to be in compliance with applicable law, we do not provide legal, accounting, or tax advice that may have a bearing on the recommendations provided by us.</p> <p>Therefore, we would like to propose the inclusion of the following clarification that client shall be responsible for obtaining its own legal, tax and accounting advice concerning laws, regulations, agreements and other legal, accounting advice.</p>	No Change in the RFP Clause.
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96	12	Termination	Legal	BCG	<p>Bank reserves the right to terminate this RFP at any stage without any notice or assigning any reason.</p> <p>At any time during the course of the RFP process or before the award of contract or after execution of the contract that one or more terms and conditions laid down in this RFP has not been met by the bidder or the bidder has made material misrepresentation or has given any materially incorrect or false information. Bank may terminate this contract and may invoke performance bank guarantee or forfeit the security deposit as the case may be. Further bank may impose such restriction/s on the defaulting bidder as it deemed fit.</p> <p>After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one month notice for the same, In such an event, the bidder is bound to make good the additional expenditure which the Bank may have to incur for the execution of the balance of the contract.</p> <p>Notwithstanding above, Bank reserves the right to terminate this assignment or any subsequent agreement and / or any particular order, in whole or in part, without assigning any reason, by giving 90 days prior notice in writing to the service provider.</p>	<p>We propose that the expenditure to be incurred upon termination for getting balance contract executed from a different vendor should be capped to a fixed percentage. Any termination should be with a remedial notice period of no less than 30 days.</p>	<p>No Change in the RFP Clause.</p>
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97	19	General Terms and conditions - 19.51	Legal	BCG	Service Provider shall provide Police verification report of all the resources deployed for Bank of Baroda project in the Bank's premises within 1 month from the date of on- boarding on the project. For subsequent deployment of resources during the contract period, on boarding of the resource to be done preferably after police verification, however not later than 1 month from the date of onboarding.	We request that we can confirm our employees go through back ground verification and such documents are confidential in nature. At the moment our back ground verification process does not include police verification	No Change in the RFP Clause.
98	19	19	Legal	BCG	Abide with the universal human rights and banks Code of Ethics	We will comply with this to the extent it is in line with Consultant's internal code of conduct	No Change in the RFP Clause.
99	19	21	Legal	BCG	Information/Cyber-Security Measures/Controls for selected SP	Please share the measures and controls to asses	Please be guided by the RFP document.
100	43	Annexure 10	Other	BCG	Annexure 10 – Letter of Undertaking from OEM	As the RFP scope of work does not include provision of any software or hardware by the consultant, we request you to remove this annexure.	No Change in the RFP Clause.
101	44	Annexure 11 - Project Details and Scope of Work	Legal	BCG	General Terms & Conditions - Bank at its discretion can terminate the contract in whole or as part thereof with the Bidder and discontinue the same without citing any reason by giving 90 days' notice and applicable amount, on a pro-rata basis, for the service rendered shall be payable. - Bank has the right to change the Contract start/ end dates and rates will be calculated on a pro-rata basis. - Bidders shall comply with all the GST/RBI and other regulatory/ Government Authorities guidelines and any amendments made by them in future.	We request that the end date of contract shall be changed mutually. Consultant will comply with regulations and law as applicable to it as a management consultant	No Change in the RFP Clause.
102	58	Annexure 12 – Service Levels	Other	BCG	Service Levels	As the RFP scope of work does not include provision of any software or hardware by the consultant, we request you to remove this annexure.	No Change in the RFP Clause.

103	60	Annexure 13 – Know Your Employee (KYE)	Other	BCG	Know Your Employee (KYE) - We further agree to submit the required supporting documents (Process of screening, Background verification report, police verification report, character certificate, ID card copy, Educational document, etc.) to Bank before deploying officials in Bank premises fo	We can confirm via a self certification tha our employees go through back groud verification and such documents are confidential in nature therefore a copy of the same can't be provided. At the moment our back ground verification process does not include police verification	No Change in the RFP Clause.
104	63	Annexure 16 – Declaration / undertaking for the compliance of Information and cyber security controls	Legal	BCG	Declaration / undertaking for the compliance of Information and cyber security controls	As the RFP scope of work does not include provision of any software or hardware by the consultant, we request you to remove this annexure.	No Change in the RFP Clause.
105	64	Annexure 17 – Information/Cyber-Security Measures/Control s for selected Service Provider	Legal	BCG	Information/Cyber-Security Measures/Controls for selected Service Provider	As the RFP scope of work does not include provision of any software or hardware by the consultant, we request you to remove this annexure.	No Change in the RFP Clause.
106	75	Annexure 20 - Section 17	Legal	BCG	Confidentiality	We propose to make the confidentiality obligations in the Contract mutual for both parties. Additionally, in order to be compliant with any legal or tax orders, we request that we are allowed to retain the copies of the reports or deliverables submitted by us as an evidence of the work completed by us under this contract	No Change in the RFP Clause.

107	76	Annexure 20 - Section 18	Legal	BCG	Indemnity	<p>The indemnity obligations provided in this section are very broad in nature. Therefore, we request that such a provision is mutually negotiated between parties at the time of award of contract. Specifically, we would like to call out that the indemnities should be restricted to the following –</p> <ul style="list-style-type: none"> 1)Third party claims only 2)Broad indemnities in bullet point 1) and 5) are removed. 3)For indemnity for IP infringement, we include certain caveats. Additionally, consultant should not be liable for any incremental costs. 	No Change in the RFP Clause.
108	77-78	Annexure 20 - Section 18	Legal	BCG	Termination	<p>We request following changes are accomodated to termination section: 1) Consultant to also have a right to temninate 2) Broad termination rights like unsatisfactory performance are removed 3) Any additional expenditure incurred on termination is capped at 10% 4) In the event bank terminates the Agreement for cause in accordance with the terms of the Agreement, bank will pay the consultant the amount of Fixed Fees payable to consultant through the date of the termination plus any variable Fees payable up to the date of termination, less any damages payable by the consultant to bank due to the material breach that is the basis for the termination</p>	No Change in the RFP Clause.

109	79	Annexure 20 - Section 24	Legal	BCG	Audit	<p>We request that the audit clause is modified to include following and shall prevail over any other inspection related clauses: Consultant will maintain complete auditable records directly related to the Services provided to the client under this Agreement for the purpose of assessing Consultant's compliance with the terms of this contract for a period of one year after the completion of such Services. The client's internal or external auditors may audit, copy and inspect the records at reasonable times and upon reasonable notice; provided, however, that all such auditors are instructed by client to maintain the confidentiality of the information gathered consistent with the terms contained herein. Nothing herein shall obligate Consultant to disclose to the client any documents or other material relating to the profitability or internal profit and loss/balance sheets associated with Consultant's business, payroll information, or information or material that constitute, in the opinion of Consultant's legal counsel, legally privileged documents or information that Consultant is bound to maintain as confidential by written obligation to a third party. Cost of any audit shall be borne by the Bank. Audit shall not give right to access Consultant's premises and systems.</p>	No Change in the RFP Clause.
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110	79-80	Annexure 20 - Section 25	Legal	BCG	However, Service Provider's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Service Provider, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited. Limitation of Liability - Under no circumstances BOB shall be liable to the Consultant for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if BOB has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business.	We request that Willful misconduct and gross negligence are defined terms, infringement for patents is removed as same is not in scope, clause on indirect damages is made mutual for both parties and clause around software modules is removed as same is not in scope	No Change in the RFP Clause.
111	80	Annexure 20 - Section 26	Legal	BCG	Publicity	We request that this clause is made mutual for both parties	No Change in the RFP Clause.
112	83	Annexure 21 – Certificate of Local Content	Legal	BCG	Certificate of Local Content	We will submit the local content certificate in the auditor's standard format.	The content of the annexure does not pertain to the scope of work outlined in the RFP. Therefore, the annexure can be omitted.
113	84	Annexure 22 – Undertaking of Information Security	Legal	BCG	Undertaking of Information Security	As the RFP scope of work does not include provision of any software or hardware by the consultant, we request you to remove this annexure.	No Change in the RFP Clause.

114	NA	NA	Legal	BCG	Additional Clause	We would like to provide following clarification and include a term to this effect: 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, we request 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 duty of care towards the third party.	Please be guided by the RFP document.
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115	NA	NA	Payment terms	BCG	Outcome based payment structure	<ul style="list-style-type: none"> •Bank and consultant will mutually align on the Project milestones and outcome metrics and the targets •Bank and consultant pledge and commit on joint accountability in the success of delivering Program targets. Each Party will be solely responsible for the performance of its employees and agents and for the accuracy and completeness of all data, instructions, information or assumptions provided by such Party to the other Party hereunder. •The program will require dedicated organization and resources from the bank's side, including 100% roles. These roles will be agreed by the bank and consultant as described in the workplans for each workstream. Bank agrees to identify qualified and capable candidates for these roles in a timely manner and commit the required capacity to the workstreams. •Bank agrees to reasonably cooperate with consultant in the performance of the Services, including, without limitation, providing consultant with timely access to available data that is required to perform the work for a particular workstream initiative (including data and information contracted from third parties), and information and personnel. •Bank shall provide timely decision-making, responses, and approval and signoff in writing related to Deliverables, valuations, milestone achievements, 	<p>These specifics will be detailed in the documentation phase. However, we can establish a general principle that both the bank and the consultant will be responsible for delivering their respective aspects.</p>
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116	50	E. Salesforce Effectiveness-	Scope of work	E&Y	Sales force realigned to focus on high-growth areas like agriculture and MSME lending	Do we have a dedicated team catering to MSME OR we need to build the entire org operating model	The bank has a defined organizational structure, and the bidder should tailor their solution based on the macroeconomic and industry-specific factors relevant to public sector banks (PSBs).
117	51	C. Large Corporates	Scope of work	E&Y	Strategy for Custody, Factoring, beyond Banking for MSMEs (advisory services, partnerships with industry associations, fintech collaborations etc.)	We want to understand For Beyond Banking services to MSME, will the scope be limited to identifying the right partner or there will be an integration with existing banking system for connected banking offerings like payments, invoicing etc.	Identification and help in integration both are part of consultant's work profile
118	47	1. Retail Liability (Section C)	Scope of work	E&Y	Gap assessment in current collection module and Benchmarking with best-in-class module	What's the reference to collection module here?	Please refer to addendum
119	47	1. Retail Liability (Section C)	Scope of work	E&Y	Optimizing journeys of bulk retail account opening	What does bulk account opening mean?	It refers to the opening of retail accounts, such as salary accounts, in large volumes due to significant tie-ups with corporates or agencies.
120	47	1. Retail Liability (Section C)	Scope of work	E&Y	Digital tools to streamline onboarding and engagement	Are the consultants expected to use existing tools and enablers or the bank is open to look at new tools, capabilities?	Bidders need to assess the AS-IS state and propose solutions accordingly.

121	47	1. Retail Liability (Section C)	Scope of work	E&Y	Revamp existing CA journey and innovate for seamless process	Which are the customer profiles to be covered?	The journey for all types of Current Account (CA) holders—both individual and non-individual (such as companies and organizations)—needs to be revamped and innovated from the current process to make it more customer-friendly and seamless.
122	47	1. Retail Liability (Section C)	Scope of work	E&Y	Revamp SA Journey- end to end transformation for value unlocking	Which are the customer profiles to be covered?	The journey for all types of Savings Account (SB) holders—both individual and non-individual (such as companies and organizations)—should be revamped and innovated from the existing process to make it more customer-friendly and seamless.
123	47	1. Retail Liability (Section C)	Scope of work	E&Y	KYC (Know Your Customer): Improved the way to verify the identity of the customer using government-issued IDs, biometrics, and other digital means	Are the consultants expected to use existing tools and enablers or the bank is open to look at new tools, capabilities?	Bidders need to assess the AS-IS state and propose solutions accordingly.
124	47	1. Retail Liability (Section C)	Scope of work	E&Y	Document Upload and Verification: Automated scanning and verification of uploaded documents	Are the consultants expected to use existing tools and enablers or the bank is open to look at new tools, capabilities?	Bidders need to assess the AS-IS state and propose solutions accordingly.
125	47	1. Retail Liability (Section C)	Scope of work	E&Y	Development of world class retail personalisation engine-for entire retail customer base of Bank- including setting up of data architecture, centralised nudge library, ML based orchestration engine, MarTech orchestration and a control tower etc	Are the consultants expected to use existing tools and enablers or the bank is open to look at new tools, capabilities?	Bidders need to assess the AS-IS state and propose solutions accordingly.

126	48	1. Retail Liability (Section E)	Scope of work	E&Y	Use predictive analytics to identify customer needs and personalize cross-sell offers, fostering deeper relationships and enhanced customer satisfaction	Is there any existing model that needs to be revamped or a new model to be developed?	Bidders need to assess the AS-IS state and propose solutions accordingly.
127	53	3. Branch / Channel Model Optimisation (Section A)	Scope of work	E&Y	Create a target specialized branches model for the bank	Any specific segments for retail banking business (across retail assets and retail liabilities)?	Bidders need to assess the AS-IS state and propose solutions accordingly.
128	54	5. Customer Experience (Section B)	Scope of work	E&Y	Innovation in automating back-office operations to improve transaction turnaround times	How many processes, journeys to be covered? Which products to be covered?	Bidders need to assess the AS-IS state and propose solutions accordingly.
129	54	5. Customer Experience (Section D)	Scope of work	E&Y	Use of Analytics, predictive and generative AI & NLP and other new generation technology for improving customer experience and creating new experience	Are there any existing capabilities on Gen AI or new solutions, tools to be explored (incl. vendor onboarding)?	Bidder to analyse the existing capabilities of bank, and suggest the best in class strategy and help in rolling out of same as per Bank's overall transformation objective
130	54	5. Customer Experience (Section E)	Scope of work	E&Y	Customer one view- CRM enabling 360degree view of customer's profile	Are there any existing capabilities or new solutions to be developed?	Bank has existing CRM in fragmented manner, Bidder to analyse the existing capabilities of bank, and suggest the best in class strategy and help in rolling out of same as per Bank's overall transformation objective
131	54	5. Customer Experience (Section E)	Scope of work	E&Y	Workflow and process automation- STP workflows (std. queries), Non-STP workflow, (Complex customer queries)	How many journeys, processes to be covered? Which products?	Please be guided by the RFP document.
132	54	5. Customer Experience (Section E)	Scope of work	E&Y	Front office and tech. enablers- complaint management system, use of CSAT-NPS score, to determine customer satisfaction level	Are there any existing capabilities or new solutions to be developed?	Bidders need to assess the AS-IS state and propose solutions accordingly.
133	54	5. Customer Experience (Section E)	Scope of work	E&Y	Workforce optimization solutions	Are there any existing capabilities or new solutions to be developed?	Bidders need to assess the AS-IS state and propose solutions accordingly.

134	55	Section 7: CRM & MarTech	Scope of work	E&Y	Providing scope of work in the form of advisory on revamp of CRM	Is the data architecture is in place? Does this include only revamp of existing system and features? Or is the data management part also to be considered?	Data architecture is in place, Details will be shared with the onboarded consultant SLA, consultant to undertake diagnostic study
135	52	2. Digital Payments and Tech (Section C)	Scope of work	E&Y	Account Aggregator and ONDC framework strategy and roadmap in Bank of Baroda's context	Account Aggregator: What're the existing capabilities for infrastructure, storage and mining for the data received from FIPs? Only use-cases to be provided or assessment and implementation to setup capabilities is also required	Bidders need to assess the AS-IS state and propose solutions accordingly.
136	49	1. Revamp of RAM Segment (Section B)	Scope of work	E&Y	Offering new-age analytics- based assets products (RAM) bundled with WMS & Card offerings to increase product penetration- ETB/NTB Customers (pre-approved/pre-qualified etc.)	Is the consultant required to only advise and drive the implementation of new use cases or setup the entire new-age analytics framework?	Bidder to analyse the existing capabilities of bank, and suggest the best in class strategy and help in rolling out of same as per Bank's overall transformation objective
137	49	1. Revamp of RAM Segment (Section C)	Scope of work	E&Y	Data analytics-based credit underwriting in MSMEs and agriculture	Is the expectation to build new models and do backtesting or validate existing models?	Bidders need to assess the AS-IS state and propose solutions accordingly.
138	49	1. Revamp of RAM Segment (Section C)	Scope of work	E&Y	Simplified retail loan applications using AI for quicker approvals and reduced default risks	How many products and segments to be covered? Is the expectation to build new models and do backtesting or validate existing models?	Please be guided by the RFP document.
139	49	1. Revamp of RAM Segment (Section C)	Scope of work	E&Y	Anchor Partnership for RAM and tie-ups with OEM	Is the expectation to only identify the partnerships? Bank to own the commercial, contractual and closure of partnership, pls confirm	Bidder is expected to identifying and proposing new fintech partnerships that align with and support the business objectives.

140	50	1. Revamp of RAM Segment (Section C)	Scope of work	E&Y	Development of best in class retail personalization engine-for entire retail customer base of Bank- including setting up of data architecture, centralised nudge library, ML based orchestration engine, MarTech orchestration and a control tower etc	Is the bank open to bringing new solutions, tools or existing capabilities to be leveraged?	Bidders need to assess the AS-IS state and propose solutions accordingly.
141	50	1. Revamp of RAM Segment (Section C)	Scope of work	E&Y	Develop hyper personalization digital strategy across all digital channel, including implementation of the same as pilot and full roll out for products / services across key enabling departments as mentioned in this RFP	Is the bank open to bringing new solutions, tools or existing capabilities to be leveraged?	Bidders need to assess the AS-IS state and propose solutions accordingly.
142	26	Proposed team profile (all key resources should be permanent employee of sole bidder)	Eligibility	E&Y	The program Directors should have advised/ be advising public sector banks, private sector banks, NBFCs in India on one or more of topics covered in the experience section above in the last five years from the date of issuance of RFP in the capacity of a Project Head / Project Director (and not in an expert capacity).	Request to consider current employees of bidders who have worked in a bank or NBFC in a department/ business/ function which was involved in activities similar to those mentioned in the scope of work. A minimum tenure of experience (say 5 years) of which at least a certain tenor should be in a senior role may be specified by the Bank	Please be guided by RFP documents
143	25	Understanding the scope, Proposed approach and methodology	Eligibility	E&Y	Evaluation will be based on submitted details and quality of interaction during the presentation to the evaluation committee	This parameter, which carries 40 marks will be evaluated based on the submission made as well as presentation to the evaluation committee. However, only bidders scoring 75 or higher marks in the technical submission will be invited to make a presentation. If that is the case, can the Bank explain how they would score this parameter (before the presentation to evaluation committee) to decide whether to invite a bidder to the presentation or not?	75 marks includes- 40 marks designated for the required presentation.No separate qualification criteria is stipulated

144	51	Section D: Acquiring Business	Scope of work	E&Y	Revamp payments processes Revamp the acquiring business Identify and build account aggregator (AA) use cases to drive fees and flows	Please elaborate on expectation around revamping the business- it is in terms of developing a strategy bluepring for acquiring business, or does it also include go to market execution, identifying partnerships, hiring talent, implementing new technologies, etc.?	Please be guided by the RFP document.
145	52	Section 2.1 Digital Payments & Technology-	Scope of work	E&Y	Offering a full range of frictionless services online, from fund transfers to loan applications, improving customer convenience and reducing turnaround times for various banking tasks (usability audit & associated tools/setup)	Please elaborate on expectation-is consultant expected to redesign all journeys to reduce TAT and improve customer experience using existing tools and also implement redesigned journeys?	Bidders need to assess the AS-IS state and propose solutions accordingly.
146	52	Section 2.1 Digital Payments & Technology-	Scope of work	E&Y	Implementation of Digital Payment Business Strategy and P&L model Increased market share in ATM, POS, UPI, Mobile Banking, Internet banking & Debit cards.	Please clarify what is expected from an implementation standpoint. Please also clarify item 2 (increased market share across various products)- is this an expectation from the consultant or is the consultant expected to recommend strategies to increase market share?	Successful bidder are expected to recommend the strategies to increase the market share across the various products
147	52	Section 2.1 Digital Payments & Technology-	Scope of work	E&Y	A. Overall Strategy and other sub-sections	There are multiple references to digital products for retail and corporate/business, as well as feature list definition for BobWorld for business. Please clarify whether the expectation is to cover all products or only payments products?	Please be guided by the RFP document.
148	55	Section 8 Subsection A Last Point	Scope of work	E&Y	ü Providing necessary benchmarking and advise for acquiring and implementing tools and software for the CMO, agile implementation framework , dash boarding, MIS, Measurement of success of the project on the CSFs decided by the Bank(Bank's preference shall be to use tools and software for which the Bank already has license .)	Which license does the bank use?	Details will be shared after the consultant is onboarded.

149	46	1. Retail Liability : Analytics Capabilities & Productivity enhancement	Scope of work	E&Y	Analytical models for cross-sell and next best offer to drive account deepening	What systems, tools, or platforms are currently in place for cross-selling? How do you track cross-sell performance today?	Details will be shared after the consultant is onboarded.
150	53	4. Data Analytics & Management-	Scope of work	E&Y	Identify, assess and propose enhancements to the Bank's existing digital system; suggest digital elements required to be developed / procured and define new functionalities required to completely automated process	Are there any limitations or gaps in the current system that should be addressed?	Bidders need to assess the AS-IS state and propose solutions accordingly.
151	53	4. Data Analytics & Management-	Scope of work	E&Y	Identifying AI use cases for Smart Operations (e.g., dynamic file prioritization and queuing) and implementing the use-cases	Could you provide more detail on the desired AI use cases for Smart Operations, such as dynamic file prioritization and queuing? How do you currently manage operational workflows, and how would AI enhance these?	Bidders need to assess the AS-IS state and propose solutions accordingly.
152	53	5. Innovate to drive efficiency, superior customer experience with improvement in operational & customer satisfaction metrics. Aligning	Scope of work	E&Y	D. Use of Analytics, predictive and generative AI & NLP and other new generation technology for improving customer experience and creating new experience	What specific customer queries or tasks would you like the AI chatbots to handle (e.g., account inquiries, balance updates, product recommendations)? Are there any preferred AI platforms or technologies you would like to use for chatbot development?	Bidders need to assess the AS-IS state and propose solutions accordingly.

153	53	5. Innovate to drive efficiency, superior customer experience with improvement in operational & customer satisfaction metrics. Aligning efficiency and customer experience with EASE 7.0 parameters and similar best practices	Scope of work	E&Y	D. Use of Analytics, predictive and generative AI & NLP and other new generation technology for improving customer experience and creating new experience	What are the key processes you see benefiting from cognitive automation?	Customer Service,Sales and Marketing,Customer Journey Mapping,Operations and Logistics,Risk and Compliance Customer Feedback Analysis,Product Development:etc
154	55	7. CRM & MarTech	Scope of work	E&Y	Providing scope of work in the form of advisory on revamp of CRM and on boarding of Consultants for Mar-Tech to enhance customer engagement, streamline marketing efforts, and integrate advanced solutions	What existing marketing technologies do you use (e.g., email marketing, campaign management, customer journey analytics)?	Details will be shared after the consultant is onboarded.
155	53	4. Data Analytics & Management-	Scope of work	E&Y	General Query	How many use cases does BoB seek to be implemented in Analytics across focus areas?	This is more of qualitative judgement than based upon numbers , bidder to assess itself after diagnostic study
156	53	4. Data Analytics & Management-	Scope of work	E&Y	General Query	How many (types) existing Analytics use cases are in place?	Details will be shared after the consultant is onboarded.
157	55	7. CRM & MarTech	Scope of work	E&Y	Providing scope of work in the form of advisory on revamp of CRM and on boarding of Consultants for Mar-Tech to enhance customer engagement, streamline marketing efforts, and integrate advanced solutions	What gaps do you see in your current stack that need addressing?	Bidders need to assess the AS-IS state and propose solutions accordingly.

158	55	7. CRM & MarTech	Scope of work	E&Y	Providing scope of work in the form of advisory on revamp of CRM and on boarding of Consultants for Mar-Tech to enhance customer engagement, streamline marketing efforts, and integrate advanced solutions	Do you have a unified CDP in place, or are there multiple data sources that need to be integrated?	Multiple data sources
159	55	7. CRM & MarTech	Scope of work	E&Y	Providing scope of work in the form of advisory on revamp of CRM and on boarding of Consultants for Mar-Tech to enhance customer engagement, streamline marketing efforts, and integrate advanced solutions	What digital marketing channels are a priority for your business? (e.g., email, social media, search, paid media, display advertising, content marketing)	Bidders need to assess the AS-IS state and propose solutions accordingly.
160	55	7. CRM & MarTech	Scope of work	E&Y	Providing scope of work in the form of advisory on revamp of CRM and on boarding of Consultants for Mar-Tech to enhance customer engagement, streamline marketing efforts, and integrate advanced solutions	Are you currently using any type of marketing automation for campaign orchestration (e.g., triggered emails, drip campaigns, lead nurturing)?	Details will be shared after the consultant is onboarded.
161	55	7. CRM & MarTech	Scope of work	E&Y	Providing scope of work in the form of advisory on revamp of CRM and on boarding of Consultants for Mar-Tech to enhance customer engagement, streamline marketing efforts, and integrate advanced solutions	Are you interested in using generative AI (e.g., for content creation, chatbot interactions, or dynamic ad generation)?	Bidders need to assess the AS-IS state and propose solutions accordingly.
162	54	Section 6: Capability Building, Point 1	Scope of work	E&Y	Assess skill gaps and recommend training program for the specialized roles using internal / external resources for sales focus on the bank's fees and flow products	Please confirm the nature of these 'specialised roles' defined by the bank – please share what job families are these roles from?	Please be guided by the RFP SOW- our focus beign RAM, RL, and other verticals which will be instrumental in driving fee & flow and process automation

163	54	Section 6: Capability Building, Point 1	Scope of work	E&Y	Assess skill gaps and recommend training program for the specialized roles using internal / external resources for sales focus on the bank's fees and flow products	Have these specialised roles already been identified, or would the consultant be required to create a framework to help identify these roles as well?	Bidder needs to study the AS-IS status and based upon existing set up strategise and propose the solution aligning to business objective
164	54	Section 6: Capability Building, Point 1	Scope of work	E&Y	Assess skill gaps and recommend training program for the specialized roles using internal / external resources for sales focus on the bank's fees and flow products	If these specialised roles have been identified, please share an approximate count.	That will be shared with the onboarded consultant
165	54	Section 6: Capability Building, Point 1	Scope of work	E&Y	Assess skill gaps and recommend training program for the specialized roles using internal / external resources for sales focus on the bank's fees and flow products	Please confirm the external learning sources that are available for the bank's use?	course era, edx , udey are the online platform of learning available. Apart from those covered under our speed scheme
166	54	Section 6: Capability Building, Point 2	Scope of work	E&Y	Critical and gap analysis based upon determination of HR quick wins for the next 12 months	We assume this refers to the outcomes of the skill gaps identified in previous point and quick wins pertain to training programs required. Please confirm.	This holds true
167	54	Section 6: Capability Building, Point 2	Scope of work	E&Y	Define the upskilling programs to be designed and delivered by the bank to equip branch staff with the skills and knowledge required for specialized roles	Please confirm if these learning programs to be designed are to be delivered as classroom programs or e-learning?	the bidder may suggest the mode after doing diagnostic study of existing training modes and modules
168	54	Section 6: Capability Building, Point 3	Scope of work	E&Y	Define the upskilling programs to be designed and delivered by the bank to equip branch staff with the skills and knowledge required for specialized roles	If e-learning, is the consultant expected to create the learning content only, or is also required to provide a platform for delivery of these e-learning?	bidder may suggest the platform and also will be instrumental in content creation aligning with business objective
169	54	Section 6: Capability Building, Point 4	Scope of work	E&Y	Define revamped KRAs with focus on cross-functional delivery capabilities, fee and flow, and customer service	Please confirm if revamped KRAs are to be designed for sales and customer service roles only, or is this to be done for all job roles across the bank	Please be guided by the RFP document.

170	54	Section 6: Capability Building, Point 4	Scope of work	E&Y	Define revamped KRAs with focus on cross-functional delivery capabilities, fee and flow, and customer service	Please confirm no. of unique job roles in scope for KRA revamp	Please be guided by the RFP SOW- our focus beign RAM, RL, and other verticals which will be instrumental in driving fee & flow and process automation
171	54	Section 6: Capability Building, Point 5	Scope of work	E&Y	Define new career paths and reporting structures in the bank, for the specialized roles	Please confirm if the consultant is also required to help with organisation re-design for the bank overall, to be able to comment on reporting structures for specialised roles.	only for specilised roles the reporting sturctures and career path to be defined
172	54	Section 6: Capability Building, Point 5	Scope of work	E&Y	Define new career paths and reporting structures in the bank, for the specialized roles	Please confirm the job families/ unique job roles in scope for career path design.	Please be guided by the RFP SOW- our focus beign RAM, RL, and other verticals which will be instrumental in driving fee & flow and process automation
173	55	Section 6: Capability Building, Point 7	Scope of work	E&Y	Provide recommendations for manpower planning, resource allocation (external hiring/ internal re-allocation), any implications on hiring by the bank, based on requirements, ... including as RMs, Sales and Processing staff	Please confirm if the manpower planning and resource allocation is required to be done only for sales functions of the bank, or is this required overall?	Please be guided by the RFP SOW- our focus beign RAM, RL, and other verticals which will be instrumental in driving fee & flow and process automation