



**Request for Expression of Interest (EOI)
for appointment of Consultant for “Outcome Based Digital
Business Strategy and Transformation”**

EOI Reference No.

CO: DIT: PUR:2021-22: 348

(Cost of the Tender Document Rs.5.000/-)

Important Clarifications:

- Following terms are used in the document interchangeably to mean:
- Bank means “Central Bank of India”
- Bidder/Vendor means the respondent to this document
- Bidder and Bank shall be individually referred to as “Party” and collectively as “Parties”.
- SI means- System Integrator
- DC means Data Centre at CBD Belapur, Navi Mumbai
- DR / DRC/DRS means Disaster Recovery Centre at Hyderabad
- NS means Near Site
- CRM means Customer Relationship Management
- UI- User Interface
- UX- User Experience
- CX- Customer Experience

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1. Introduction

This Request for Expression of Interest (“EOI”) has been prepared as Bank envisages to build a “Digital Bank” – A Bank within the Bank as a part of “**Outcome based Digital business strategy and transformation**” journey. End-to-end Digitization would require formulating the Digital Strategy aligned with the Bank’s Business Vision, conduct gap analysis, Identify and Redefine the Business Model and Customer Experience journeys across Retail, Agri, MSME, Corporate, Collection Management, Liabilities, Wealth Management, Payment Systems, Lifestyle Aspirations and NRI with least impediments as suitable to new digital platform – “Digital Bank”, a Bank within the Bank.

The Digital Business Transformation should be a powerful catalyst to Business Growth in terms of Revenues, Income streams, Market Share, Business Segments, Opportunities and Volumes to propel the Bank to Higher Growth Trajectory.

2. Objective

The Bank is looking to achieve the following Objectives:

- a. Empowering the Customers for all their Banking needs at their Convenience.
- b. Digitizing the Whole Business of the Bank Converting Traditional Business Models into Seamless Digital Platform - One Universal App and Omni-Channel experience.
- c. Transformation of Employees mind-set from Traditional Methods to Digital mind-set, Digital Aspiration by each Business vertical - Launching Digital Products and Digital Journeys.
- d. Retaining existing customers and Attracting New Customers through Digital Modes, Enhancing Customer engagement and Customer Convenience.
- e. Ease to Transact: Anytime, Anywhere, Any Channel, Any Device etc.
- f. To establish a “Digital Bank” a Bank within the Bank.

As such, the purpose of this Expression of Interest (“EOI”) document is solely to enable Central Bank of India (“Bank”) to accomplish the above task well in time with the help of competent consultancy services.

3. For Respondent Only

This EOI document is intended solely for the information of the party to whom it is issued (“the Recipient” or “the Respondent”) and no other person or organization.

4. Confidentiality

This EOI document is confidential and is not to be reproduced, transmitted, or made available by the Recipient to any other party. The EOI document is provided to the Recipient on the basis of the undertaking of confidentiality given by the Recipient to Bank. Bank may update or revise the EOI document or any part of it. The Recipient acknowledges that any such revised or amended

document is received subject to the same terms and conditions as this original and subject to the same confidentiality undertaking.

The Recipient will not disclose or discuss the contents of the EOI document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with Bank or any of its customers, suppliers, or agents without the prior written consent of Bank.

5. Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information, including forecasts, statements, estimates, or projections contained in this EOI document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of Bank or any of its officers, employees, contractors, agents, or advisers. Central Bank Of India Tender Ref. No.CO:DIT:PUR:2021-22:348, EOI for Appointment of Consultant for “**Outcome Based Digital Business Strategy and Transformation**”.

6. Costs Borne by Respondents

All costs and expenses incurred by Recipients / Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank, will be borne entirely and exclusively by the Recipient / Respondent.

7. No Legal Relationship

No binding legal relationship will exist between any of the Recipients / Respondents and Bank until execution of a contractual agreement.

8. Recipient Obligation to Inform Itself

The Recipient must conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.

9. Evaluation of Offers

Each Recipient acknowledges and accepts that Bank may, in its absolute discretion, apply whatever criteria it deems appropriate in the selection of organizations/ Consultants, not limited to those selection criteria set out in this EOI document. However criteria to be applied will be same to all.

The EOI document will not be construed as any contract or arrangement which may result from the issue of this EOI document or any investigation or review carried out by a Recipient. The Recipient acknowledges by submitting its response to this EOI document that it has not relied on any information, representation, or warranty given in this EOI document.

10. Errors and Omissions

Each Recipient should notify Bank of any error, omission, or discrepancy found in this EOI document.

11. Acceptance of Terms

A Recipient will, by responding to Bank EOI, be deemed to have accepted the terms as stated in this EOI Document. .

12. Important Dates & Information Regarding Bid Collection and Submission

EOI Reference Number	CO:DIT:PUR:2021-22:348
Cost of Tender Document by way of D.D	Rs. 5000/- (Non-Refundable)
Date of Commencement	10/12/2021
Date to receive all the queries if any	16/12/2021
Date, Time and Venue of Pre-EOI meeting	17/12/2021 15:00 Hours Department of IT 1st Floor Central bank of India Plot No. 26, Sector-11 CBD Belapur, Navi Mumbai – 400614 OR Depending upon the situation, meeting may held virtually through Video Conferencing / Webex
Last Date and Time for receipts of EOI	11/01/2022 15:00 Hours
Mode of bid submission & online portal's URL	Mode: Online URL: https://centralbank.abcprocure.com/EPROC
Contact Telephone Numbers	022-67123610 022-67123608
Email for Communication	smitprchase@centralbank.co.in cmitdlc@centralbank.co.in smitdlc@centralbank.co.in
Website:	www.centralbankofindia.co.in

EOI document must be procured by paying Tender Document Cost on/before attending the Pre-EOI meeting. **Cost of EOI Document** may be paid through NEFT favouring CENTRAL BANK OF INDIA, BANK ACCOUNT NO. 3287810289 IFSC CODE - CBIN0283154 or by way of Bankers Cheque/Demand Draft/Pay Order favoring Central Bank of India, payable at Mumbai, which is non-refundable, must be submitted separately along with EOI response. The Bank may, at its discretion, reject any application where application money has not been furnished with EOI. All pages of the EOI document should be signed by an authorized signatory with date and seal of the firm. If any information sought in this document is missing or vague or not clearly specified by the

applicant, it will be assumed that the firm is not in a position to supply the information and Bank reserves the right reject such application.

In accordance with Government of India guidelines, Micro and Small Enterprises are eligible to get EOI documents free of cost upon submission of valid MSME certificate copy.

13. Task to be carried out

Bank envisages the need for consulting assistance for building a “**Digital Bank**” a **Bank within the Bank** with the broad Scope of Work (SOW) to be completed within a tenure of 24 months from the date of signing the contract. The Consultant is supposed to build their understanding on the deliverables, Skill Identifications and people deployment keeping in mind both SOW and Tenure for the same.

14. Schedule of completion

The project timeline is for 24 months from the date of signing the contract.

15. The support / inputs provided by the Bank

The Consultant to obtain basic inputs from the Bank about Products/ Systems/ Processes/ Services /Skill Sets/ Infrastructure implemented/ deployed etc, future requirements, expected Business growth and all other information which may be required for setting up the “**Digital Bank**”.

16. The final outputs that will be required from the bidder/consultant

The bidder / Consultant is expected to Redefine the Business Model, Customer Experience journeys across Retail, Agri, MSME, Corporate, Collection Management, Liabilities, Wealth Management, Payment Systems, Lifestyle Aspirations and NRI as suitable to new the Digital Platform to establish a “**Digital Bank**”.

Consultant should detail the approach involved in various digital initiatives proposed, Digital Business Model, Digital Operating Model, Digital Customer experience, Customer Journeys and Use cases, Fintech Partnerships, Digital Marketing and transformation for the articulated business objectives along with Current State Assessment, RFP Preparation, Vendor Evaluation & Selection and Project Management for the initiatives stated and those defined as part of Scope of Work.

The bidder/ Consultant is expected to provide senior experienced resource/s to manage the complete delivery, acceptance and implementation of the project till the migration is completed and provide signoff for every stage of project implementation.

17. Deliverables required from Consultant

The Consultant is expected to closely work with relevant Bank verticals, existing Technology partners and their Solutions / Systems/ Designs/ Journeys/ members of

Technical vendor team. Advisory/Circulars from RBI on Digital Banking need to be adhered to while establishing the “Digital Bank”.

The specific areas for this RFP is as delineated below:

- Part 01:** Digital Business Strategy and Digital Technology Roadmap for “Digital Bank”
- Part 02:** Build Digital Technology Infrastructure - RFP Process and Vendor Selection for setting-up of Digital Platform
- Part 03:** Digital Customer Experience Services (Mobile/Web Channel/Tab/ Assisted) and Omni-Channel experience - Look and Feel
- Part 04:** Customer Journeys - Process
- Part 05:** Partner Product Ecosystem - FinTech Partnerships and others - Strategy, Design and Implementation for New Integrations
- Part 06:** Digital Marketing/Sales and Grievance Handling
- Part 07:** Data Analytics/Dashboards/MIS/Reporting, Performance Monitoring Tools/ Parameters/ Thresholds for Applications/ Systems/Processes/Business Parameters Monitoring
- Part 08:** Cyber Security and Compliance
- Part 09:** Human Resource Requirement, Skills Requirement, Training and Change Management for HR Transformation across the Bank Staff for Digital Business Model
- Part 10:** Vendor and Partner Selection for setting-up of Digital Platform
- Part 11:** Project Management and Governance of the Digital Transformation Project

18. List of key professionals

The bidder/Consultant to inform the minimum qualification and experience of the key professionals who shall be deputed to complete the task as envisaged by the Bank

Bidder has to provide the following information regarding the resource who will be deployed for this project.

Name of Resource	Educational Qualification	Experience in IT Field	Experience In Consultancy	Located in

19. Scope of Work

Consultant’s broad Scope of Work includes:-

Part 01: Digital Business Strategy and Digital Technology Roadmap for “Digital Bank”

Central Bank of India is embarking on overall Business Transformation leveraging Digital Technology for Business Growth, Customer convenience and Productivity of staff (BCP) and create a Digital layer to provide uniform and superior customer experience across all the channels like Internet Banking , Mobile Banking , Tab Banking, Social Media and BC points etc.

To achieve and sustain the continuous growth, it is imperative that consultant proposes suitable Business strategy, enriching it with a digital layer across the dimensions of business & operational processes, people and information technology aimed at clearly defining a scalable, flexible and efficient operating model while simultaneously managing risks and meeting security and compliance requirements.

It should Transform the Bank and propel it to a higher growth trajectory. The Consultant need to Identify and Redefine the business model and customer experience journeys across Retail, Agri, MSME, Corporate, Collection Management, Liabilities, Wealth Management, Payment Systems, Lifestyle Aspirations and NRI as suitable to new Digital Platform (Digital Bank) which will detail the approach involved in various digital initiatives proposed, Digital Business Model, Digital Operating Model, Digital Customer experience, Customer Journeys and Use cases, Fintech Partnerships, Digital Marketing and transformation for the articulated business objectives.

It should enable Greater precision when making decision, Cost Optimization, Enhanced customer experience journeys by implementing a state of the art Digital Bank as a Platform.

Create and establish a Digital Bank / platform across all Business verticals Deposits , Advances, Retail , Agri , MSME , Corporate, Collection Management, Liabilities, Wealth Management, Third party Business such as Insurance , Mutual fund, Online trading etc and other value added services like Payment Gateway. The Digital Bank to leverage all channels integrations such as Internet Banking, Mobile Banking, Tab Banking, Payment services, Open Banking and provide uniform superior journey services with least impediments.

The Digital Business Transformation should be a powerful catalyst to Business Growth in terms of Revenues, Income streams, Market Share, Business Segments, Opportunities and Volumes to propel the Bank to Higher Growth Trajectory.

Diagnostic Study / Gap Analysis:

The Bank Diagnostic study and the Digital Business transformation Roadmap submission should be in two Parts: **Part A - Business model, Part B: Technology model** as detailed below:

- **Part A (Business)** : The consultant is expected to study the Bank in Toto, Bank Structure, Branches, Regional Offices, Zonal Offices, Central Office, Bank Partners to understand the existing Products, Processes, Services, Skill sets, Business Models, and customer experience with respect to the proposed strategy for Digital Business transformation. Develop a Digital Business Vision and Strategy Document with specific targets on Business Growth, Business Segments(Retail, Agri, MSME), Market Segments(Demographics) and overall Market Share for next Three years. The Digital Business Blueprint for the Business Transformation should keep in mind customer insights, market dynamics and submit digital footprint with detailed approach to achieve the Business Objectives / Goals.

- a) Define Business Objectives, Growth Aspirations for Tangible benefits which may accrue to the Bank through Digitization and Business Performance Monitoring metrics for the below customer categories
 - I. Lending – Retail, Agri, MSME, Corporate
 - II. Liabilities – Deposits (Domestic / NRI)
 - III. Wealth Management – Mutual Funds, Insurance, Online Trading
 - IV. Payment Services Infrastructure

The customer Personalisation and Prioritization should be based on:

- ✓ **Demographics** - Age, Gender, Income, Occupation, Family structure, education etc
 - ✓ **Geographic** - Rural, Semi Urban, Urban, Metros
 - ✓ **Psychographics**- Lifestyles, Interests etc.
 - ✓ **Behavioural** - Purchasing Pattern, Usage of Products, Engagement Level etc
- b) Digital products (asset and liability) available in the industry which are to be digitized in the Bank.
 - c) Introduction of New Lending Model greater precision when decision making for lending and Products.
 - d) Cost benefit analysis of Major products and processes identified for digitization.
 - e) Setting priorities for the identified products and processes to be digitized

Deliverables for Part A:

Digital Business Strategy, Business Goals, Business Model with sequence and timelines.

- **Part B (Technology):** Review of Technology & capacity requirements of existing infrastructure for both Critical & Non-Critical Technologies including Core technologies such as CBS, Internet Banking, EFRMS, EWS, Network Infrastructure, API & Middleware Infrastructure, IT Security Infrastructure, Payment Systems (ATM Switch etc.), Service Management, Treasury Management, Risk Management, Reporting and Conflict Resolution Mechanism.

Consultant to give a Roadmap and plan to establish a Digital Bank / platform across all Business verticals Deposits , Advances, Retail , Agri , MSME , Corporate, Collection Management, Wealth Management, Third party Business such as Insurance , Mutual fund, Online trading etc and other value added services like Payment Gateway. The Digital Bank to leverage all channels integrations such as Internet Banking, Mobile Banking, Tab Banking, Payment services, Open Banking and provide uniform superior journey services with least impediments.

- a) Define the Different Digital components the Bank needs to Procure / onboard.
- b) Time Required for Procurement and Implementation to build the Digital Bank.
- c) Formulate comparisons between Make & Buy decisions for various technologies to be implemented.
- d) Introduction of new technology infrastructure based on new age technologies such as AI/ML, Cloud and Data Analytics.
- e) Formulation of project costing framework to enable Bank in planning, budgeting, tracking and monitoring.

Deliverables for Part B:

Digital Technology Blue print for implementation with timeline.

Part 02: Build Digital Technology Infrastructure - RFP Process and Vendor Selection for setting-up of Digital Platform

- a) The Consultant has to define strategies and technological solutions for IT & Digital operating model with detailed structure, specifics of the technological solutions to be utilized.
- b) Design Digital Architecture for the Bank covering application, infrastructure and security architecture for the Bank
- c) Propose new Platform Enterprise Architecture (Design Enterprise level Digital Architecture covering application, infrastructure and security architecture for the Bank) and benchmarking its architecture and capacity for next 5-7 years.
- d) To assess and recommend Digital Platform for Omni channel experience by embracing emerging technologies, micro services driving product innovation & offerings, strengthening business continuity and technology resilience, cyber and IT security, etc., designed by the Platform System Integrator.
- e) To advise Bank of digital backbone (public and private public cloud, Serverless computing and in-house infrastructure, include API and microservices performance management, Application Performance Monitoring (APM), AI platform management and other emerging operations that require efficient management.

- f) To support, advise and assist the Bank’s technical and solution delivery teams to Build Reliable, Available, Scalable (RAS) framework from point of entry through the last layer of system of records to a specific uptime objective
- g) To assist, advice and support the concerned project and solution delivery teams to Formulate ‘Cloud’ strategy and create implementation roadmap. Cloud Strategy for the Bank considering all Data Security, Regulatory and privacy aspects.
- h) Strategy and design for open Banking Architecture using ESB (enterprise service bus) and API Management solution. Design strategy, Roadmap for adopting technologies like Blockchain, Artificial Intelligence (AI) and Machine Learning (ML) enabled solutions
- i) To assess and recommend the required intelligent tools i.e. Application Performance Monitoring, Test Automation, ticketing system, customer support etc., for the proposed Digital Platform.
- j) Revamping of Payment Services Infrastructure
- k) Design, Develop and Build state of art Integrated Customer Care Centre.

Part 03: Digital Customer Experience Services (Mobile/Web Channel/Tab/ Assisted) and Omni-Channel experience - Look and Feel

To design, create/craft, launch a **Universal App** on the proposed Digital Platform during the project period which should be innovative, customer centric, profitable, game changer, enhance brand value etc.

- ✓ To design and articulate the UI/UX/CX based on design thinking and best in class journey experience by embedding:
 - a) A Digital Bank with End 2 End Digitisation.
 - b) Financial super store.
 - c) Online marketplace.
 - d) Leverage 3rd party product / services through partnership in ecosystem
 - e) Loans and other Non-financial services.
 - f) Use advanced Analytics
 - g) Provide minimum 100+ Distinctive Customer Journeys, 100+ partners for incredible shopping experience.

Part 04: Customer Journeys – Process

Foster Innovation and leverage Advanced Analytics to enhance customer experience by Delivering Best-in Class Customer Experience.

4.1 Digitize Existing To Bank (ETB) and New To Bank (NTB) customer journeys.

- a) To define and recommend Customer Lifecycle management including Video Based Customer Identification Process for Digital On-boarding, Hyper-personalisation and Omni channel experience, Automation, Optimised touch points,

Call centre Integration for Support and Grievance Handling competitive pricing.

- b) To evaluate and define the metrics in areas such as sales, e-commerce navigation, Omni-channel experience.
- c) To formulate and design Integrated and Automated Customer Care Centre, Chat-Bots , Complaint Redressal Process, TAT etc., customer servicing products/ servicing Banks as whole and recommend automation / modernisation to enhance the customer service.
- d) To prioritize and identify customer journeys and services in consultation with Bank, to design, develop and deploy as part of the Minimum Viable Product (MVP) and propose a platform roadmap which can be delivered in phases.
- e) For the identified use cases as part of MVPs, capture the following design elements:

- I. Identify and develop the customer experience by identifying user profiles and personas.
- II. Create brand proposition and brand guidelines
- III. Design wireframes and prototypes for the shortlisted use cases.
- IV. Develop detailed user stories and affinity maps - the platform’s value proposition and prototypes should be tested with a sample set of customers
- V. Ensure a seamless customer experience through seamless integration of the platform with Bank’s existing Systems and new Systems.
- VI. Design and Integration in coordination with Platform SI partner.

4.2 Consultant to prepare a road map and strategy for Transformation of key Corporate Banking journeys across

- a. Payment Services, Cash Management, Trade Finance, Treasury and Channel Financing etc.

4.3 Consultant to prepare a road map and strategy for end to end digital lending in Retail, MSME and Agri products in Phased Manner

- a. Review of Existing Lending Products such as Retail, Agri, MSME & Corporate.
- b. Introduction of New STP Lending Models and Products
- c. Develop rule engine for various lending products
- d. Implementation of New Customer On boarding Technologies such as LMS, LOS, etc.
- e. Strategy and Business models for Digital Lending products.
- f. Design of analytical solution and Risk Rating model for Digital Lending product
- g. Develop some model for Digital Lending using Account Aggregator.
- h. Develop performance metric for the Digital Platform.

- i. Post implementation of Journeys of each phase, consultant to analyse the reduction in TAT, Proportion of STP, and Cost of processing, Customer experience and feedback, rollout for the entire population and adoption etc.
- j. Define strategic roadmap to scale up the launched Journeys based on the feedback/pilot runs including capability building and adoption program of field level functionaries/field staffs.

Part 05: Partner Product Ecosystem - FinTech Partnerships and others - Strategy, Design and Implementation for New Integrations

Consultant to create a Financial Super store and Online Marketplace to optimise customer experience and provide varied choices across buyer's journey and various touch points through

- ✓ Open APIs
- ✓ Fintech partnerships
- ✓ Creating a Payment Ecosystem.
- ✓ Integrate with various Partners for Cash Flow Based Credit, Personal Finance Management, Wealth Management, Robo Advisors
- ✓ Online Market Partners

Objectives

- To recommend implementation of new digital products / services basis market / Fintech / competitive analysis offering new revenue streams, product and service bundling, pricing, ensuring efficiency gains are delivered to the customers.
- Formulate policy for open API
- Leverage 3rd party product / services through partnership in ecosystem to increase engagement and revenue.
- **Ecosystem Partnership Strategy, Framework and Operating Model**
 - a) Design Ecosystem partnership blueprint covering framework to identify and shortlist the ecosystem partners across Product Partner eco systems, Financial Product Partner eco system, Payment Services ecosystem and Customer Management Partners.
 - b) The Framework should cover opportunities to source new customers, improve customer engagement and ways to retain customers through partnerships
 - c) Design the various models of engagement with partners based on Benchmark Best Practices.
 - d) Define Value Proposition, Revenue Streams, Income Volumes and monitoring the Value Delivery in the partnerships with each identified partner
 - e) Defining the digital operating model for ecosystem partnerships

- f) Define Hyper Personalization Use Cases for Marketing, Sales and Service Delivery.
 - g) Define the roles and responsibilities among Bank and each partner as per the proposition identified with each partner
- **Ecosystem Partnerships Selection** – Assist the Bank in decision making for selection of the partners
- **Ecosystem Partnerships Design of Customer Journeys and front to back process maps**
- a) Creation of customer journeys encompassing all scenarios for the partnership on a product-by-product basis
 - b) Develop or revise scorecard design for various products/customer segments/ticket sizes for each partner
 - c) Create detailed process and product notes and support the Bank in getting the relevant internal approvals for product and process developed as part of the partnership
- The Bank wishes to invite proposals from experienced and eligible Fintech/Start-ups for Development, Customization & Technical Support for New Software Applications with latest features, technologies, and other facilities, accessible over the Bank's Corporate Wide Area Network (WAN), Internet, Mobile and other channels as the Bank may deem fit as part of Digital Platform. In line with this vision, the Bank requires support from consultant on the following:
- a) Consultant will support and guide the Bank to design and release RFPs for Fintech's/ vendor on boarding during the process of Digital Transformation.
 - b) To Provide end-to-end support to Bank in contracting, evaluation, onboarding, negotiations and monitoring of the FinTechs to ensure timely and quality delivery of service.
 - c) To define the scope of work of the empanelled Fintech which will include but not limited to application development, customization of a product / solution, adding new functionalities / changes, integration of new modules in an existing product / solution, developing a new software solution or related activities like database support etc.
 - d) To create SLAs for FinTech partnerships to monitor the value of the partnership
 - e) To provide active involvement in Bank-level discussions with FinTech for product / service evaluation, techno-commercial discussions with these FinTech
 - f) To manage delivery of outcomes from the onboarded FinTech as defined / desired by the Bank

Part 06: Digital Marketing/Sales and Grievance Handling

Consultant to draft Strategy and road map for Digital Marketing aligned with digital strategy to achieve the Business Objectives / Business Growth Parameters.

- a) To Assess existing marketing strategies/structure of the Bank and suggest Digital marketing Strategy for Marketing for all type of products and services (both Digital/ Non Digital) and on boarding of new customers.
- b) To define the functional design of the digital marketing department and framework and ways of leveraging marketing through all digital channels.
- c) Design and Implementation of Integrated High-end Digital Customer Care Centre for Services and Business leads
- d) Frame strategy for Marketing through Social Media channels.
- e) Focus to increase visibility in the market through all digital channels to reach target segment in each product segment.
- f) Devising strategy to use data analytics and behaviour analysis of customers for increasing cross sell/ upsell of Loan products by targeting existing customers with personalised offers.
- g) Strategies to acquire ‘new to the Bank’ customer.
- h) Assessment of KPI’s and KRA’s of Marketing Officers digitally.
- i) Detailed design of contact centre to ensure end to end digitization of journey and reduce customer drop off
- j) Design of in house /outsourced Customer Care centre
- k) Detailed design to achieve best-in-class Customer Care centre metrics on call abandonment etc for digital leads.
- l) Implementation and fine tuning Customer Relationship Management solution for providing best in class Service Delivery.
- m) Review of Customer service products such as Automation of Complaint Re- dressal, Chat-Bots, and IVR & Customer-Care Centre etc.

Part 07: Data Analytics/Dashboards/MIS/Reporting, Performance Monitoring Tools/Parameters/ Thresholds for Applications/ Systems/Processes/Business Parameters Monitoring

- a) To Advise the Bank to drive intelligence to business and recommend Bank’s growth, large-scale problem-solving capabilities, Personalized Operations, Customer Interactions etc., using Data & Analytics in the Digital Platform.
- b) To study and recommend Data & Analytics usage in proposed digital platform with mandatory analytical models, real-time analytics, embedded analytics etc., for achieving the Business Parameters across all Verticals / Segments.
- c) Recommend on Analytics and business expertise to achieve its short and long-term innovation goals efficiently and on Business Targets considering its market standing, industry best practices, trends and the current state of technology.
- d) To assess and recommend on continuous basis the envisaged Digital Platform for its Intelligence, identifying use cases for further enriching the intelligence of the platform.

Part 08: Cyber Security and Compliance

- a) The consultant Cyber Security Services: Should have strong Cyber Security Team and knowledge to assist Bank in benchmarking the blue print which is secure, resilient and as per latest Industry Standards.
- b) To conduct Risk assessment of the envisaged Data & Digital platform and risk profile creation of the new digital products on continuous basis.
- c) To study and recommend on best in class security features in line with Bank’s IT and IS security policies and industry best security practices (RBI Circular Dated 2nd –June-2016 on Cyber Security frameworks in Banks ,PCI DSS, PA DSS, ISO 27001, ISO 22301, National Institute of Standards and Technology (NIST) Framework for Improving Critical Infrastructure Cybersecurity (NIST Cybersecurity Framework) etc.)
- d) Integration with existing Cyber Security Operation Center (CSOC) and Security tools. Recommend appropriate security practices in the design at all levels.
- e) To continuously monitor the open observations (VA/PT, Patches, other observations etc.,) and steps for closure as per Bank’s defined timelines. Place detailed report on open observations both security and functional to top management periodically.

Part 09: Human Resource Requirement, Skills Requirement, Training and Change Management for HR Transformation across the Bank Staff for Digital Business Model

- a) Define skills, roles, responsibilities and resources required to man the Digital Bank and Digital Infrastructure.
- b) Define Performance Metrics, KRAs, KPIs in the new Digital environment to gauge the functioning of the resources.
- c) Assist Bank in developing Digital Mind-set across the Workforce.
- d) To define the digital team covering Digital Product Team, Digital Channel Team, Digital Operations Team, Back Office Team, Data & Analytics Team etc., so as to have effective balancing among the team and outcomes.
- e) Introduce/boost capability building capacity in the organization
- f) Identify change management leaders across the organization; identify resources for specific transformation projects.
- g) Working across the organization and operating offices to communicate and handhold in change management, ensure sustainability of digital transformation post end of program
- h) Equip the Bank to deploy agile and lean methodologies at scale.
- i) Create a framework for providing training to project teams to execute the ongoing projects and make them future ready – prepare training calendars, identify types of trainings for different set of staff, identify requisite training infrastructure, prepare online and offline training modules, formal and informal assessments post training, certification programs etc.
- j) Define change management plan and on-board stakeholders on the digital transformation agenda
- k) Perform knowledge transfer gap analysis - Create knowledge transfer plans at individual level.

- l) Provide Training Material and conduct Training Workshops. Consultant to conduct Knowledge transition to Bank’s team in a phased manner to ensure that the Bank team is able takeover the PMO activities post consultant exit from the Bank.

Part 10: Vendor and Partner Selection for setting-up of Digital Platform

- a) Bank is in the process of identifying vendors who will be responsible for end-to end supply, installation, implementation, configuration, ongoing customization, integration, and maintenance of the Unified Digital technology platform and Ecosystem partnerships. for all its customers in different segments viz Retail, Corporate, Agri, NRI and MSME. The platform will work as one-stop solution to fulfil end-to-end customer’s Banking needs, non-Banking financial needs and non-financial lifestyle needs.
- b) The consultant need to support the Bank right from identifying and onboarding of the vendor to managing and driving delivery of the envisaged platform over the engagement period. The consultant is expected to:
- c) To assist in vendor selection from technology perspective and support in designing such RFPs for onboarding vendors.
- d) Design and release RFPs, Evaluation of vendor, documentation, MoU, SLA, Agreement, Cost structure/models, cost benefit analysis, Integration methodology, interfaces required etc.,
- e) Determine which platforms need to be implemented or renovated and when, Create a checklist to determine what parts are missing and which need to be improved / modernized and design a flexible Business to changing business conditions comprising not limited to Advanced Analytics Layer with Insights, Omni Channel Experience, Integrations & Innovations, Open Banking & Micro services Architecture so as to build initial capabilities and add to them over time as business needs and technology change. Recommendations on the most appropriate technology and analytics solutions.
- f) Detailed assessment of vendor choices and preferences for each technology solution.
- g) Engaging in Bank-level discussions with vendors for product / service evaluation, techno-commercial discussions with selected vendors
- h) Submission of Draft Request for Proposal (RFP) / EOI for setting of Digital Bank and Selection of System Integrator (Aggregator, Digital Platform etc.) / Partners, assist in Review, evaluation, finalization & release of RFPs/EOI, on-boarding and signing of relevant agreements /contract.
- i) Define a performance management framework for System Integrator / Partners and Project Monitoring
- j) Assist Bank in contracting and onboarding of selected vendor(s), define measurable SLAs for them, manage timely delivery and end-to-end performance of the vendor.
- k) Recommend Bank for release of payments against the deliverables as per the defined milestones during the engagement period.

Part 11: Project Management and Governance of the Digital Transformation Project

Program Management Office (PMO) should be setup for Governance of the Digital Transformation Project with below broad objectives:

- a) PMO should comprise of a composite team of Bank, Consultant, System Integrator and Vendor Partners.
- b) Bidder's team running the Program Management Office (PMO) will act as link between Bank's Management and System Integration Partner appointed by the Bank.
- c) PMO should provide program management support till the full roll out of the products and completion of the “Digital Bank” project for completion of all journeys and initiatives.
- d) PMO to provide an integrated project plan working closely with all stakeholders. Plan needs to cover 360-degree view of interventions including policy changes, SOPs, processes, standards, metrics, team, etc.
- e) Define clear outcomes from all initiatives either in terms of Business, Revenue, Income, Cost, Profitability, Efficiency and Market Share as well as Customer Experience.
- f) PMO will deliver high level and detailed project plan for each phase of Strategy and Design, infrastructure setup, implementation and Performance.
- g) PMO to conduct periodic steering committees at various levels as defined by the Bank to achieve overall Bank's vision. Preparation of minutes of the meeting, follow-up and ensure timely action taken.
- h) PMO would also highlight the risks, conflicts, roadblocks to the steering committee and ensure that they get addressed on time.
- i) PMO to build and maintain a Project Tracker for Design, infrastructure setup, implementation and Performance. Identify all dependencies and linkages intra- and inter-departments and include them in the tracker as well.
- j) Create periodic vendor governance forums to monitor vendor progress, review the performance parameters, monitor SLA adherence and course correct as required.
- k) Define clear escalation matrix across activities basis ownership, ensure resolution of critical issues in minimum possible time.
- l) Obtain consensus and sign-off from the Bank on the defined implementation plan.
- m) Prepare SoPs, guidelines, Manuals, both for internal and external use. Customer survey to understand customer experience and improve MVPs.
- n) To draw a rollout and implementation plan for digital transformation in the bank and ensure successful change management.

An RFP is being floated for the appointment of Consultant for CBS contract renewal. The Bidder is expected to cooperate, work in close coordination with CBS and other consultant for various other projects to have integrated approach for achieving the overall objectives of the Bank.

Any other work / assignment related to this project not specifically mentioned / articulated in the scope of work is to be attended by the Consultant.

20. Tentative Techno - Commercial criteria for Technical Evaluation

Below are some of the indicative parameters which the Bank proposes to have for evaluation of various offers. Please note that it is only of indicative nature and the Bank at its discretion can increase/ reduce/ modify these parameters along with proportionate weightages. Bank will take a view on the list of parameter and weightages at an appropriate stage or during the final RFP.

SL NO	Technical Evaluation Criteria
1	Experience and Credentials in Digital Transformation / Setting up of platform for Digital Bank India with Banks / BFSI / NBFC ongoing / Completed in last 5 years from the date of RFP with minimum duration of 06 months.
2	No. of distinct Schedule Commercial Banks (SCB) wherein Digital Transformation projects of minimum duration 6 months ongoing / completed.
3	Experience of Digital Transformation of products in Retail / Agri / MSME segments for Digital lending. Ongoing/ completed with Schedule Commercial Banks project execution in India in last 5 years.
4	Consulting experience on Fintech integration / Marketplace/ Open Banking related projects launched in Banks / FIs along with their integration in Banking application.
5	Consultancy in Customer Experience / UI/UX/ Omni Channel related projects completed in Banks
6	Consultancy in CRM / Digital Marketing related projects completed in Banks of similar size and scale along with their integration in Banking application.
7	Setting up Advanced Analytics, RPA, AI, ML etc and Data platform related projects completed in Banks of similar size and scale along with their integration in Banking application.
8	Permanent consultant on their payroll
9	Number of years in IT consultancy
10	Bidder Presentation

21. Eligibility Criteria

Sl. No.	Eligibility Criteria	(Proof of documents required / must be submitted)
1	The Bidder should be a reputed PSU/ PSE / partnership firm / LLP/ Private Limited/ Limited Company having its registered office in India	Valid Certification of Incorporation/ Partnership Deed as on date of bid submission.
2	Bidder should have minimum turnover of Rs. 150 Crores during the last two financial years in India from consulting services (2019-20 and 2020-21).	CA Certified documentary proof satisfying the criteria should be submitted.
3	Bidder should have positive operating Profit in each of the last three financial years, (2018-19, 2019-20 and 2020-21).	Copy of the audited balance sheet of the company showing the same should be submitted.
4	Bidder should have consulting experience of at least one assignment during last 5 years in the nature of digital transformation* ongoing / completed of Scheduled Commercial Banks / Public Sector Bank/ Private bank/NBFC / BFSI / in India or global having business mix of Rs. 1,50,000 crores and above at the time of project execution. Digital Transformation includes any two of the following :- • Omni-channel Customer Experience • Digital Lending • Digital Liabilities • Digital financial superstore / market place • Advanced Analytics and Data platform	A copy of engagement letter/work order/ letter of award for each assignment to be furnished by the bidder. For global experience, the currency conversion rate equivalent to INR will be considered prevailing on the date of better evaluation date purchase order.

5	Bidder should have minimum staff strength of at least 200 professionals on its payroll. Of which, company should have 10 or more of the following qualified professional in their payroll: i. Digital Business ii. Data & Analytics iii. Technology Expert iv. Digital Customer Experience v. Information Security / Audit	An undertaking signed by the company secretary of the bidder must be submitted along with the technical bid as proof of document. Profile of the employees along with name, qualification, experience should be furnished on the company's letter head.
6	The companies bidding for the above EOI, should have not been black listed by any of Government Authority or Public Sector Undertaking (PSUs). The bidder shall give an undertaking (on their letter head) that they have not been black listed by any of the Govt. Authority or PSUs.	Self-declaration

Note:

1. In-case of corporate restructuring the earlier entity's incorporation certificate, financial statements, Credentials, etc. may be considered.
2. In case of business transfer where bidder has acquired a Business from an entity (“Seller”), work experience credentials of the Seller in relation to the acquired Business may be considered.
Bidders need to ensure compliance to all the eligibility criteria points
3. In case any of the above submitted documents and/or declaration found wrong at any stage, Bank will be at liberty to cancel the bid/assignment/contract reserving its right to take any other action/step, as available to it.

22. Payment Milestones

The broad milestones for payment release would be as under:

1. Design and Strategy
2. Infrastructure setup
3. Define, Design and Implementation of Customer Experience Journey
4. Actual Implementations
5. Fintech and Other partner selections
6. Data Analytics/Dashboards/MIS/Reporting, Performance Monitoring Tools/ Parameters/ Thresholds for Applications/ Systems/Processes/Business Parameters Monitoring
7. Business Outcomes

23. Expression of Interest

Bank invites bidders to submit their "Expression of Interest" for the scope of work as indicated. The scope mentioned above covers only the general requirements. The requirements in detail will be provided to the short-listed bidders through a final RFP.

The submission of the EOI shall include all such documents that are specified herein to prove the authenticity of their submission and any claim made therein. The responsibility of proving such claims shall lie with the bidder.

All costs & expenses associated with submission of EOI shall be borne by the bidder while submitting the EOI and Bank shall have no liability in any manner in this regard or if it decides to terminate the process of short listing of bidders for any reason whatsoever and at any stage whatsoever.

Please Note: This is not a Request for Proposal (RFP) and commercials are not required to be submitted with “Expression of Interest”.

24. Preference to Make in India

Government has issued Public Procurement (Preference to Make in India) [PPP-MII] Order 2017 vide the Department for Promotion of Industry and Internal Trade (DPIIT) Order No.P-45021/2/2017-B.E.-II dated 15.06.2017 and subsequent revisions vide Order No. 45021/2/2017-PP(BE-II) dated 28.05.2018, 29.05.2019, 04.06.2020 and dated 16-9-2020 to encourage ‘Make in India’ and to promote manufacturing and production of goods, services and works in India with a view to enhancing income and employment.

It is clarified that for all intents and purposes, the latest revised order i.e. the order dated 16-9-2020 shall be applicable being revised Order of the original order i.e. Public Procurement (Preference to Make in India) [PPP-MII] Order 2017 dated 15-6-2017.

The salient features of the aforesaid Order are as under:

- a) **Class-I Local supplier** - a supplier or service provider, whose goods, services or works offered for procurement, has local content equal to or more than 50%
- b) **Class-II Local supplier** - a supplier or service provider, whose goods, services or works offered for procurement, has local content equal to or more than 20% but less than 50%.
- c) **Non-Local supplier** - a supplier or service provider, whose goods, services or works offered for procurement, has local content less than or equal to 20%.
- d) **The margin of purchase preference shall be 20 %.** Margin of purchase preference means the maximum extent to which the price quoted by a local supplier may be above the L1 for the purpose of purchase preference.
- e) **“Minimum Local content”** for the purpose of this RFP, the ‘local content’ requirement to categorize a supplier as ‘Class-I local supplier’ is minimum 50%. For ‘Class-II local

supplier’, the ‘local content’ requirement is minimum 20%. If Nodal Ministry/Department has prescribed different percentage of minimum ‘local content’ requirement to categorize a supplier as ‘Class-I local supplier’/ ‘Class-II local supplier’, same shall be applicable.

f) Verification of Local contents:

1. The local supplier at the time of submission of bid shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content as per Annexure-1G. Local content certificate shall be issued based upon the procedure for calculating the local content /domestic value addition on the basis of notification bearing no. F. No.33(1) /2017-IPHW dated 14-9-2017 issued by Ministry of Electronics and Information Technology read with Public Procurement (Preference to Make in India) Order 2017 Revised vide the Department for Promotion of Industry and Internal Trade (DPIIT) Order No.P-45021/2/2017-B.E.-II dated 16-09-2020
2. False declaration will be in breach of the Code of Integrity under Rule 175(i)(h) of the General Financial Rules for which a bidder or its successors can be debarred for up to two years as per rule 151 of the General Financial Rules along with such other actions may be permissible under law.
3. A supplier who has been debarred by any procuring entity for violation of this order shall not be eligible for preference under this order for procurement by any other procuring entity for the duration of the debarments. The debarment for such other procuring entities shall take effect prospectively from the date on which it comes to the notice of other procurement entities in the manner prescribed under order No P-45021/2/2017-PP(BE-II) dated 16-09-2020, para 9(h).

For Preference to Make in India:

The selection will be made as per criteria for award of contract among two bidders in accordance with the criteria laid down by bank and as per procedures laid down in public procurement (Preference to Make In India) order 2017, revision dated 16/09/2020 vide order P-45021/2/2017-PP (BE – II) issued by GOI particularly the provisions of sub para (c) and (d) of para 3(B) of the said order. Relevant provisions of sub para (c) and (d) of para – 3(B) of the said order are as follows:-

(c) If ‘Class I Local suppliers qualify for award of contract for at least 50% of the tendered quantity in any tender, the contract may be awarded to all the qualified bidders as per award criteria stipulated in the bid documents. However, in case ‘Class I Local suppliers’ do not qualify for award of contract for at least 50% of the tendered quantity, purchase preference should be given to the ‘Class I Local supplier’ over ‘Class II local suppliers’ / ‘Non local suppliers’ provided that their quoted rate falls within 20% margin of purchase

preference of the highest quoted bidder considered for award of contract so as to ensure that the ‘Class I Local suppliers’ taken in totality are considered for award of contract for at least 50% of the tendered quantity.

(d) First purchase preference has to be given to the lowest quoting ‘Class-I local supplier’, whose quoted rates fall within 20% margin of purchase preference, subject to its meeting the prescribed criteria for award of contract as also the constraint of maximum quantity that can be sourced from any single supplier. If the lowest quoting ‘Class-I local supplier’, does not qualify for purchase preference because of aforesaid constraints or does not accept the offered quantity. An opportunity may be given to next higher ‘Class-I local supplier’, falling within 20% margin of purchase preference, and so on.

- i. Among all qualified bids, the lowest bid will be termed as L1.
- ii. If L1 is class – I local supplier, the order will be divided in two bidders L1 & next class I bidders falling within Margin of purchase and ready to match the L1 price in 60 :40 ratio. In case of non-availability of other class I bidders, order will be awarded to lowest class II local supplier who agrees to match the price of L1.
- iii. If L1 is not a 'Class-I local supplier', 50% of the order quantity shall be awarded to L1. Thereafter, the lowest bidder among the 'Class-I local supplier' will be invited to match the L1 price subject to local supplier’s quoted price falling within the margin of purchase preference (i.e. 20%) and the remaining 50 % of the order quantity shall be awarded to such 'Class-I local supplier' subject to matching the L1 price (inclusive of duties, taxes and freight & insurance). In case such lowest eligible 'Class-I local supplier' fails to match the L1 price, the next higher 'Class-I local supplier' within the margin of purchase preference shall be invited to match the L1 price and so on, and order/contract shall be awarded accordingly.
- iv. If L1 is not a 'Class-I local supplier' and none of the class – I local supplier falls under 20% margin with L1, purchase preference should be given to the ‘Class I local supplier’ over ‘Class II local suppliers’ within 20% margin of purchase preference of the highest quoted bidder considered for award of contract so as to ensure that the ‘Class I Local suppliers’ taken in totality are considered for award of contract for at least 50% of the tendered quantity.
- v. In case, no ‘class – I local supplier’ qualifies for the award, 50 % contract will be awarded to L1 and remaining 50% contract will be awarded to next higher qualified bidder subject to matching the price with L1.

25. Order (Public Procurement no. 1, 2 and 3) – Restrictions under Rule144 (xi) of the General Financial Rules (GFRs), 2017

Requirement of registration

1. Any bidder from a country which shares a land border with India will be eligible to bid in any procurement whether of goods, services (including consultancy services and non-consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority, specified in **Annexure - 13**
2. Para 1 of Order (Public Procurement No. 1) dated 23-7-2020 and other relevant provisions are as follows:
 - i. Any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with Competent Authority.
 - ii. “Bidder” (including the term ‘tenderer’, ‘consultant’ or ‘service provider’ in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency branch or office controlled by such persons, participating in a procurement process.
 - iii. “Bidder from a country which shares a land border with India” for the purpose of this Order means: -
 - a. An entity incorporated, established, or registered in such a country; or
 - b. A subsidiary of an entity incorporated, established or registered in such a country; or
 - c. An entity substantially controlled through entities incorporated, established or registered in such a country; or
 - d. An entity whose beneficial owner is situated in such a country; or
 - e. An Indian (or other) agent of such an entity; or
 - f. A natural person who is a citizen of such a country; or
 - g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.
 - iv. The beneficial owner for the purpose of (iii) above will be as under.
 1. In case of a company or limited liability partnership, the beneficial owner is the natural person(s). who, whether acting alone or together, or though one or more judicial person, has a controlling ownership interest or who exercises control through other means.

Explanation –

- a. “Controlling ownership interests” means ownership of or entitlement to more than twenty five per-cent of shares or capital or profits of the company.
 - b. “Control” shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholder’s agreements or voting agreements.
2. In case of partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together or through one or more judicial person, has ownership of entitlement to more than fifteen per-cent of capital or profits of the partnership.
 3. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or

26. Selection Process

The EOIs received shall be evaluated on criteria based on general and specific experience of the bidder, experience, expertise and qualification of key staff, organizational infrastructure, financial standing, or such other criteria as appropriate. Only short-listed firms/bidder shall be issued the RFP and only they shall be allowed to participate in the RFP process.

However, Bank reserves the right to float a fresh /open RFP for selection of bidders, not restricted to the entities shortlisted through the EOI process. Bank will have an absolute right to short-list the respondents who have participated in the EOI.

Short-listed bidders may be invited for their presentations/discussions on a suitable date where they can inform about their company, operations and approach. In due course, a final RFP will be prepared by the Technical Committee and issued to the short listed bidders.

The bidder shall bear all costs associated with submission of EOI, presentation desired by the Bank. Bank will not be responsible or liable for any cost thereof, regardless of the conduct or outcome of the process.

Bank reserves the right to short list bidders based on the requirement of the Bank and consider them for the next stage of evaluation. The decision of the Bank in this regard shall be final.

Bank further reserves the right to issue Request for Proposal (RFP) to bidders it deems eligible and qualified based on the responses received and the requirements of the Bank.

The right to suspend the short-listing process or part of the process, to accept or reject any or all EOIs at any stage of the process and/or to modify the process or any part thereof at any time without assigning any reason therefore is reserved by Bank without any obligation or liability whatsoever.

Bank reserves the right to qualify or disqualify any or all EOI responses without assigning any reasons whatsoever.

27. Submission of EOI

Interested Bidders may submit their EOI which should contain information and documents as defined in Section -21 Eligibility Criteria. Bidders to note that all pages of the EOI shall be signed by authorized person.

**Interested parties should submit the EOIs online at --
<https://centralbank.abcpurchase.com/EPROC/>**

Please Note: This is not a Request for Proposal (RFP) and commercials are not required to be submitted with “Expression of Interest”.

28. Other Terms and Conditions

1. Before the date of submission of document of EOI, Bank may modify any part of this document. Such changes if any may be in the form of an addendum/corrigendum and will be uploaded in the Banks website www.centralbankofindia.co.in. All such changes will automatically become part of this Request for EOI and binding on all applicants.
2. Request for extension of date for submission of EOI shall not be entertained. However Bank at its discretion may extend the deadline in order to allow prospective applicants a reasonable time to take the amendment/changes.
3. Queries (if any) shall be e-mailed in prescribed format (as per Annexure-2) as per Important Dates & Information mentioned in this document.

29. Annexure I: Company Profile

S.No.	Particulars	Details
1.	Company Name	
2.	Date of Incorporation	
3.	Constitution of the Company (PSU/ PSE/ Pvt/Limited Company etc.)	
4.	Corporate Office Address and Contact Number	
5.	Turnover for last 3 years (2018-19, 2019-20 and 2020-21)	
6.	Net Profit for last 3 years (2018-19, 2019-20 and 2020-21)	
7.	Net Worth for last 3 years (2018-19, 2019-20 and 2020-21)	
8.	Number and Details of end to end Digital Consultancy projects executed in India.	
9.	Details of Certifications held by Company (ISO 27001 etc.)	
10.	Whether the company or and its group (firm / company) is black-listed by any public sector bank, RBI, IBA, or any other regulatory authority at the time of submission of EOI. If yes since when	
11.	Self-Declaration of not having NPA with any Banks / Financial Institutions in India	
12.	Self-Undertaking of having not filed for Bankruptcy	
13.	Details of Resources like Qualification and Experience in Digital Business, Data & Analytics , Digital Customer Experience, Digital Customer Experience, Information Security / Audit etc.	

In case any of the above submitted documents and/or declaration found wrong at any stage, I/WE understand and accept that Bank will be at liberty to cancel the bid/assignment/contract reserving its right to take any other action/step, as available to it.

Name & Signature of Authorized Signatory

30. Annexure- II

Query format for Pre-EOI meeting: Specific Queries Related to EOI Document

EOI Ref. No. CO:DIT:PUR:2021-22:348	Bidder's Name:				
S.no	Page #	Section #	Main Section Name	Clarification Point as stated in the EOI document	Comment/Suggestion/Deviation

Note:

- All selected bidders participating in the final RFP process, shall have to comply all legal terms and conditions as mentioned in the final RFP.
- In case any selected bidder after EOI process raise any dispute or objection regarding any issues that may be relevant ground to disqualify the bidder in the EOI process. In this connection bank's decision shall be final and binding on the selected bidder.

31. Annexure-III Procedure for On-Line submission

The Bidders participating through e-Tendering for the first time, for Central Bank of India will have to complete the Online Registration Process on the portal. All the bidders interested in participating in the online e-Tendering process are required to procure Class II or Class III Digital e-Token having -2- certificates inside it, one for Signing/Verification purpose and another for Encryption/Decryption purpose. The EOI should be prepared & submitted online using the bidder's authorized individual's (Individual certificate is allowed for proprietorship firms) Digital e- Token. If any assistance is required regarding e-Tendering (registration / upload / download/ Bid Preparation / Bid Submission), please contact on the support numbers given in the support details below.

Registration Process for Bidders

- a) Open the URL: <https://centralbank.abcpurchase.com/EPROC/>
- b) On Right hand side, Click and save the Manual "**Bidder Manual for Bidders to participate on e-tender**"
- c) Register yourself with all the required details properly.
- d) TRAINING: Agency appointed by the Bank will provide user manual and demo / training for the prospective bidders
- e) LOG IN NAME & PASSWORD: Each Vendor / Bidder will be assigned a Unique User Name & Password by the agency appointed by the Bank. The Bidders are requested to change the Password and edit the information in the Registration Page after the receipt of initial Password from the agency appointed by the Bank.

GENERAL TERMS & CONDITIONS: Bidders are required to read the “Terms and Conditions” section of the portal (of the agency concerned, using the Login IDs and passwords given to them.

Bid Submission Mode.	https://centralbank.abcprocure.com/EPROC Through e-tendering portal (Class II or Class III Digital Certificate with both Signing & Encryption is required for tender participation)
Support person and phone number for e-tender service provider for any help in accessing the website and uploading the tender documents or any other related queries.	e-Procurement Technologies Limited Technical Support Team Mr. Sujith Nair: 079 68136857 sujith@eptl.in Ms. Geeta : 079 90334460 geeta@auctiontiger.net Ms. Khushboo : 09510813528 khushboo.mehta@eptl.in Ms. Pooja : 09328931942 pooja.shah@eptl.in Ms. Komal : 07904407997 komal.d@eptl.in Mobile Numbers: +91-9904407997 9081000427

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