

Responses to the Pre-bid meeting queries of EOI for appointment of Consultant for "Outcome Based Digital Business Strategy and Transformation"						
EOI Ref No.: CO: DIT: PUR:2021-22: 348						
SN	Page#	Section#	Main Section Name	Clarification Point as stated in the EOI document	Comment/Suggestion/Deviation	Bank Response
1	15	Part 5	Ecosystem Partnerships Design of Customer Journeys and front to back process maps	b) Develop or revise scorecard design for various products/customer segments/ticket sizes for each partner	Please could you elaborate on what the scorecard is supposed to measure and what its purpose is? Is it credit risk based scorecards?	Consultant to design a performance matrix to assess the performance of each partner.
2	28	27	Submission of EOI	Submission of EOI	Should EOI response contain only the eligibility documents specified in section 21 along with relevant creds and CV? Or should we also include approach, methodology, etc?	All the documents required for EOI evaluation need to be submitted by the bidders. The approach, methodology etc. can be submitted in brief along with EOI. Detailed approach and methodology alongwith suggestions can be the part of presentations/interaction
3	12	19	Scope of Work - Part 2	Design, Develop and Build state of art Integrated Customer Care Centre.	Are you currently outsourcing the Customer support and Sales support functions? If yes, are you looking at new vendor selection and onboarding? If no, would you be willing to explore the same? Would the Bank wish for integration of the ICC and OCC with the CRM system?	Successful bidder is expected to study the existing setup, identify the gaps and propose the changes for integration with Digital Bank and CRM Solution. Successful bidder to propose the way ahead including integrations.
4	NA	NA	NA	NA	Please could the Bank clarify what is meant by Digital Platform? In our experience the platforms are usually functional in nature, such as for lending/deposits/CMS/Trade etc. Is the Bank looking for a universal platform/app for end to end banking services? or is it more of a center of excellence set up for Digital capabilities?	The Bank is looking for a universal platform/app for end to end banking services
5	20	20	Tentative Techno - Commercial criteria for Technical Evaluation	2) No. of distinct Schedule Commercial Banks (SCB) wherein Digital Transformation projects of minimum duration 6 months ongoing / completed.	Not much work has happened in terms of Digital Transformation in India on the scale mentioned in the EOI. Kindly consider expanding this criteria to include international experience. The Bank may reword this as "No. of distinct Banks in India or globally wherein Digital Transformation projects of minimum duration 6 months ongoing / completed."	This point pertains to indicative Techno-commercial criteria. This will be taken up in a later stage.
6	20	20	Tentative Techno - Commercial criteria for Technical Evaluation	4) Consulting experience on Fintech integration / Marketplace/ Open Banking related projects launched in Banks / FIs along with their integration in Banking application.	Please consider rewording this to be inclusive of all financial services rather than banks in particular. The Bank may reword this as " Consulting experience on Fintech integration / Marketplace/ Open Banking related projects launched in Financial Services."	This point pertains to indicative Techno-commercial criteria. This will be taken up in a later stage.

7	20	20	Tentative Techno - Commercial criteria for Technical Evaluation	5) Consultancy in Customer Experience / UI/UX/ Omni Channel related projects completed in Banks	Customer experience in UI/UX has progressed much further in retail and consumer businesses rather than Banks. We request the Bank to consider rewording this criteria to make it sector agnostic. The Bank may reword it as "Consultancy in Customer Experience/UI/UX/Omni Channel related projects completed"	This point pertains to indicative Techno-commercial criteria. This will be taken up in a later stage.
8	20	20	Tentative Techno - Commercial criteria for Technical Evaluation	6) Consultancy in CRM / Digital Marketing related projects completed in Banks of similar size and scale along with their integration in Banking application.	CRM and digital marketing are of higher quality in other sectors. We request the bank to consider rewording this criteria to make it sector agnostic. The Bank may reword it as "Consultancy in CRM/Digital Marketing related projects completed in companies of similar size and scale"	This point pertains to indicative Techno-commercial criteria. This will be taken up in a later stage.
9	22	21	Eligibility Criteria	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.	We request if the Bank could consider rewording this to allow bidders that are not black listed as on date. The Bank may reword this as "The companies bidding for the above EOI, should not be black listed as on date of bid submission by any of Government Authority or Public Sector Undertaking (PSUs). The bidder shall give an undertaking (on their letter head) that they are not black listed by any of the Govt. Authority or PSUs as on the date of submission of response to EOI or RFP."	The clause is modified as "The companies bidding for the above EOI, should not be black listed as on date of bid submission by any of Government Authority or Public Sector Undertaking (PSUs)."
10	6	12	Important Dates & Information Regarding Bid Collection and Submission	Last Date and Time for receipts of EOI (11/01/2021 15:00 hrs)	We request a two week extension to the submission of the EOI given end of the year holidays. We request if the Bank could consider an extension of the submission date to 25/01/2021.	No Change
11	4	1	Introduction	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.	Kindly clarify if the Bank currently has any function dedicated for Innovation and Digital transformation?	As the project encompasses all Business Verticals, a core committee is formed to drive this project

12	7	13	Task to be carried out	Bank envisages the need for consulting assistance for building a "Digital Bank" a Bank within the Bank	Is the Bank looking to create a new subsidiary for "Digital Bank", as it will need designs for regulatory structuring and governance, which is currently not part of the scope of work specified?	It will be within the Bank. No new entity needs to be created.
13	7	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.	In order to ensure the program runs on track and timely closure of planned activities and milestones, we would request the Bank to please provide the deliverable acceptance protocol which the bank will follow	The delivery acceptance will be subject to satisfactory implementation which will be accepted by Bank's committee/Team for the particular delivery item.
14	7	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".	We would request a 1-2 weeks pre-assessment phase before the submission of the bid, which allows us to speak to various dept in bank (product, fintech, accounts etc) to understand the current initiatives underway from a digitisation perspective. This would include understanding existing Fintech partnerships (areas and number of partnerships); FinTech's/ third parties/ e-commerce players onboarded across business divisions?digital products of the Bank currently live and being offered to customers across business segments (e.g.: Retail, MSME, Agri, etc.), availability of any existing platform or standalone basis etc. This knowledge would enable us to understand the scope of work clearly and size the effort accordingly	Bank is open to provide any information/interaction for better understanding of the project. But since it is EOI, the last date for submission can not be extended.
15	7	17	Deliverables/ Reports required from consultants	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".	Will the technology partners be OEMs or SI?	Technology partners can be both OEM or SI
16	8	17	Deliverables required from Consultant	Build Digital Technology Infrastructure - RFP Process and Vendor Selection for setting-up of Digital Platform	At present how many non production environments including UAT are in place and what is the pre production movement process. Please clarify.	Will be shared at the appropriate stage.

17	8	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.	We would request the bank that existing artefacts around business and technology landscape should be made available by the bank at the start of the engagement (Preferably by the first week of the engagement)	It can be provided.
18	9	19, Part 01	Scope of Work	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.	1. Is there a specific subset of bank's product and services that are in scope to be implemented on digital platform? 2. Is there a product prioritisation already decided by the bank?	1. Consultant is expected to study all the products and services across Retail, Agri, MSME, Corporate, Collection Management, Liabilities, Wealth Management, Payment Systems, Lifestyle Aspirations and NRI. 2. Product prioritisation will be done by the Bank based on the Digital strategy report submission (Part1) by the successful Bidder.
19	9	19, Part 01	Scope of Work	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.	Please confirm that the Bank will be responsible for facilitating access to any third-party vendor, if required.	Yes
20	10	19, Part 01	Scope of Work	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 : III. Wealth Management Mutual Funds, Insurance, Online Trading	Our understanding is wealth management is limited to third party product cross-sell and not a full-blown wealth strategy creation. Please clarify	The consultant is expected to articulate business vision and methodology to realise the same, create the necessary infrastructure, Governance structure for performance, do mid course correction and stabilize it.

21	10	19,Part 02	Scope of Work	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.	We assume that the existing CBS and CRM systems will be leveraged for the digital bank. Please clarify.	At present the Bank does not have any CRM solution.The Bank is in the process of identifying a vendor for implementing CRM solution. The Digital Platform should leverage the CBS and CRM systems.
22	11	19, Part 02	Scope of Work	Build Digital Technology Infrastructure - RFP Process and Vendor Selection for setting-up of Digital Platform	Please confirm that Vendor Evaluation process will exclude any POCs and site visits	POCs and site visits if required will have to be carried out.
23	11	19, Part 02	Scope of Work	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	Our assumption is that the consultant is not expected to provide legal and compliance related inputs around contracting to Tech vendor. The consultant will only be required to support in formulating the Scope in the contract. Please confirm	Consultant is expected to formulate the Scope considering various Regulatory Compliances. The consultant is also required to provide a broad legal framework and support the Bank in SLA drafting, price negotiations/ benchmarks etc.
24	11	19, Part 02	Scope of Work	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.	Please provide details of the applications to be assessed in terms of - (a) Number of users (b) Tool / Platform Architecture (c) Business volume served (in financial terms) if applicable	Will be shared at the appropriate stage.
25	11	19, Part 02	Scope of Work	Design Digital Architecture for the Bank covering application, infrastructure and security architecture for the Bank	1. Please provide the estimated number of digital applications being planned or already in use 2. Please provide roadmap of these application releases if possible	Will be shared at the appropriate stage.
26	11	19, Part 02	Scope of Work	To assess and recommend Digital Platform for Omni channel experience by embracing emerging technologies, microservices driving product innovation & offerings, strengthening business continuity and technology resilience, cyber and IT security, etc., designed by the Platform System Integrator.	Please provide details of the various channels / touchpoints like mobile, web, branch based and current number of customers served, expected growth and transactions	Will be shared at the appropriate stage.

27	11	19, Part 02	Scope of Work	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	For each application in consideration please provide indicative numbers in terms of (a) current users and transactions (b) expected growth in user base and transaction volumes (c) regulatory considerations (d) data protection like encryption and (e) data residency considerations if applicable	Will be shared at the appropriate stage.
28	11	19, Part 02	Scope of Work	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.	What kind of container based architecture is being used currently - is it kubernetes, docker?	Will be shared at the appropriate stage.
29	11	19, Part 02	Scope of Work	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.	Any API management tools being used currently?	No
30	11	19, Part 02	Scope of Work	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.	What kind of application monitoring and logging mechanisms are being used or proposed to be used - like Appdynamics, ELK, EFK etc	Will be shared at the appropriate stage.

31	11	19, Part 02	Scope of Work	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.	What are the SLA requirements in terms of application up-time, downtime?	This will be finalized according to the inputs provided by the successful bidder
32	11	19, Part 02	Scope of Work	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.	Is the bank considering a mix of onprem and cloud based architecture? Does the bank have any guidelines for migrating applications / data to cloud versus keeping them onprem	Will be shared at the appropriate stage.
33	11	19, Part 02	Scope of Work	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	1.Is there any Real time data & analytics system currently being leveraged (Databricks Spark, Apache Spark, Custom Models etc.) 2.What kind of monitoring, observability tools (if any) are currently in place - are there any specific data observability tools being considered 3.Risk analysis in existing Application to avoid all those in new application 4.Is the bank leveraging ML based NLP driven systems like ChatBots	Will be shared at the appropriate stage.
34	11	19, Part 02	Scope of Work	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	Is there any existing ticket management system to capture the consumer experience and queries and address/resolve it	This will be finalized according to the inputs provided by the successful bidder
35	11	19, Part 02	Scope of Work	Revamping of Payment Services Infrastructure	What technology and infrastructure the existing Payment Service is using. Please provide details of any existing Payment Gateways if in use	Will be shared at the appropriate stage.
36	11	19, Part 02	Scope of Work	Design, Develop and Build state of art Integrated Customer Care Centre	Is buying any OTS Customer Care ERP Solution is an option? More details would be required like expected no of users/customers, expected call volumes, etc	This will be finalized according to the inputs provided by the successful bidder

37	11	19, Part 02	Scope of Work	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	Please provide estimates of expected no of users and the growth rate of users and no of services desired	Will be shared at the appropriate stage.
38	12	19, Part 03	Scope of Work	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.	Did you evaluate any digital customer experience platform? If yes, what is your preferred Digital experience platform? What's your current CRM? And your current state of customer services look like ?	Bank has not evaluated any digital customer experience platform. The Bank is in the process of identifying a vendor for CRM solution.
39	12	19, Part 03	Scope of Work	To design and articulate the UI/UX/CX based on design thinking and best in class journey experience by embedding:	For UI/UX/CX please clarify that requirement is restricted to providing a framework and high- level designs and actual Visual Design and wireframes will be designed by the implementation partner	Consultant to provide a framework and high- level designs and actual Visual Design and wireframes will be designed by the implementation partner which has to be reviewed by the consultant.
40	12	19, Part 03	Scope of Work	To design and articulate the UI/UX/CX based on design thinking and best in class journey experience by embedding:	The clickable prototypes designed by us will be based on wireframes and not detailed visual designs. Please confirm	The scope involves end-to-end involvement of the consultant from the design stage to actual implementation
41	12	19, Part 03	Scope of Work	Provide minimum 100+ Distinctive Customer Journeys, 100+ partners for incredible shopping experience.	Please provide clarification whether our role on providing shopping partners is purely identification or will it involve end to end (identification – shortlisting – negotiation – contract finalization – integration, etc.)	It involves end to end (identification – shortlisting – negotiation – contract finalization – integration, etc.)
42	12	19, Part 04	Scope of Work	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	1. Please provide an indication of the products for which digital journeys have been designed. 2. Please clarify if the new consultant can explore options to amend any of the already defined digital journeys already designed, to align to the proposed digital blueprint? 3. At a broad level, would request the Bank to provide an upper limit on the number of journeys per product that the Bank is looking to digitize for ETB and NTB customers respectively?	This will be finalized according to the inputs provided by the successful bidder
43	13	19, Part 04	Scope of Work	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.	Does the Bank have DIY processing of service requests currently? Does the Bank have any process which are fully or partially automated?	Bank may have some processes which needs to be reviewed, enhanced or propose additional/new processes by the consultant

44	13	19, Part 04	Scope of Work	Create brand proposition and brand guidelines	Does this require us to align the branding to the existing brand guidelines or creating new branding all together? If we need to create new brand guidelines, this will be an exhaustive exercise and we may need to sub-contract to a branding agency for the expertise.	Alignment of branding has to be done in a limited way.
45	13	19, Part 04	Scope of Work	Implementation of New Customer On boarding Technologies such as LMS, LOS, etc.	1. Does this entail identification of Loan Origination and Loan Management system and implementation of the same? 2. Does the Bank already have LOS/LMS? If not, has the business case for a separate LMS been finalized? Or is this part of the scope as well?	Bank is already having LOS/LMS system. This needs to be leveraged or enhanced to realise the Bank's Business Vision
46	14	19, Part 04	Scope of Work	4.3 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.	Will the Bank provide a third party tool for customer feedback collection?	The consultant to provide a comprehensive process for the same.
47	11	19, Part 05	Scope of Work	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.	Our assumption is that the consultant would not be required to be part of commercial negotiations. Those will be solely conducted between Bank's and FinTech's procurement teams. Kindly confirm	Consultant 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.
48	14	19, Part 05	Scope of Work	Formulate policy for open API	Does the Bank have an existing Open API policy or is the consultant expected to develop the same from grounds-up?	Consultant is expected to develop policy for open API from grounds-up.
49	14	19, Part 05	Scope of Work	Leverage 3rd party product / services through partnership in ecosystem to increase engagement and revenue.	Does the Bank have an existing defined success matrix for partnerships or is the consultant expected to build the same grounds-up?	Consultant is expected to develop success matrix for partnerships from grounds-up

50	14	19, Part 05	Scope of Work	Consultant will support and guide the Bank to design and release RFPs for Fintech's/ vendor on boarding during the process of Digital Transformation.	1. What is the current policy for onboarding Fintechs? Is it through RFP only or is there an alternate route available? 2. If RFP is the only route for onboarding FinTechs, can the bank give us guidance on how many RFPs would you like us to draft/manage. We can accordingly size the effort. 3. Can the bank provide us guidance on how much time does it currently take to onboard FinTechs? 4. Given the dynamic and diverse nature of Fintech solution providers available in the market, in our experience many PSU banks have explored alternative to RFP route for Fintech onboarding. Kindly clarify if the Bank will have the appetite to explore alternatives?	Consultant to onboard Fintech's preferably through RFP process. Number of RFPs to be decided jointly as per the requirement.
51	15	19, Part 05	Scope of Work	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.	Kindly provide an indication of number of Fintechs you are planning to onboard, as this will help in our estimations.	It will be finalized jointly by Bank and Consultant as per the requirement
52	15	19, Part 05	Scope of Work	To manage delivery of outcomes from the onboarded FinTech as defined / desired by the Bank	Please clarify if the consultant will be required to re-evaluate any of the Fintechs already identified/onboarded by the bank.	It has to be done, if required.
53	15	19, Part 05	Scope of Work	To provide active involvement in Bank-level discussions with FinTech for product / service evaluation, techno-commercial discussions with these FinTech	Generally FinTech companies or technology vendors may request for signing of an NDA before sharing in-depth details/specifications of their solutions or products. Will the execution of such NDAs be facilitated by the Bank as and when required?	It will be examined as per the requirement at the appropriate stage

54	15	19, Part 05	Scope of Work	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:	Please confirm that the Bank will be open to deployment of software tools in their environment, if required, for the purpose of gathering IT infrastructure related data.	It will be examined as per the requirement at the appropriate stage
55	15	19, Part 05	Scope of Work	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.	We will not review the work done by SI and Fintechs. Our role is to program manage the vendors (onboarded by Bank as part of the RFP mentioned in scope of this RFP) to ensure the launch is on track	Consultant 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.
56	15	19,Part 05	Scope of Work	Consultant will support and guide the Bank to design and release RFPs for Fintech's/ vendor on boarding during the process of Digital Transformation.	We assume that the RFP process will be run only once for SI	It will be examined as per the requirement at the appropriate stage
57	15	19, Part 05	Scope of Work	Ecosystem Partnerships Selection – Assist the Bank in decision making for selection of the partners	Please confirm that Bank will coordinate vendor presentations and the shortlisting process	It will be jointly by Bank and Consultant
58	16	19, Part 06	Scope of Work	Frame strategy for Marketing through Social Media channels	What is the existing ecosystem of traditional & digital media agencies?	Consultant is required to frame strategy for Marketing through Social Media channels
59	16	19, Part 06	Scope of Work	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.	What aspects of digital marketing do you want to focus on?	Consultant is expected to bring in their experience and vision in articulating, formulating and implementing Digital marketing strategy
60	16	19, Part 06	Scope of Work	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.	Request the bank to clarify/ confirm that Digital marketing strategy will be for the "digital" products and services offered on this new digital platform. The scope will exclude bank's legacy products and services (non-digital and digital).	The consultant is expected to formulate and implement Digital marketing strategy for the "digital" products and services offered on this new digital platform. The scope will also include Bank's legacy products and services (non-digital and digital).

61	16	19, Part 06	Scope of Work	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.	From scope of digital marketing perspective, request you to confirm that developing campaign briefs,Execution of campaigns, Designing campaign or content for any of the product and services, Martech OEM and agency selection, Detailed assessment of OEM options and comparison of OEMs, benchmarking marketing agency costs are not in scope	From scope of digital marketing perspective, developing campaign briefs,Execution of campaigns, Designing campaign or content for any of the product and services, Martech OEM and agency selection, Detailed assessment of OEM options and comparison of OEMs, benchmarking marketing agency costs are in the scope as per the requirement
62	16	19, Part 07	Scope of Work	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.	Please consider re-phrasing to: '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 for the duration of the contract period with the consultants.'	Revised clause "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 for the duration of the contract period with the consultants."
63	16	19, Part 07	Scope of Work	Data Analytics/Dashboards/MIS/Reporting, Performance Monitoring Tools/ Parameters/ Thresholds for Applications/ Systems/Processes/Business Parameters Monitoring	Does the bank intend to build a new data warehouse/ data lake solution as a part of the Digital Bank initiative which will support their analytics requirements mentioned in the EOI.	Bank is implementing Data Warehouse. This needs to be leveraged or enhanced to realise the Bank's Business Vision
64	16	19, Part 07	Scope of Work	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.	Please further elaborate on the scope specifying: 1. The list of departments 2. The number of products/ services & their brief description for each department.	Required information will be shared at appropriate stage
65	17	19,Part 08	Scope of Work	Cyber Security and Compliance	Please confirm that scope is considered for Cyber Security advisory services for building new Digital banking platform only	The scope covers Cyber Security advisory services for building new Digital banking platform and other in-scope requirement.
66	17	19,Part 08	Scope of Work	Cyber Security and Compliance	Please confirm that Application Security testing of existing or new application is considered out of scope	For all applications/ platforms developed as part of this project, the consultant is expected to be involved in this process
67	17	19,Part 08	Scope of Work	Cyber Security and Compliance	Please confirm that we do not have to review existing platform security architecture and solutions	Existing platform maybe studied and suitable suggestions may be made as per the requirement to fulfill the Bank's Vision
68	17	19,Part 08	Scope of Work	Cyber Security and Compliance	Please confirm that required tools for security solution performance measurement / testing will be provided by onboarded SI/security vendor or bank	The required tools for security solution performance measurement / testing will be provided/procured by onboarded SI/security vendor or bank based on the requirement or suggestions given by the consultant

69	17	19,Part 08	Scope of Work	Cyber Security and Compliance	Please confirm that target environment security solution low level design and implementation will be performed by selected bidder.	Scope for the implementing the same to be prepared by the consultant for the selected bidder
70	17	19,Part 08	Scope of Work	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.	The review / gap analysis shall not involve execution of load / performance testing exercises or any form of security testing or VA/PT of existing or new infrastructure is considered out of scope. Wherever applicable, review of the same shall be based on the review of already executed result reports	Broad scope of performance testing and all related excercises are to be monitored and studied by the consultant and identify gaps, if any.
71	17	19, Part 09	Scope of Work	b) Define Performance Metrics, KRAs, KPIs in the new Digital environment to gauge the functioning of the resources.	Does the Bank currently measure the mentioned metrics including customer experience and feedback?	This has to be prepared by the Consultant
72	17	19, Part 09	Scope of Work	Define change management plan and on-board stakeholders on the digital transformation agenda	Any recruitment and hiring decision will be made by the Bank. We will not be part of any interview, screening, or selection process	Consultant to suggest the experience, qualifications of relevant resource who are to be hired by the Bank
73	19	19, Part 11	Scope of Work	Create periodic vendor governance forums to monitor vendor progress, review the performance parameters, monitor SLA adherence and course correct as required.	Please clarify if the consultant has to provide design governance in the implementation stage for UI/UX/CX	The consultant needs to provide design governance in the implementation stage for UI/UX/CX
74	20	20	Tentative Techno - Commercial criteria for Technical Evaluation	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.	In case of global references,it is not feasible to contract copy details.In such instances, we request the Bank to accept self-declaration (with project details) signed by authorised signatory describing the details of the project, engagement completion certificates, media articles talking about involvement of the consultant	This point pertains to indicative Techno-commercial criteria. This will be takenup in a later stage.