

Reply to Pre-bid Queries-GeM Bid No. GEM Bid No. GeM/2022/B/2757573- : RFP 13/2022-23 For Appointment of Consultant for Digital Transformation of the Bank



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का बैंक
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1	90	7.25/Module B point 7	ANNEXURE C: SCOPE OF WORK	Creation of customer journeys encompassing all scenarios for the ecosystem partnerships on a product-by-product basis.	Please clarify what would be deliverables under the customer journey (process flows, lo-fi wireframe or hi-fi wireframes, BRD, FRS)	RFP Clause is self explanatory
2	85	7.24.ANNEXURE B	TECHNICAL EVALUATION CRITERIA	Should have prior experience in performing digital transformation consultancy services in the nature of projects related to: 1. Digital strategy 2. Digital Banking Product design 3. Digital Lending Eco system / transformation/ automation in Public Sector Banks For Scheduled commercial banks or NBFC clients in the last 10 years as 31.03.2022. All engagements should be for a minimum duration of 12 months. Ongoing engagements where a bidder has served for more than 6 months or completed engagements would be considered.	Bank to clarify if 'a' credential needs to 'mandatorily' have all functional areas viz. Digital Strategy, Digital Banking Product Design and Digital Lending Eco system / transformation/ automation or any one functional area from the three is sufficient for the project to be considered a credential. Our Recommendation: Any one functional area from the three should be sufficient for the project to be considered a credential.	RFP Clause is self explanatory
3	85	7.24.ANNEXURE B	TECHNICAL EVALUATION CRITERIA	Should have prior experience in at least 5 out of 8 modules as mentioned under scope of work (Annexure C) of this RFP for Scheduled commercial banks or NBFC clients. 20 marks- if the criteria are met for 5 or more Public Sector Banks / Private Sector Banks/NBFC. 15 marks - if the criteria is RFP 13/2022-23 For Appointment of Consultant for Digital Transformation of the Bank.	Bank to clarify if the requirement of 'at least 5 out of 8 modules as mentioned under scope of work' should be demonstrated under a single project (credential) or if the bank allows for the requirement to be considered as 'cumulation' under different projects (credentials)	RFP Clause is self explanatory
4	91	Module E	Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	1. To help put in place suitable organization structure and strategies for enhancing effectiveness of compliance, risk and audit functions, with emphasis on automation using technology and data analytics.	Bank to confirm if they currently have any LOD framework. Also what is the level of Digitalization in this area	Details will be shared with successful bidder

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5	86	Suitability of Key Resources	7.24. ANNEXURE B: TECHNICAL EVALUATION CRITERIA	<p>*25 Marks – if the Engagement Partner or on-ground project director has provided digital transformation consultancy services for more than 5 Public Sector Banks / Private Sector Banks / BFSI clients in India in the last 10 years</p> <p>*20 Marks – if the Engagement Partner or on-ground project director has provided digital transformation consultancy services for 3 Public Sector Banks / Private Sector Banks / BFSI clients in India in the last 10 years</p> <p>*10 Marks – if the Engagement Partner or on-ground project director has provided digital transformation consultancy services for 2 Public Sector Banks / Private Sector Banks / BFSI clients in India in the last 10 years</p>	<p>We would like to highlight to the Bank no single Bidder, except one, can fulfill this criteria. Digital Transformation has only begun in the last couple of years, and no bidder except one has won more than 5 Digital Transformation projects and can deploy the same Engagement Partner across. We request the Bank to amend the criteria as below:</p> <p>*25 Marks – if the Engagement Partner or on-ground project director has provided digital transformation consultancy services for more than 3 Public Sector Banks / Private Sector Banks / BFSI clients in India in the last 10 years</p> <p>*20 Marks – if the Engagement Partner or on-ground project director has provided digital transformation consultancy services for 3 Public Sector Banks / Private Sector Banks / BFSI clients in India in the last 10 years</p> <p>*10 Marks – if the Engagement Partner or on-ground project director has provided digital transformation consultancy services for 2 Public Sector Banks / Private Sector Banks / BFSI clients in India in the last 10 years</p>	No Change in RFP Clause
6	91			Module E - points 6 through 8	Whether the scope would be limited to compliance / 3rd LOD related activities only or does it entail the whole Bank - in which case we need inputs from other teams in the module for effort estimation as well.	RFP Clause is self explanatory
7	95	7.27. ANNEXURE E: PAYMENT TERMS	7.27. ANNEXURE E: PAYMENT TERMS	Overall Payment Terms	We wish to highlight to the Bank that there are no deliverables or go-live of any solution that is being linked in any of these modules, except for a couple of modules.	No Change in RFP Clause
8	90	2/Module B	7.25. ANNEXURE C: SCOPE OF WORK	<p>Devise strategy for tie-up with FinTech companies as tech enablers and for business volume generation, customer acquisition/retention, enhanced customer experiences. This shall include assisting the Bank in preparing a process document, support for identification, RFP/RFQ</p> <p>preparation; on boarding and integrating the FinTech service providers/vendors with the bank.</p>	<p>1. Can the bank please provide an indicative number of RFP/RFQ which has been envisioned for the duration of the engagement? This will help us estimate our efforts Bank should think about onboarding the FinTech's through Fintech aggregators instead of going through individual RFP/RFQs.</p> <p>2. Do consultants have any role to play in final evaluation and selection of Fintech vendor?</p>	<p>1. RFP Clause is self explanatory.</p> <p>2. The on-boarding of FinTech shall be guided by Bank's FinTech Policy.</p>

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9	90	7/Module B	7.25. ANNEXURE C: SCOPE OF WORK	Creation of customer journeys encompassing all scenarios for the ecosystem partnerships on a product-by-product basis.	<p>Can we get indicative number of customer journeys which will be required as it will help us in estimation of our efforts?</p> <p>We assume that we will not be creating clickable prototype, Wireframe and Visual Design.</p> <p>Wireframes and Visual Designs will be created during implementation phase, and it will be created by the design team of the SI</p>	Please refer to Para xx of RFP as per which Bank has already informed that minimum 10-12 Journeys will be prepared by Consultant for Asset, Liability, Weathmanagement & Fee Income products
10	91	7/Module C	7.25. ANNEXURE C: SCOPE OF WORK	Bank is planning to introduce Omni Channel Platform, consultant to assist bank in implementing integrated Omni-channel Application Platform (IB, MB, UPI etc.,) to provide a superior digital experience to Retail and Corporate customers of the Bank.	<p>1. Does the scope include both design and implementation of Omni channel platform or program management of the implementation? What exactly will be the role of consultants for omni channel application implementation?</p> <p>2. Would all the existing and new customer journeys of the bank be made available on the omnichannel platform, or would it be done in a phased manner?</p>	<p>1. RFP Clause is self explanatory</p> <p>2. It will be done in a phased manner, as decided by the Bank.</p>

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11	85	Evaluation Parameters	7.24.ANNEXRE B: TECHNICAL EVALUATION CRITERIA	Criteria 2 - Should have prior experience in at least 5 out of 8 modules as mentioned under scope of work (Annexure C) of this RFP for Scheduled commercial banks or NBFC clients.	<ul style="list-style-type: none"> - We would like to confirm whether the 5 client names should be the same across atleast 5 out 8 modules or we need to provide 5 client names per module. - In case if we need the same 5 client names across at least 5 modules, we suggest allow us to include client level view having multiple projects covering different modules, in such case, if allowed, durations of different engagements can be summed up to meet the duration criteria? - We suggest including DFIs, Regulatory and supervisory bodies and Global Inhouse captives of foreign Banks operating out of India as credentials. We believe a lot of cutting-edge digital transformation work is happening through these global inhouse captives hence would be relevant - We request bank to accept the engagements with a minimum duration of 6 months instead of 12 months - Can you please confirm the duration requirement for ongoing projects 	RFP Clause is self explanatory.
12	60	Format of Annexure 9	7.9. ANNEXURE 9: DETAILS OF PAST EXPERIENCEES OF HANDLING SIMILAR PROJECT RECORD	Format requires following details: Name of client; Purchase order/ Indent number and date; Date of completion of project (actual as well as date as per contract); Contact person name; Amount of order	We are principally aligned to share the requested details. However, we have signed confidentiality agreements with our clients that limit our ability to disclose exact contract amount. To comply with requirement, we seek approval to share contract amount in range format i.e. <10 Cr, 10-20Cr, >20-50 Cr, >50 Cr	Bidders request is noted and accepted. Bidder is responsible for ensuring compliance for confidentiality terms. Appropriate steps should be taken to ensure compliance before disclosure of any information. Evaluation Team would review the inputs provided in response to bid. Hence, it is in the interest of bidder to provide right and complete information.

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13	89	Proposed Scope of Work (Resource Mix)	7.25. ANNEXURE C: SCOPE OF WORK	Onsite resources sought for the project must be in payroll of the bidder and with adequate skill set. Bank will monitor the same, time to time and bidder will be required to replace the resources, if required, with the appropriate and equivalent skill set. In case of any deviation under exceptional requirements for specific specialized area, bidder must seek approval of Bank for the same. Consultant shall be required to deploy at least 10 adequately experienced consulting resources. Resources employment by the bidder to be as per commitment given in technical evaluations stage. In addition to this, the consultant is also required to deploy adequate number of skilled resources at different stages of project execution such as UI/UX, designers, developers, Customer journeys, RFP preparations, implementation support, Testers etc.	In principle, most of our team will be on our payroll, but to accentuate our overall offering, we typically onboard and engage with vendors/ experts in areas like testing, legal etc. In this context, we seek approval for having mix of on-roll and contracted employees. We are happy to accommodate minimum threshold of 70%+ employees onroll.	No Change in RFP Clause : Please refer Page 89 - Proposed Scope of Work Para 2 . "Onsite resources sought for the project must be in payroll of the bidder and with adequate skill set. Bank will monitor the same, time to time and bidder will be required to replace the resources, if required, with the appropriate and equivalent skill set. In case of any deviation under exceptional requirements for specific specialised area, bidder has to seek approval of Bank for the same
14	29	6.6	Inspection of records	The scope of such audit would be limited to activities being covered under the contract, and financial information would be excluded from such inspection, which will be subject to the requirements of statutory and regulatory authorities.	We would like to clarify that scope of audit should exclude disclosure of any documents or other material relating to the profitability or internal profit and loss/balance sheets associated with Consultant's business, payroll information, or information or material that constitute, in the opinion of Consultant's legal counsel, legally privileged documents or information that Consultant is bound to maintain as confidential by written obligation to a third party.	No Change in RFP Clause
15	30	6.1	Compliance with All Applicable Laws	Indemnity would be limited to court awarded damages and shall exclude indirect, consequential and incidental damages. However, indemnity would cover damages, loss or liabilities suffered by Bank arising out of claims made by its customers and/or regulatory authorities.	We request such indemnity is capped as per Limitation of Liability	No Change in RFP Clause
16	41	6.37	Limitation of Liability	Under no circumstances Bank of shall be liable to the selected bidder for direct, indirect, incidental, consequential, special, or exemplary damages arising from termination of this Agreement, even if Bank has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business	We request that this particular provision of limitation of liability clause is made mutual and consultant shall also be not liable for any indirect, incidental, consequential, special, or exemplary damages arising from this Agreement, such as, but not limited to, loss of revenue or anticipated profits or lost business	No Change in RFP Clause

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17	67	6.4	Fall Clause	The Bidder undertakes that it has not supplied / is not supplying similar products/systems or subsystems/ services at a price lower than that offered in the present bid in respect of any other Ministry/department of the Government of India or PSU and if it is found at any stage that similar products/systems or sub systems was supplied by the Bidder to any other Ministry/Department of Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded	We suggest deleting this entire provision as consulting services are highly customized in nature and this provision should not be applicable to consulting services	No Change in RFP Clause
18	16	3.10/d	Scrutiny of Offers/Techno Commercial Evaluation	Technical will carry 80% Weightage and Commercial will carry 20% weight.	Request to modify the weightage to 70-30	No Change in RFP Clause
19	85	7.24	ANNEXURE B: TECHNICAL EVALUATION CRITERIA	Should have prior experience in performing digital transformation consultancy services in the nature of projects related to: 1. Digital Strategy 2. Digital Banking Product Design 3. Digital Lending Ecosystem/transformation/automation in Public Sector Banks For Scheduled Commercial banks or NBFC clients in the last 10 years as 31.03.2022. All engagements should be for a minimum duration of 12 months Ongoing engagements where a bidder has served for more than 6 months or completed engagements would be considered	Request to reduce the minimum duration for the engagements to 6 months	No Change in RFP Clause
20	90	7.25/Module B point 1	ANNEXURE C: SCOPE OF WORK	Designing / Refinement of FinTech selection and on-boarding policy	Is there a dedicated Fintech selection and onboarding in place?	Yes, Bank has Fintech Policy in place

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21	90	7.25/Module B point 2	ANNEXURE C: SCOPE OF WORK	Devise strategy for tie-up with FinTech companies as tech enablers and for business volume generation, customer acquisition/retention, enhanced customer experiences. This shall include assisting the Bank in preparing a process document, support for identification, RFP/RFQ preparation; on boarding and integrating the FinTech service providers/vendors with the bank.	What is the defined number of business use cases for which partners will need to be identified? Please clarify the consultants role in the onboarding integration process of the Service provider	1 & 2.The role of Consultant also includes identification of suitable FinTech, on-boarding through RFP/RFQ process, Cost-Benefit analysis, identifying the business cases and implement the same in co-ordination with the System Integrator as a part of Digital Transformation journey of the Bank. Moreover, Bank has already informed that minimum 10-12 Journeys will be prepared by Consultant for Asset, Liability, Weathmanagement & Fee Income products.
22	90	7.25/Module B point 6	ANNEXURE C: SCOPE OF WORK	Defining the digital operating model for ecosystem partnerships.	Please clarify what is meant by "Digital Operating Model"	A Digital Operating Model (DOM) will be a combination of mutple digital channels collectively delivers Digital & IT Product & Services to Customers. This DOM will include : 1. Easy onboarding Partners to Bank's Digital Ecosystem for Payments / Collections, onboarding of customers for prodcut & services. 2. Digital Product & Services to be provided with end to end user journeys.
23	90	7.25/Module B point 8	ANNEXURE C: SCOPE OF WORK	To assist the bank in managing delivery of outcomes from the on boarded FinTech's and ecosystem partners as defined / desired by the bank in the digitization roll-out.	Please clarify the role of the consultant after fintech is onboarded to manage the delivery - would this be limited to PMO only?	Yes
24	90	7.25/Module B	ANNEXURE C: SCOPE OF WORK	Module B & Module C	Please provide distinction between Module B and C. There seems to be an overlap as both are referring to support for onboarding of vendors/FinTechs for digitization of journeys	Module B focuses on FINTECH Partnerships with the project layout limited to the FINTECH Policy and Module C refers to SI / Vendor / OEM Partnership.

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25	91	7.25/Module C point 4	ANNEXURE C: SCOPE OF WORK	Assist the Bank in on-boarding of the Partner to design the technological solution offered for end to end digitization along with the enterprise architecture and support in preparing in RFPs	Please provide the number of partner organizations and service providers to be onboarded and the number of RFPs to be prepared	The role of Consultant is to undertake gap analysis, identify suitable number of areas during the process of Digital Transformation and assist the Bank in on-boarding partners based on the viability and cost-benefit analysis undertaken.
26	91	7.25/Module D point 1	ANNEXURE C: SCOPE OF WORK	1. Identification of back-office processes including reconciliation with high scope for automation.	Which are the functional areas to be considered for selecting the processes for automation?	Details will be shared with Successful bidder
27	91	7.25/Module D point 1	ANNEXURE C: SCOPE OF WORK	1. Identification of back-office processes including reconciliation with high scope for automation.	In case if there are already any list of processes that needs to be considered for automation assessment and implementation, request you to share the same.	Approximately 50 -60 processes. Details will be shared with the successful bidder.
28	91	7.25/Module D point 1	ANNEXURE C: SCOPE OF WORK	1. Identification of back-office processes including reconciliation with high scope for automation.	What are the indicative number of processes that are planned for automation? How many processes we should consider for an estimations?	Approximately 50 -60 processes. Details will be shared with the successful bidder.
29	91	7.25/Module D point 1	ANNEXURE C: SCOPE OF WORK	1. Identification of back-office processes including reconciliation with high scope for automation.	In case if number of processes are not yet finalised for implementation, can we assume and share the cost accordingly?	Approximately 50 -60 processes.
30	91	7.25/Module D point 2	ANNEXURE C: SCOPE OF WORK	2. Detailed to-be designs of the prioritized processes for automation, including re-design of forms, backend changes, workflow changes, etc.	We assume for automation, the scope is for assessing the processes for automation (Process Discovery), selection of only OEM vendor and implementation of the selected priorities' processes, please confirm.	RPA Vendor is already onboarded. Successful bidder has to assist the bank in implementation.
31	91	7.25/Module D point 2	ANNEXURE C: SCOPE OF WORK	2. Detailed to-be designs of the prioritized processes for automation, including re-design of forms, backend changes, workflow changes, etc.	We assume there will be no application changes and automation will be implemented on existing systems only, is this assumption correct?	Bidders assumption is not correct.
32	91	7.25/Module D point 3	ANNEXURE C: SCOPE OF WORK	3. Design automated reconciliation system for all channels of transactions and provide implementation support.	What is the expected duration for supporting automated processes post the go live of the processes?	Assistance is required till implementation and hand over process automation to operations team only.
33	91	7.25/Module D point 3	ANNEXURE C: SCOPE OF WORK	3. Design automated reconciliation system for all channels of transactions and provide implementation support.	We assume to design and automate the existing recon process and not build a system itself, is this assumption correct?	bidders assumption is correct.
34	91	7.25/Module D point 4	ANNEXURE C: SCOPE OF WORK	4. Identification and prioritization of vendors with RPA capabilities to automate the processes and on boarding vendors for reconciliation.	In past, has BOM used any RPA tool for any POC or any automation implementation? If yes, requesting to share the name of the tool and list of implemented processes	No

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35	91	7.25/Module D point 4 and point 5	ANNEXURE C: SCOPE OF WORK	4. Identification and prioritization of vendors with RPA capabilities to automate the processes and on boarding vendors for reconciliation. 5. Assist the bank in on-boarding of the vendors, if applicable.	We assume we have to only evaluate and recommend the RPA OEM vendor, is this assumption correct?	RPA Vendor is already onboarded. Successful bidder has to assist the bank in implementation.
36	91	7.25/Module D point 4 and point 5	ANNEXURE C: SCOPE OF WORK	4. Identification and prioritization of vendors with RPA capabilities to automate the processes and on boarding vendors for reconciliation. 5. Assist the bank in on-boarding of the vendors, if applicable.	Are we suppose to help BOM in floating RFP to select automation OEM vendors?	RPA Vendor is already onboarded. Successful bidder has to assist the bank in implementation.
37	91	7.25/Module D point 4 and point 5	ANNEXURE C: SCOPE OF WORK	4. Identification and prioritization of vendors with RPA capabilities to automate the processes and on boarding vendors for reconciliation. 5. Assist the bank in on-boarding of the vendors, if applicable.	Should the recommended automation tool also have OCR capability?	Yes
38	91	7.25/Module D point 4 and point 5	ANNEXURE C: SCOPE OF WORK	4. Identification and prioritization of vendors with RPA capabilities to automate the processes and on boarding vendors for reconciliation. 5. Assist the bank in on-boarding of the vendors, if applicable.	We assume vendor selection is only for OEM and the automation implementation will be done by consultant	RPA Vendor is already onboarded. Successful bidder has to assist the bank in implementation.
39	91	7.25/Module D point 6	ANNEXURE C: SCOPE OF WORK	6. Defining long-term roadmap for automation of internal processes for the bank.	Is the expectation here to create the only the automation book of work	RFP Clause is self explanatory
40	91	7.25/Module D point 7	ANNEXURE C: SCOPE OF WORK	7. Suggest roadmap to the Bank to define "Back-Office of the future" to support going forward, aligned with new ways of working.	Is the expectation here is to provide an Art of possible in automation of back office processes?	RFP Clause is self explanatory
41	91	7.25/Module E point 1	ANNEXURE C: SCOPE OF WORK	To help put in place suitable organization structure and strategies for enhancing effectiveness of compliance, risk and audit functions, with emphasis on automation using technology and data analytics.	Is there a GRC and Audit tool in place currently? Are the 2 tools, if present, independent of each other? Is the Bank looking for a new GRC/ Audit tool or changes to existing GRC tool?	Details will be shared with successful bidder
42	91	7.25/Module E point 2	ANNEXURE C: SCOPE OF WORK	Recommend measures for centralizing of audit function and for carrying out off-site audits, with new age analysis, tools and methodologies.	What is the current structure of the audit function in the Bank? Is the Internal audit function spread across multiple locations? Extent of audits outsourced? Are Branch audits currently carried out on site? Does the Bank currently have a Risk Based Internal Audit system in place?	Details will be shared with successful bidder

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43	91	7.25/Module E point 5	ANNEXURE C: SCOPE OF WORK	To analyze and find the gaps, if any, in control functions and lending/branch operations and its mitigation through technological interventions. (CoE CBS)	Need more clarity on expectation	Gap Analysis in CBS control functions, lending / branch operations and mitigates its risks by taking corrective action.
44	92	7.25/Module G Point 5	ANNEXURE C: SCOPE OF WORK	Assisting bank in implementing HRMS solution, integrating various systems with HRMS for better performance measurement.	Have you selected any HRMS solution?	Yes
45	92	7.25/Module G point 2	ANNEXURE C: SCOPE OF WORK	Support Bank in initiating the functioning of the Digital organization, i.e., way of working, KPIs, interaction with various teams, etc.	Is BOM looking for creation of Job descriptions and Delegation of Authority (DoA) in this Scope-element? Need more clarity on expectation of BOM w.r.t support in the functioning of Digital Organization	RFP Clause is self explanatory
46	92	7.25/Module G point 3	ANNEXURE C: SCOPE OF WORK	Developing talent strategy for the digital organization — competencies, hiring plan, on- boarding strategy.	We request BOM to specify if the Scope involves manpower planning - identifying number of personnel required in each role /functions/levels? Once Organization Structure and Skill Requirements are finalized does BOM see Consultants role in assessment of employees and using that in Training & hiring plan. Please also specify if point involves designing recruitment advertisement and driving recruitment process. Please let us know, it is part of which phase and milestone under Project Timelines?	RFP Clause is self explanatory
47	92	7.25/Module G point 4	ANNEXURE C: SCOPE OF WORK	Identifying the training needs of the employees in the context of digital transformation and Devise Strategy to revamp and strengthen various e-learning / virtual learning / training program for the employees which is proposed to be part of digital transformation	We understand that the work of consultant is envisaged as advisory in nature on 'learning programs' and it does not include the development of content & training modules or delivery of any training or providing any training certification.	RFP Clause is self explanatory
48	98	7.28/Module B Phase 4	ANNEXURE F: PROJECT TIMELINES	Delivery of outcomes from the onboarded FinTechs- 1 Month time	For Module B - Phase 4 mentions timeline of 1 month for complete delivery of outcome post onboarding. Please clarify the expectation for this phase as implementation timelines could be longer depending on use case.	Will be deliberated with successful bidder
49	98	7.28/Phase 1	ANNEXURE F: PROJECT TIMELINES	Timelines: 1.5 months for Phase 1	Request to revise the timeline to 2.5 months	No Change in RFP Clause

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50	98	7.28/Module A Phase 4	ANNEXURE F: PROJECT TIMELINES	Implementation of identified projects	For Module A - Phase 4 mentions timeline of 1 month for implementation of identified projects. Please clarify the expectation for this phase as implementation timelines could be longer depending on the identified projects. It is dependent on the previous milestone completion and the timeline is too short for the same.	No Change in RFP Clause
51	98	7.28/Module D, Milestone-4 Phase-IV	ANNEXURE F: PROJECT TIMELINES	Successful automation of the identified processes	Our experience says, the standard implementation timelines for implementation of each process varies between 8 weeks to 12 weeks. While the RFP says 1 month, can you please confirm if BOM is expecting end to end implementation to be 1 month or this 1 month duration is for the assessment (discovery) of processes to be implemented for automation?	Sufficient time is available to the Consultant for Automation of Processes as the SI for the Robotic Process Automation is already onboarded by Bank
52	100	7.29	ANNEXURE G: SERVICE LEVEL REQUIREMENTS	Yearly 1 change in the Project Manager or Service delivery manager is allowed : More than 1 change in the proposed Program Manager or Service delivery manager would lead to penalty of INR 50,000 for each default	Request to remove the clause related to change in program manager as the industry attrition rate is 30%	No change in RFP Clause
53				Attendance for proposed resources. Minimum attendance level on any day is 90% of agreed deployment. Penalty shall be INR 15,000 for each default or part thereof below the agreed threshold	Request to reduce the attendance rate requirement to 75% as personal exigencies cannot be anticipated	No change in RFP Clause
54	9	2	INVITATION FOR TENDER OFFERS	RFP Procurement Cost/ Tender Fees : PwC to pay INR 5900/- as tender fees	Please refer to Rule 161 (IV) of GFR 2017. We understand that cost of tender document should not be charged under the said Rule. Accordingly, we request you to waive / delete the requirement for submitting tender fee under the RFP.	as per rule "In order to promote wider participation and ease of bidding, no cost of tender document may be charged for the tender documents downloaded by the bidders". There is no charge for downloading of the document by bidder. Tender Purchase is mandatory for participating in pre-bid meeting and submission of bid by bidder.

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55	41	6.37	Limitation of Liability	There are following exceptions to the limitation of liability - Misconduct or Negligence of bidde and/or breach of IPR	We request to delete exceptions to the limitation of liability. The exceptions render the limitation of liability ineffective and make the liability unlimited.	No Change in RFP Clause
56	41	6.37	Limitation of Liability	Indirect and consequential losses are not excluded from liability	We request to include the clause to state that we will not be liable for any indirect and consequential losses or damages. This is as per GFR and Meity guidelines and also the industry standard. Even the Contract Act, stipulates and remote and consequential damages are not payable. Client is requested to include the below clause: "Purchase/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss."	No Change in RFP Clause
57	40,41	6.36,6.38	Non-Disclosure Agreement Confidentiality	Exceptions to confidential information are not provided	We request to allow standard exceptions to confidential information, which is industry standard and reasonable. Not all information can be regarded as confidential. For eg., if the information is in public domain, we cannot be expected to keep it confidential at our end. Similarly, if any information is liable to be disclosed under the RTI, giving it a confidential status and obliging us to keep such information confidential is not correct. We request inclusion of following clause: "Confidential information does not include any information which (i) is rightfully known to the recipient prior to its disclosure; (ii) is independently developed by the recipient without use of or reliance on confidential information; or (iii) is or later becomes publicly available without violation of this agreement or may be lawfully obtained from a third party; or (iv) which would be required to be disclosed under the (Indian) Right to Information Act."	No Change in RFP Clause - Requested provisions are already for point (I), (ii), (iii) already available in the agreement

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58	40,41	6.36,6.38	Non-Disclosure Agreement Confidentiality	Duty of care is very high - i.e. we need to maintain confidentiality using highest/strictest/best efforts standards	We request to kindly confirm that we will be obliged to protect Confidential information using the same degree of care as we use to protect our confidential information of similar nature, and in any event, by using at least reasonable degree of care.	No Change in RFP Clause
59	40,41	6.36,6.38	Non-Disclosure Agreement Confidentiality	Obligations to survive expiry or termination of contract	We request to reduce the survival period of confidentiality obligations to one year post expiry or termination.	No Change in RFP Clause
60	57	7.6	Return of information	Obligation to return all confidential information / destroy all confidential and no right to retain a copy	We request to allow us to retain our working papers and a copy of confidential information for our records and any future reference or audit requirements, subject to confidentiality obligations under this Agreement.	Only working papers non - confidential in nature can be kept with bidder for future reference in line with Non Disclosure Agreement.
61	45	6.41	Publicity	No right to disclose client name or project for citation / reference purposes	Please appreciate that this is a prestigious project for us and we would like to showcase this project in our future proposals. We request to allow us to refer to you and the services we have performed for you for citation / reference purposes, as long as we do not disclose your confidential information.	No Change in RFP Clause. Credential letter or permission can be obtained by bidder from the Bank for proposed perpose post completion of the project.
62	38	6.33	Indemnity	Indemnity for breach of contract obligations	There are several remedies available under law and contract to you for such breach of obligations. For eg, there are penalties and LDs that may be imposed for some of these breaches. Seeking indemnities for such breaches frustates the entire purpose of such remedies available to you. We understand that remedies other than indemnity will be sufficient for such breaches. We request you to kindly delete this section. If you still insist on retaining this section, then we request you to at least make them subject to overall cumulative liability cap of total contract value and subject to final determination of court/arbitrator.	No Change in RFP Clause
63	38	6.33	Indemnity	Indemnities not subject to final determination by court/arbitrator	We agree to indemnify to the extent the damages/losses are finally determined by a competent court or arbitration. Please make indemnities subject to final determination by court/arbitrator. This is also the industry standard and prescribed by Meity in its guidelines.	No Change in RFP Clause

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64	38	6.33	Indemnity	No process for indemnity	Request addition of the following: The indemnities set out in this agreement shall be subject to the following conditions: (i) the Indemnified Party as promptly as practicable informs the Indemnifying Party in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise; (ii) the Indemnified Party shall, at the cost of the Indemnifying Party, give the Indemnifying Party all reasonable assistance in the Defense of such claim including reasonable access to all relevant information, documentation and personnel provided that the Indemnified Party may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such Defense; (iii) if the Indemnifying Party does not assume full control over the Defense of a claim as provided in this clause, the Indemnified Party may participate in such defense at its sole cost and expense, and the Indemnified Party will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of the Indemnified Party will be included in losses; (iv) the Indemnified Party shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Indemnifying Party; (v) all settlements of claims subject to indemnification under this Clause will: a) be entered into only with the consent of the Indemnified Party	No Change in RFP Clause
65	36	6.28	Termination	Termination without notice and rectification period	To uphold the principles of natural justice, we request to notify us and give us a rectification period of at least 30 days, prior to invoking this clause.	No Change in RFP Clause
66	36	6.28	Termination	We do not have any right to terminate	To uphold the principles of natural justice and to bring parity in the contract, we request to give us the right to terminate the contract in case bank breaches any of its material obligations under the contract, provided a notice for such breach is given to client along with a rectification period of 30 days	No Change in RFP Clause
67	36	6.28	Termination	Unreasonable ground for termination	We request to delete this ground for termination as it is unreasonable and there are several remedies in contract and law available to you for such breach.	No Change in RFP Clause

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68	26,32,33,37	9,6.22,6.23,6.31	Cancellation	Cancellation / Recission of Contract	Cancellation / Rescission means voiding the contract and making the contract ineffective from its inception, thereby restoring the parties to the positions they would have occupied if no contract had ever been formed. In this scenario, bidder may be deprived of any payment and refund of all payments made already may be sought. Request deletion of this clause	No Change in RFP Clause
69	32	6.22	Cancellation of Contract and Compensation	Risk purchase	Request to limit our liability under this clause to 10% of the value of corresponding goods/services not delivered by us. Please also confirm that you will use government procurement norms (including price discovery) for procurement of such services from third parties.	No Change in RFP Clause
70	35,77	6.26,Annexure 17	Conflict of interest	Several conflict of interest related obligations on us and there are certain declaration requirements	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be subject to the foregoing.	RFP requirement is self-explanatory
71	66	3.12	COMMITMENTS of BIDDERS	If the BIDDER or any employee of the BIDDER or any person acting on behalf of the BIDDER either directly or indirectly, is a relative of any of the officers of the BUYER, or alternatively, if any relative of an officer of the BUYER has financial interest/stake in the BIDDER's firm, the same shall be disclosed by the BIDDER at the time of filing of tender	We understand that this declaration pertains to confirmation wrt related party transaction u/s 188 of the Companies Act, 2013. We understand that the related party provisions however do not apply when a transaction is carried out in the ordinary course of business at an arm's length price and this holds true even when parties are related to each other. Given that this is a tender situation, we submit that this will be an arm's length price / transaction. Hence, we request you to kindly consider making the requirement of giving such related party confirmation/ declaration non-mandatory or removing it from the declarations.	No change in RFP Clause

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72	38100	6.32,7.29	Liquidated damages	LDs capped at higher percentage	We request to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	No change in RFP Clause
73	38	6.32	Liquidated damages	Not sole and exclusive remedy	We understand that as per Contract Act, where LDs are stipulated, generally any other damages cannot be claimed. Therefore we request you to kindly make imposition of liquidated damages as sole and exclusive remedy for corresponding breaches.	No change in RFP Clause
74	46	6.44	Other Terms and Conditions	The bidder cannot change the people assigned to a particular piece of work till such work is complete unless consented in written by Bank.	There may be circumstances beyond the reasonable control of the Consultant, where a replacement of personnel may be necessary, such as illness, death, resignation or disciplinary action against the concerned personnel, etc. In such cases, request to allow exceptions to this clause. The Consultant shall exercise reasonable efforts to provide a suitable replacement to the Bank.	Please refer Page 89 - Proposed Scope of Work Para 2 . "Onsite resources sought for the project must be in payroll of the bidder and with adequate skill set. Bank will monitor the same, time to time and bidder will be required to replace the resources, if required, with the appropriate and equivalent skill set. In case of any deviation under exceptional requirements for specific specialised area, bidder has to seek approval of Bank for the same
75	26	6.4	Price Comparisons	The bidder must strictly adhere to the delivery dates or lead times identified in their proposal. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to Bank, may constitute a material breach of the bidder's performance and may lead to order cancellation.	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the bank and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. You may exercise your right to terminate the contract in case of material breaches. Thus, request you to kindly delete this clause.	RFP clause is self-explanatory. Reasons entirely attributable to Bank are excluded from delay

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76	47	6.49	Minimum Wages	Wide insurance procurement obligations	We wish to clarify that we maintain insurances, at the firm level, which are required to be maintained by us as per the provision of laws. Separate insurances for this project may not be required in light of such firm level insurance. We can provide you with a confirmation about our firm level insurance and that to the extent required by law, this project will also be covered under that insurance. We hope that should suffice. Please confirm.	RFP Clause is self-explanatory
77	29,46	6.5,6.6,5	Audit	Widely worded audit rights	We wish to clarify that we will retain our records as per our records retention policies. Upon reasonable notice, we will allow you to inspect our invoicing records under this engagement; such inspection shall be done in a pre-agreed manner and during normal business hours. For avoidance of doubt, such inspection should not cause us to be in breach of our organizational confidentiality requirements. Please acknowledge that our audit related obligations will be subject to foregoing statement.	RFP Clause is self-explanatory
78	Multiple	Multiple	Survival obligations	Obligations to survive for more than a year post expiry or termination of contract	We request that any obligation arising under the agreement shall survive for a period of 12 months, post termination/expiry of the Contract	No change in RFP Clause
79		No clause in RFP	No third party disclaimer	There is no restriction on the usage of deliverable. No third party disclaimers.	We will be providing services and deliverables to you under the contract. We accept no liability to anyone, other than you, in connection with our services, unless otherwise agreed by us in writing. You agree to reimburse us for any liability (including legal costs) that we incur in connection with any claim by anyone else in relation to the services. Please confirm our understanding is correct.	proposed addition not accepted

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80		No clause in RFP	Acceptance	No acceptance criteria	<p>If the project is to be completed on time, it would require binding both parties with timelines to fulfill their respective part of obligations. We request you that you incorporate a deliverable acceptance procedure, perhaps the one provided by Meity in their guidelines, or the one suggested below, to ensure that acceptance of deliverables is not denied or delayed and comments, if any, are received by us well in time. You may consider including the below simple clause:</p> <p>"Within 10 days (or any other agreed period) from Client's receipt of a draft deliverable, Client will notify Consultant if it is accepted. If it is not accepted, Client will let Consultant know the reasonable grounds for such non acceptance, and Consultant will take reasonable remedial measures so that the draft deliverable materially meets the agreed specifications. If Client does not notify Consultant within the agreed time period or if Client uses the draft deliverable, it will be deemed to be accepted."</p>	Reasons solely attributable to the Bank are excluded for the calculation of delay
81	89	Staffing	Deployment of Resources	Covid 19 Crisis	<p>If there are any circumstances that reasonably restricts travel or physical presence of our personnel at your office / location, then without prejudice to your payment obligations, you shall allow such personnel to work from home or other remote location till the time such reasonable restrictions exist. Any delay / default in performing our obligations arising from such restrictions, shall not be attributable to us and shall not be considered a breach of contract on our part and no consequent damages / penalties etc. arising therefrom would be imposed on us under the Contract.</p>	bidder's employees are expected to follow Covid-19 preventive measures issued by various authorities from time to time. Any exceptions required due to Covid-19 restriction should be communicated to Bank's SPOC in writing along with necessary documents and approval for the same shall be obtained from Bank SPOC.

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82	93,79	7, Annexure 18	ANNEXURE D: ELIGIBILITY EVALUATION COMPLIANCE	Bidder should not have been debarred/ blacklisted by any Bank or RBI or any other regulatory authority or Financial Institutions in India as on date of RFP issuance.	We note that the declarations sought in the RFP are not in line with the eligibility criteria. In view of the same, we request you to please align clause 7 with clause / Annexure / Form / Appendix 18	ANNEXURE 18: UNDERTAKING BY BIDDER is part of bid requirement. Undertaking in compliance with eligibility criteria should be provided separately by bidder.
83	94	7.26/8	ANNEXURE D: ELIGIBILITY EVALUATION COMPLIANCE	The Bidder should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliates /Group Companies/member firms, nor from any project or agreement nor had any agreement terminated for breach by such	We request to modify the undertaking to the effect that any such termination should have been approved/upheld by any court decree or arbitral award against the bidder to such effect. Further for performance, we confirm there is no instance of any contract having been terminated on account of any determined non-performance of contract. Our undertaking shall be subject to the aforesaid clarifications. Please confirm.	No Change in RFP Clause
84	67	6	Fail Clause		Request deletion of the clause	No Change in RFP Clause
85	8	1.2 : CURRENT HIGH LEVEL TECHNOLOGY ENVIRONMENT	Centre of Excellence	Centre of Excellence	Bank to clarify the scope and functioning of this unit	Details will be shared with successful bidder
86	16	Point d	Techno Commercial Evaluation:	Technical will carry 80% Weightage and Commercial will carry 20% weight	We would request bank to keep "Combined Score" arrived basis technical bid evaluation and the commercial quote with weight of 70% for technical and 30% for commercial. This will give bank commercial advantage between all technically qualified bidders.	No Change in RFP Clause
87	16	Point c	Commercial Evaluation	2. Bidders scoring 70% or more marks in technical bid evaluation	We would recommend cut-off to qualify for commercial evaluation process be set at 80% as it will help bank get more technically proficient bidders qualifying for the next round	No Change in RFP Clause
88	60	7.9	Annexure 9	Note – Bidder is required to provide supporting documents such as credential letters, PO and proof of completion of work, copy of agreement etc.	Considering the requested documents may have confidentiality restrictions, can the consultant provide a self - declaration in that case	No Change in RFP clause. Bidder can provide credential letter from the customer or copies of document where confidential information is masked. However, if Bank's evaluation team is unable to verify the details due to masking, documents may not be considered for evaluation.

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89	89	Proposed Scope of Work	Proposed Scope of Work	In addition to this, the consultant is also required to deploy adequate number of skilled resources at different stages of project execution such as UI/UX designers, developers, Customer journeys, RFP preparations, implementation support, Testers etc.	We understand that since this is a Consulting RFP, the IT resources such as developers, testers would be provided by the tech partner/vendor. The scope of Consultant will be to liaise with IT skillset resources and ensure project implementation. Please clarify	Bidders understanding is correct
90	89	7.25.ANNEXURE C: SCOPE OF WORK	Proposed Scope of Work	Consultant shall be required to deploy at least 10 adequately experienced consulting resources. Resources deployment by the bidder to be as per commitment given in technical evaluations stage	Bank to clarify if the requirement of the resources is cumulatively across the project duration or for any given instance of time	RFP Clause is self explanatory
91	90	Module A: Point 1	Scope of Work	Prepare a roadmap and strategy for end-to-end digital lending in Retail, Agri, MSME products.	Does the Consultant prioritize and select the products as well or does the Bank already have a existing preference of products?	Strategy shall be prepared jointly by the Bank & the Consultant
92	90	Module A: Point 4	Scope of Work	Designing underwriting Rule-Engine for Lending to NTB and ETB customers using analytics-based models and score cards.	Is the Consultant expected to review Bank's current credit policy and create Business Score Cards from scratch or is the consultant expected to ensure (through the tech partner) that necessary business rules are created on a digital platform. Please confirm	Consultant will prepare Business Rule Engine (BRE) based on Bank's Credit Policy and will implement the same with the help of tech partner
93	90	Module B: Point 1	Scope of Work	Designing / Refinement of FinTech selection and on-boarding policy.	Is the Consultant expected to create from scratch, a Fin-tech selection and onboarding policy or the consultant is expected to review the existing policy and provide recommendations. Please clarify	Fintech Policy is in place
94	91	Module D: Point 7	Scope of Work	Suggest roadmap to the Bank to define "Back-Office of the future" to support going forward, aligned with new ways of working	Could you provide us the critical processes under various product lines, viz, Assets, Liability, Wealth etc. which are under the purview of Back Office	Details will be shared with successful bidder
95	91	Module C : Point 7	Vendor and Partner selection for digitization of journeys	Bank is planning to introduce Omni Channel Platform, consultant to assist bank in implementing integrated Omni-channel Application Platform (IB, MB, UPI etc.,) to provide a superior digital experience to Retail and Corporate customers of the Bank.	Bank to provide more clarity on the proposed platform to be provided by the bank	Details shall be shared with the successful bidder

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96	91	Module E : Point 1	Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	To help put in place suitable organization structure and strategies for enhancing effectiveness of compliance, risk and audit functions, with emphasis on automation using technology and data analytics.	Bank to indicate current level of automation/digitalization in the prescribed areas	Successful bidder has to do gap analysis and suggest areas for automation and implement the same with the help of the technology partner
97	91	Module E : Point 5	Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	To analyze and find the gaps, if any, in control functions and lending/branch operations and its mitigation through technological interventions. (CoE CBS)	Bank to clarify on lending/branch operations falling under this ambit	Details will be shared with successful bidder
98	92	Module G: Point 5	Scope of Work	Assisting bank in implementing HRMS solution, integrating various systems with HRMS for better performance measurement.	Does the Bank require support in selection and implementation of a new HRMS or the existing HRMS has to be revamped under this engagement	Implementation of HRMS solution is in process. Successful bidder needs to review the implementation and provide consultancy for better performance of the system.
99	92	Module G	Designing and implementing "Digital Organization of the Future" for the Bank	Identifying the training needs of the employees in the context of digital transformation and Devise Strategy to revamp and strengthen various e-learning / virtual learning / training program for the employees which is proposed to be part of digital transformation.	We understand that the training roadmap will be created by the Consultant but staff training will be carried out by the Bank. Pls confirm	bidders understanding is correct
100	98	7.28	ANNEXURE F	The Selected Bidder shall be responsible for rollout of the project. If the bidder fails to do so within the stipulated time schedule or by the date extended by the Bank, it will be a breach of contract. In such case, the Bank would be entitled to charge a penalty as specified in this RFP	Although the Partner Onboarding will be facilitated by the Consultant, it will be as per Bank's internal rules and guidelines. Bank's Internal processes/any exceptions may require time and this may have a bearing on the Consultant's timeline.	Reasons solely attributable to the Bank are excluded for the calculation of delay

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101	100	7.29	Annexure G	More than 1 change in the proposed Program Manager or Service delivery manager would lead to penalty of INR 50,000 for each default	Recommendation: No penalty should be imposed if the bidder is able to ensure a successful transition for the incoming manager without any adverse business impact	No Change in RFP Clause
102	90	Module A	Digitization of 10-12 key customer journeys across Asset, Liability, Wealth products and fee income products.	Designing underwriting Rule-Engine for Lending to NTB and ETB customers using analytics-based models and score cards.	Bank to confirm if they have customer and loan performance data for their current portfolios in order to create analytical based models	Details will be shared with successful bidder
103	13	3.3	Soft Copy of Tender document	The bidders who are submitting the bid by downloading from Bank's website will have to pay the non-refundable fee as specified in the invitation section by way of NEFT, UPI, IPMS or a demand draft in favor of Bank of Maharashtra payable at Pune while submitting the bid.	This seemed to be found typographical error. It should be IMPS instead of IPMS.	Bidders observation is correct
104	16	3.10.d	Scrutiny of Offers	Technical will carry 80% Weightage and Commercial will carry 20% weight.	We request the Bank to amend this clause to Technical will carry 70% Weightage and Commercial will carry 30% weight.	No Change in RFP Clause
105	20	Module 1 - Define Digital Transformation Roadmap for the Bank Gap Analysis	7.25. ANNEXURE C: SCOPE OF WORK	Identify gaps in digital products like Mobile Banking, Internet banking POS, Bhim Aadhar pay/QR, CMS and other digital products of the Bank, in comparison to the similar products offered by domestic and global competitors and suggest best in industry model	The bidder request bank to please clarify if the gaps are to be identified for both retail as well as wholesale banking products	RFP requirement is self-explanatory
106	21	Module -2 Digital Lending: - Define, design and Implement Digital Lending journeys & Transformation of key Corporate Banking journeys	7.25. ANNEXURE C: SCOPE OF WORK	Detailed assessment of current capabilities of Bank's top 7-9 RAM asset journeys viz. Home Loan, Home loan Top-up, Auto Loan, Jewel Loan, Personal Loan, Pension Loan, MSME loans upto 10 lacs (including Mudra Loans), MSME renewals, KCC etc. Consultant to complete these end to end digitisation journeys over T+12 Months	The bidder request bank to please clarify the scope Top 7-9 RAM asset journeys. Who will decide on the priority of processes consultant or the bank	Details will be shared with the successful bidder

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107	22/23	Module -2 Digital Lending:- Define, design and Implement Digital Lending journeys & Transformation of key Corporate Banking journeys	7.25. ANNEXURE C: SCOPE OF WORK	Consultant to advise on tie-up with E- wallet companies for collections. Strategy for tie-up with payment wallets Tie-up arrangements Process flow for collection	The bidder request bank to please clarify consultant will only advise on strategic tie-ups and will not play any part in shortlisting, selection of external vendors	RFP requirement is self-explanatory
108	23	Module -2 Digital Lending:- Define, design and Implement Digital Lending journeys & Transformation of key Corporate Banking journeys	7.25. ANNEXURE C: SCOPE OF WORK	Conduct gap analysis of top 3-5 corporate banking journeys across cash management, trade finance, treasury and Channel financing etc	The bidder request bank to please clarify if the gap analysis to be done on 3 - 5 processes will be selected by the bank or consultant. What will be the criteria for selection ? Trade Finance, Cash Management, Treasury and Channel Finance will have multiple processes within each, please clarify on the scope	Details will be shared with the successful bidder
109	25	Module 4:- Devise strategy for Digital Marketing and on boarding of new customers:	7.25. ANNEXURE C: SCOPE OF WORK	Detailed design of contact centre to ensure end to end digitization of journey and reduce customer drop off -Design of in house /outsourced contact centre -Detailed design to achieve best-in-class contact centre metrics on call abandonment etc for digital leads	Please confirm the scope includes both inbound contact centre and outbound contact centre ?	Yes , Scope includes inbound as well as outbound call center
110	27	Module 6 : Fintech's and Vendor on-boarding	7.25. ANNEXURE C: SCOPE OF WORK	Support and guide the bank for RFP for on-boarding fintech companies which includes evaluation process	The consultant will not play any part in the evaluation process	No Change in RFP clause
111	28	Module 2: Digital Lending (RAM): (a) Define and design Digital Lending journeys	7.25. ANNEXURE C: SCOPE OF WORK	Digital Scorecards/Product Notes/ underwriting	The bidder request bank to please clarify is the expectation from consultant to create product notes, scorecards for KPIs and KRAs and also suggest underwriting rules	Yes, Bidder's assumptions are correct

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112	83	TCO for 12 Months [A+B+C+D+E+F+G+H]	7.23. ANNEXURE A: COMMERCIAL BID FORMAT	TCO for 12 Months [A+B+C+D+E+F+G+H]	We wish to highlight to the Bank that it takes about 4-6 months to onboard vendors in any PSU Bank. Hence, a 12 month timeline is very aggressive and we request the Bank to change it to at least 24 months.	No Change in RFP Clause
113	85	Experience - 1	7.24. ANNEXURE B: TECHNICAL EVALUATION CRITERIA	Should have prior experience in performing digital transformation consultancy services in the nature of projects related to: 1. Digital strategy 2. Digital Banking Product design 3. Digital Lending Eco system / transformation/ automation in Public Sector Banks For Scheduled commercial banks or NBFC clients in the last 10 years as 31.03.2022. All engagements should be for a minimum duration of 12 months. Ongoing engagements where a bidder has served for more than 6 months or completed engagements would be considered.	We request the Bank to amend the total duration from 12 months to 6 months as we have a lot of credentials that are between 6 months to 12 months duration for digital transformation of either strategy or a lending ecosystem.	No Change in RFP Clause
114	85-86	Experience - 2	7.24. ANNEXURE B: TECHNICAL EVALUATION CRITERIA	Should have prior experience in at least 5 out of 8 modules as mentioned under scope of work (Annexure C) of this RFP for Scheduled commercial banks or NBFC clients. All engagements should be for a minimum duration of 12 months. On-going / completed engagements would be counted.	We request the Bank to amend the total duration from 12 months to 6 months as we have a lot of credentials that are between 6 months to 12 months duration for the modules asked in the RFP.	No Change in RFP Clause

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115	89	General	7.25. ANNEXURE C: SCOPE OF WORK	The EASE 5.0 has envisaged three years' agenda for implementation of digital initiatives with year wise implementation plan. The Digital Transformation project should comply with three-year roadmap for digitization under EASE 5.0 agenda.	We wish to highlight that a potential bidder has been engaged by Statutory bodies such as IBA/ Ministry of Finance/ any Regulatory Authority, to evaluate the performance of the banks as per EASE reforms. If this potential bidder participates in this RFP and is also selected by the Bank, then there is a conflict of interest as the potential bidder will be implementing the EASE reforms as well as evaluating the same. As per the Manual For Procurement of Consultancy & Other Services (Updated June 2022) published by the Department of Expenditure of the Ministry of Finance, Section 2.2.3, this is a Conflict of Interest as Bank of Maharashtra intends to Digitally Transform itself as per the EASE 5.0 agenda, and this is a Conflicting Assignment and a Conflicting relationship, should Bank of Maharashtra allow the potential bidder to participate. This will also lead to Unfair Competitive Advantage as per Section 2.2.4.	Bank is following open RFP process for appointment of consultant. Also, RFP document contains Clause No. 6.26 : Conflict of Interest and taking one undertaking from bidders under: 7.18. ANNEXURE 17: UNDERTAKING REGARDING CONFLICT OF INTEREST
116	90	Module A	Digitization of 10-12 key customer journeys across Asset, Liability, Wealth products and fee income products. Point 10.	10. Suggest initiatives to improve penetration to Existing-To-Bank (ETB) customers through usage of analytics.	Our understanding is that the consultant has to build and deploy analytics use case to improve penetration of ETB customers. Pls share details on number of products in scope, across Retail, MSME, Agri, to build analytical use-cases.	Details will be shared with successful bidder
117	91	Module E	Module E – Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	1. To help put in place suitable organization structure and strategies for enhancing effectiveness of compliance, risk and audit functions, with emphasis on automation using technology and data analytics.	Pls confirm, if the Analytics consultants to impart technical training to existing Bank analytics/IT team	RFP Clause is self explanatory
118	91	Module F, Point 2	7.25. ANNEXURE C: SCOPE OF WORK	Reviewing the existing architecture	Has the existing technical architecture (Compute, Database, Middleware, Storage, backup and others) been catalogued for review or needs to be done?	RFP Clause is self explanatory

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119	91	Module F, Point 2	7.25. ANNEXURE C: SCOPE OF WORK	Reviewing the existing architecture	<p>If already catalogued, please share the inventory details for the below areas</p> <ul style="list-style-type: none"> •Server - (Including OS versions and Hardware, Physical vs virtual) •Cloud- Details of cloud instances & Storage Cloud - Cloud-native PaaS services (Kubernetes, API Gateways, Containers, Cloud WAF, etc.) •Databases details (db. vendor & version, edition, Cloud DB (IaaS, PaaS) Exadata landscape ? •Networking assets - (Please provide vendor and device model) 	Details will be shared with successful bidder
120	91	Module E, points 6 to 8	7.25. Annexure C: Scope of Work	<p>6. Evaluate process improvement & control gaps for all IT activities performed in the Bank.</p> <p>7. Review IT architecture for existing and proposed applications. Suggest areas of improvements for regulation compliance, risk management and overall efficiency.</p> <p>8. Detailed report to be shared to the Bank covering the above two points.</p>	Is the scope limited to Compliance or does it includes the whole bank's IT activities?	RFP Clause is self explanatory
121	91	Module C, point 7 and 8	7.25. Annexure C: Scope of Work	<p>7. Bank is planning to introduce Omni Channel Platform, consultant to assist bank in implementing integrated Omni-channel Application Platform (IB, MB, UPI etc.,) to provide a superior digital experience to Retail and Corporate customers of the Bank.</p> <p>8. Bank is planning to implement Customer Relationship Management (CRM) Solution. Consultant will be required to provide end to end assistance in implementation of CRM solution</p>	Requesting to elaborate the scope of support required in the implementation of Omni channel platform and CRM	Consultant needs to provide their inputs/suggestion for implementation of Omni Channel Platform & CRM Solution. RFP for both the Solution is under process. Consultant needs to assist in evaluation , on- boarding process of Service Provider and monitoring of overall implementation of Omni channel platform and CRM
122	92	Module F, Point 6	7.25. ANNEXURE C: SCOPE OF WORK	Explore more effective use of Cloud to reduce transaction and technology cost	Please let us know the CSPs present in the current IT landscape and hosting region. What is the expected growth in future in terms of Public and private Cloud services and volumes to be supported?	Details will be shared with successful bidder
123	92	Module F, Point 4	7.25. ANNEXURE C: SCOPE OF WORK	Defining the blueprint and road map of the target state IT architecture of the Bank duly considering Cloud, Data Analytics, DevOps, Agile at scale, Partnership, Cyber Security, APIs, UI/UX, Micro services, server less architecture, containerization, event driven architecture, AI&ML.	Any programs planned like upcoming migrations that can have an impact on IT landscape	Details will be shared with successful bidder

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124	92	Module F, Point 4	7.25. ANNEXURE C: SCOPE OF WORK	Defining the blueprint and road map of the target state IT architecture of the Bank duly considering Cloud, Data Analytics, DevOps, Agile at scale, Partnership, Cyber Security, APIs, UI/UX, Micro services, server less architecture, containerization, event driven architecture, AI&ML.	Please describe how your application and infrastructure build and deployed today. Are you using any DevOps pipelines to manage both application and Infrastructure?	Details will be shared with successful bidder
125	95	7.27 / Module B / B1	Payment Terms	Is there any shortlist of focus areas that have been identified for the market research report on fintechs (eg. Neo banking)?	Document extract below. Report on comprehensive market research on FinTechs.	No, Successful bidder has to provide the comprehensive market research report.
126	95	7.27 / Module B / B2	Payment Terms	As per our understanding strategy report will have recommendations for on boarding fintechs/ partnerships, cost benefit analysis of identified use cases, process document for fintech partnership (based on point 1, 2, 3 on page 90 - Module B - Scope of Work). Kindly confirm.	Document extract below. Strategy Report on tie-up with FinTechs mapping with Bank's digitization journeys.	Bidder's understanding is correct. Additionally, consultant has to oversee the implementation of journeys / projects.
127	95	7.27 / Module B / B4	Payment Terms	Possible to elaborate on illustrative outcomes?	Document extract below. Delivery of outcomes from the on-boarded FinTechs	No Change in RFP Clause
128	9	Bid Collection and Submission Calendar	2.Invitation for Tender Offer	Last Date and Time for receipts of tender offers 12-12-2022 up to 15:00 hours	We request the bank to postpone the last date for bid collection to 23/12/2022 as the scope of engagement covers multiple modules and process and will require time to cover each module in detail.	Extension
129	12	3.1	TWO BID SYSTEM TENDER	Details on super-scribed information required on envelopes	Please provide details on what kind of information to be provided for "Tender Reference Number" & for "Due Date"? Is Tender Reference number is "RFP 13/2022-23" & Due date is as mentioned - "12/12/2022"?	bidders understanding is correct. Due date to be updated in case of extension.
130	18	3.17	Location of Project Implementation	This tender is being floated by the Head office of Bank. The Project Implementation location will be Pune.	Do we require team to be based out of Pune for the implementation of this project or can we have Pune/Non-Pune team be a part of project, supporting virtually and onsite as needed?	RFP Clause is self explanatory
131	20	3.24	Earnest Money Deposit	Unsuccessful Bidders Bid security will be returned after completion of tender process. Unsuccessful Bidders should submit the Letter for Refund of EMD/Bid Security for returning of the bid security amount as per Annexure 14 -	Can we request the bank EMD is returned immediately for unsuccessful bidders?	EMD of unsuccessful bidders will be returned upon request
132	24	6.2.3	Rules for responding to this tender document	Based on Bank's requirements as listed in this document, the bidder should identify the best-suited site that would meet Bank's requirements and quote for the same.	Please explain meaning of "Site" here & what do you mean by "the bidder should identify the best-suited site"?	The word site should be read as Team

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133	29	6.5	Visitorial Rights	Bank reserves the right to visit any of the bidder's premises without prior notice to ensure that Bank's equipment hosted at the site are not misused.	At the most the client can visit to our project office and audit the relevant documents. Audit our office and system is not acceptable as we will have data / information of other clients and it would be breach of confidentiality in case we allow the client to audit our office / system	Bidders understanding is correct. Bank's equipment refers to devices such as Laptop or Desktop etc provide by Bank for the project work
134	32	6.22	Cancellation of Contract and Compensation	Bank reserves the right to cancel the contract of the selected bidder and recover expenditure incurred by Bank on the following circumstances: 3. An attachment is levied or continues to be levied for a period of 7 days upon effects of the bid	Please explain this point in terms of what kind of attachments are being referred to here?	An attachment levied by any regulatory, Judicial or enforcement agency for a period of 7 days upon effects of the bid.
135	36	6.29	Effect of Termination	The bidder agrees that after completion of the Term or upon earlier termination of the assignment the bidder shall, if required by Bank, continue to provide facility to Bank at no less favourable terms than those contained in this tender document. Unless mutually agreed, the rates shall remain firm.	Kindly confirm that the Bank is expecting the facilities to be continued to be provided by the Bidder during the notice period or even after the termination is in effect?	Yes facilities to be condued as per requirement of Bank
136	36	6.29	Effect of Termination	The bidder agrees that after completion of the Term or upon earlier termination of the assignment the bidder shall, if required by Bank, continue to provide facility to Bank at no less favourable terms than those contained in this tender document. Unless mutually agreed, the rates shall remain firm.	We request the bank to add below clause to this section: "The Consultant may suspend or terminate the Contract, by not less than thirty (30) days in case - Client does not make the payment to the Consultant - Does not adhere to the arbitration judgement - if Bidder determines that a law, regulation or anything having similar import, or a circumstances (including cases where client's ownership or constitution has changed), makes Bidder's performance of the Contract impermissible or in conflict with independence or professional rules applicable to Bidder."	No change in RFP Clause
137	38	6.32	Liquidated Damages	A delay of 3 or more working days will be considered as 1 week full for the purpose of calculating delay.	We request bank to consider week consist of 7 calendar days for the purpose of calculating delay.	No change in RFP Clause

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138	45-46	6.44	Other terms and conditions	<p>2. Substitution of Project Team Members: During the assignment, the substitution of key staff identified for the assignment will not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that</p> <p>such changes are critical to meet the obligation. In such circumstances, the bidder can do so only with the concurrence of Bank by providing other staff of same level of qualifications and expertise.</p>	<p>1. Kindly clarify if the substitution will not be acceptable of the key staff who have assigned since awarding of the RFP to the successful bidder or it's being referred to the profiles mentioned during submission of technical bid?</p> <p>2. Can the bank provide substitution/replacement period in case of resource replacement?</p>	All Key resources committed & assigned for the project should not be substituted, unless the situation is unavoidable and permitted only with the concurrence of Bank by providing other staff of same level of qualifications and expertise.
139	94	Point 8	7.26. ANNEXURE D: ELIGIBILITY EVALUATION	<p>The Bidder should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliates /Group Companies/member firms, nor from any project or agreement nor had any agreement terminated for breach by such</p>	<p>We request the bank to edit the point as below: After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which Bank may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled</p>	No Change in RFP Clause
140	79	2nd bullet point	7.19. ANNEXURE 18: UNDERTAKING BY BIDDER	<p>We also undertake that, we are not involved in any legal case that may affect the solvency / existence of our firm or in any other way that may affect capability to provide / continue the services to bank.</p>	<p>We request the bank to edit the point as below: We also undertake to the best of our knowledge, belief and as on date that, we are not involved in any such material legal case that may affects the solvency / existence of our firm or in any other way that may adversely affects capability to provide continue the services to bank.</p>	No change in RFP Clause

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141	20	3.24 / Earnest Money Deposit	3. INSTRUCTIONS TO BIDDERS	After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which Bank may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled	We request the bank to delete the strike through section from clause: After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which Bank may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled	No change in RFP clause
142	32	6.22 /Cancellation of Contract and Compensation	6. TERMS AND CONDITIONS	After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which Bank may have to incur to carry out bidding process for the execution of the balance of the contract	We request the bank to delete the strike through section from clause: After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which Bank may have to incur to carry out bidding process for the execution of the balance of the contract	No change in RFP Clause
143	33	6.23 /Exit Option & Service Continuity/Contract Re-negotiation	6. TERMS AND CONDITIONS	In addition to the cancellation of the contract, Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. Further the bidder would also be required to compensate Bank for any direct loss incurred by Bank due to the cancellation of the contract and any additional expenditure to be incurred by Bank to appoint any other bidder.	We request the bank to delete the strike through section from clause: In addition to the cancellation of the contract, Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. Further the bidder would also be required to compensate Bank for any direct loss incurred by Bank due to the cancellation of the contract and any additional expenditure to be incurred by Bank to appoint any other bidder.	No Chage in RFP Clause

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144	38	6.32 /Liquidated Damages	6. TERMS AND CONDITIONS	In case these milestones are not met then the bidder will have to pay penalty to Bank @1% of the contract value inclusive of all taxes, duties, levies etc., per week or part thereof, for late implementation beyond due date of implementation, to a maximum of 10%. If delay exceeds two weeks from due date of implementation, Bank reserves the right to cancel the entire order.	1. The Liquidated Damages will be applicable only if the delay is solely attributable to the Consultant / Bidder. Kindly Confirm 2. Can the bank change the Liquidated Damages a sum of half percent (0.5%) of the total contract value for each week instead of 1% 3. Request client to extend the timeline for 30 days for order cancellation as 2 weeks is very less	No change in RFP clause
145	67	6/Fail Clause	7.12. ANNEXURE 12: PRE CONTRACT INTEGRITY PACT	The Bidder undertakes that it has not supplied / is not supplying similar products/systems or subsystems/ services at a price lower than that offered in the present bid in respect of any other Ministry/department of the Government of India or PSU and if it is found at any stage that similar products/systems or sub systems was supplied by the Bidder to any other Ministry/Department of Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.	Can we request the bank to delete this clause?	No change in RFP Clause
146	64	11. Validity	7.12. ANNEXURE 12: PRE CONTRACT INTEGRITY PACT	The validity of this Integrity Pact shall be from date of its signing and extend up to six years or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller, including warranty period whichever is later, in case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.	We request the bank to delete the clause for validity period of six years for non disclosure agreement	No change in RFP Clause
147	89	Proposed Scope of Work	7.25. ANNEXURE C: SCOPE OF WORK	In addition to this, the consultant is also required to deploy adequate number of skilled resources at different stages of project execution such as UI/UX designers, developers, Customer journeys, RFP preparations, implementation support, Testers etc.	Please clarify for what activities and at which point will the consultant be required to deploy UI/UX designers, developers, implementation support and testers?	Clause to be modified as : In addition to this, the consultant is also required to deploy adequate number of skilled resources at different stages of project execution such as UI/UX Experts, Customer journeys experts, RFP preparations, Project Management Expert etc

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148	95	Payment Terms	7.27 Annexure E - Payment Terms	Module A - A4 - Successful Implementation of all identified Journeys	Can you please confirm the criteria to qualify for completion of this milestone? As part of the scope, we are not implementing any scope here	Successful bidder has to monitor & oversee the implementation activities carried out by FINTECHS / Partners.
149	95	Payment Terms	7.27 Annexure E - Payment Terms	Module A - A5/B5/C5/D4/E3/F4/G3 - After complete module Signoff from Bank.	Can you please confirm the criteria to qualify for completion of this milestone?	Modules are to be completed with a signoff with the deliverables acceptable to Bank
150	95	Payment Terms	7.27 Annexure E - Payment Terms	On-boarding of FINTECHs / Partners & rollout of 4 to 5 Journeys	Fintech vendors/Partners will be considered as onboarded by the consultant once MOU and NDA is signed between the vendors and bank. Kindly confirm on this.	Bidders understanding is correct.
151	95	Payment Terms	7.27 Annexure E - Payment Terms	Delivery of outcomes from the on-boarded FinTech's	Payment as per milestones B4 and B5 are dependent on onboarding of vendors by bank. What will be the outcome in case the onboarding process between	No Change in RFP Clause
152	95	Payment Terms	7.27 Annexure E - Payment Terms	Report on Designing of policies for Digitization and Technology	Payment term A2 mentions of Report on Designing of policies for Digitization and Technology. As per module A scope there is no design of policies for digitization and technology. Please provide clarity on this.	Designing of Policies so as to implement identified journeys.
153	95	Payment Terms	7.27 Annexure E - Payment Terms	Module E - payment Terms E1 : 30 % - Report on recommendations for centralising Audit Function. Report risk assessment on security policies, identify internal & external data sources for fraud monitoring. E2 : 25 % - Completion of risk assessment, recommendation on policies. Designing Organization structure for compliance, risk and audit. E3 :45% - After complete module Signoff from Bank	We request the bank to modify the payment terms as below: E1:40% E2: 35% E3:25%	No Change in RFP Clause
154	98	Project Timelines	7.28 ANNEXURE F: PROJECT TIMELINES	On-boarding of FINTECHs / Partners	Onboarding of fintech/vendors is mentioned as part of module A (Phase 3). Scope of module A does not include any onboarding of Fintech's/vendors. Therefore, this milestone should be part of Module B. Kindly confirm on this.	Modules are related as after onboarding of FINTECH / Partners, Journeys mentioned in Module A can be executed

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155	100	Staff transition period	ANNEXURE G: SERVICE LEVEL REQUIREMENTS	More than 1 change in the proposed Program Manager or Service delivery manager would lead to penalty of INR 50,000 for each default	We request the bank to allow 3 replacements as part of the SLA (1 change from key resources and 2 changes from senior/junior resources)	No Change in RFP Clause
156	53	7.5	Annexure 5: Instruction for online technical bid submission	1. Bid submission mode: Through e-tendering portal https://eauction.auctiontiger.net/EPROC/ (Class II or Class III Digital Certificate with both Signing & Encryption is required for tender participation) Annexure Not applicable if bid submission is conducted through GeM Portal.	Please confirm if we are required to submit technical bid together with masked commercials ONLY via online submission and the original commercial bid as a hard copy submission and soft copy in pen drive format? For online submission will we have separate sections to upload as per Annexure 2 or will it be one document together?	Annexure 5 is not applicable as bis submission is being conducted through GeM Portal. All the document including commercial bid are to be submitted through GeM portal only as per functionalities available on the GeM Portal.
157	55	7.6	Annexure 6: Non-Disclosure Agreement	(On stamp paper of Rs. 500)	Kindly clarify and confirm whether we have to submit the non-disclosure agreement on a stamp paper of Rs. 500 or Rs. 100 since on pg. 50 7.2. ANNEXURE 2: CHECKLIST OF DOCUMENTS TO BE SUBMITTED - s.no 3. it is mentioned Rs. 100 as in the sentence below : "Non – Disclosure Agreement – Annexure – 6 (On Stamp Paper or Rs.100)"	Rs. 500 Stamp paper
158	56	Governing Law	7.6. ANNEXURE 6: NON DISCLOSURE AGREEMENT	The provisions of this Agreement shall be governed by the laws of India and the competent court at Pune shall have exclusive jurisdiction in relation thereto even though other Courts in India may also have similar jurisdictions	We request the bank to replace Pune with Mumbai	No change in RFP Clause
159	61	Bullet Point 2 (Paragraph 8)	7.10.ANNEXURE 10: COMPLIANCE AGREEMENT	Bids once made cannot be withdrawn or modified under any circumstances.	1. What will happen in case some MANDATORY scope change happens in project due to any government regulations changes or any other factor (for example PESTLE factors). Please advise how that scope change will be taken.	RFP Clause is self explanatory
160	31	6.16. ISMS Framework	ISMS Framework	The bidder shall abide by the ISMS framework of Bank. Bidder shall abide by the ISMS policy and any other policy and subsequent procedures of Bank. The details related to ISMS framework shall be shared with successful bidder based on the project needs.	2. As per page 31 (6.16. ISMS Framework) The details related to ISMS framework shall be shared with successful bidder based on the project needs (post bid event). Since this framework will be shared later once bidder is selected then how we will cater any scope change that happens due to this ISIS	ISMS Framework is to be taken into consideration during project execution. Scope of assignment is covered in the RFP.

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161	70	Section 7 Annexures / 7.13	ANNEXURE 13: EMD IN FORM OF PERFORMANCE BANK GUARANTEE	M/s <Bidder Name>. hereinafter referred to as the said 'Contractors' have given their offer to supply, installation, commissioning of Servers at given locations to the Beneficiary and the said Contractors are required to deposit the said amount of earnest money (or security deposit) or to furnish bank guarantee.	We request the bank to edit the point as below: M/s <Bidder Name>. hereinafter referred to as the said 'Contractors' have given their offer to supply, installation, commissioning of Servers at given locations for Appointment as Consultant for Digital Transformation of the Bank to the Beneficiary and the said Contractors are required to deposit the said amount of earnest money (or security deposit) or to furnish bank guarantee. It is hereby requested to release the updated ANNEXURE 13: EMD IN FORM OF PERFORMANCE BANK GUARANTEE to enable the Bidder to prepare the Bank Guarantee.	Format provided is generic and details such as Date, name of firm, tender details, Bank details can be updated as per requirement of tender.
162	90	1/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Prepare a roadmap and strategy for end-to-end digital lending in Retail, Agri, MSME products. Digitization of liabilities and wealth journeys in phased manner.	Does the bank have a view of the number of products that are to be digitized as part of this engagement scope? Can a list of the same be shared?	The details will be shared with successful bidder
163	90	2/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Study the existing processes and redefine the processes with minimum degree of manual intervention.	1. How many processes will be covered as per scope of work and are these processes? Are these in scope existing processes documented? 2. Can bank share indicative list of processes to be studied as part of scope? 3. We envisage that the client will handhold consultant on their detailed process flows and consultant would not do something based on assumptions. We will map the processes only provided by the bank. Kindly confirm on this	Estimated count of processes to be automated is 50 - 60. Final list will be shared with Successful Bidder.
164	90	4/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Designing underwriting Rule-Engine for Lending to NTB and ETB customers using analytics-based models and score cards.	What is the current underwriting rule engine used and new rule engine built will be inhouse or 3rd party? Can bank provide the existing underwriting rule engine policy for reference?	Details will be shared with successful bidder.
165	90	6/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Devise a strategy and help in preparedness for Account Aggregators (AA) for the bank.	As mentioned in section 1.2 on page 8, what the current level of readiness for Account aggregator for the Bank? Kindly clarify what is expected from the consultant?	RFP Clause is self explanatory

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166	90	7/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Design digital marketing strategy to improve lead flow for prioritized product journeys	Kindly confirm if the digital marketing strategy would only be for the prioritized products journey as per point 3/ module A.	Digital Marketing Strategy is required for all products & services.
167	90	7/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Design digital marketing strategy to improve lead flow for prioritized product journeys	What is expected as part of the RFP response in terms of digital marketing strategy. Is it just approach and methodology or something additional?	This is about the approach and methodology to be improved by a well defined Digital Marketing Strategy.
168	90	8/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Suggest initiatives to improve acquisition of New-to-Bank (NTB) customers through designed digital journeys	What is the current analytical capability of the Bank so that we can understand what support is expected from the consultant	Details will be shared the successful bidder.
169	90	10/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Design Process flow and design requirements for lead management, lead conversion and onboarding	Can you please confirm if Bank has an existing Lead Management system for Asset and Liabilities side of the business which can be considered for designing the process flow and design requirements?	Details will be shared the successful bidder.
170	90	4/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Designing underwriting Rule-Engine for Lending to NTB and ETB customers using analytics-based models and score cards.	1. Can you please specify the number of lending models to NTB and ETB customers the RFP needs to cover? 2. Can you please specify for which products these models need to be built (NTB and ETB) customers?	Details will be shared the successful bidder.
171	90	Module A	7.25. ANNEXURE C: SCOPE OF WORK	Module A - Digitization of 10-12 key customer journeys across Asset, Liability, Wealth products and fee income products	Need more clarity / explanations on what are these 10-12 key customer journeys? Please advise.	Details will be shared the successful bidder.
172	90	2/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Study the existing processes and redefine the processes with minimum degree of manual intervention.	Is there any specific standard or processes (Government / ISO / RBI and etc.) that we need to follow while redefining the processes / providing recommendations? Please advise.	All the necessary standards, best practises and regulatory guideline are to be followed.
173	90	3/Module A	7.25. ANNEXURE C: SCOPE OF WORK	Prioritizing the products and selection of journeys for end-to-end digitization	Will BOM help in sharing there priority list in this regard or they want a AI / ML based engine or etc? Please advise.	Details will be shared with succsesful bidder
174	90	1/Module B	7.25. ANNEXURE C: SCOPE OF WORK	Designing / Refinement of FinTech selection and on-boarding policy.	1. Whether bank has an existing FinTech's onboarding policy? 2. We request bank to note that Consultant per se cannot provide any 'legal advice' in the Project. In case as part of the scope bank needs legal advice, you may have to hire the legal expert as a sub-contractor. Kindly confirm on this	1. Yes 2. RFP Clause is self explanatory and bidder is responsible for delivery of inscope items

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175	90	3/Module B	7.25. ANNEXURE C: SCOPE OF WORK	Provide recommendations for on boarding FinTech's/ partnerships along with cost benefit analysis for business use cases.	Kindly provide an indication of number of FinTech's you are planning to onboard, as this will help in our estimations. We assume Bank will be sharing the current identified FinTech's with us and in scope opportunities for Fintech onboarding will be outside of the current identified FinTech partner scope	RFP Clause is self explanatory
176	90	8/Module B	7.25. ANNEXURE C: SCOPE OF WORK	To assist the bank in managing delivery of outcomes from the on boarded FinTech's and ecosystem partners as defined / desired by the bank in the digitization roll-out.	1. Does assisting the bank means program management of the onboarded vendors for delivery of outcome? 2. Can the bank specify what outcomes needs to be managed by the consultants?	1. Yes 2. Details will be shared with successful bidder.
177	90	Module B and Module C	7.25. ANNEXURE C: SCOPE OF WORK	Module B – On-boarding of Fintech vendor and ecosystem partners for digitized journeys Module C – Vendor and Partner selection for digitization of journeys	What is the difference between Module B and Module C's expectations? They both look very similar. One talks about Tech vendor and other about digital vendor Also if they both are similar, shouldn't Module C come before Module B as first vendor will be selected and then it shall be onboarded? Please advise?	Module B focuses on FINTECH Partnerships with the project layout limited to the FINTECH Policy and Module C refers to SI / Vendor / OEM Partnership.
178	90	3/Module C	7.25. ANNEXURE C: SCOPE OF WORK	Assist the bank in managing delivery outcome from the vendor with respect to application, infrastructure and security architecture for the bank.	What exact assistance will be required from the consultant. Can you elaborate across what phases (end to end implementation) consultant will be involved or is only for program management of the activities?	RFP Clause is self explanatory
179	91	4/Module C	7.25. ANNEXURE C: SCOPE OF WORK	Assist the Bank in on-boarding of the Partner to design the technological solution offered for end to end digitization along with the enterprise architecture and support in preparing in RFPs.	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 technology/FinTech partner. Kindly confirm	bidders assumption is correct. However, consultant would be required to provide inputs on pricing in case of negotiations to being conducted by Bank.
180	91	4/Module C	7.25. ANNEXURE C: SCOPE OF WORK	Assist the Bank in on-boarding of the Partner to design the technological solution offered for end to end digitization along with the enterprise architecture and support in preparing in RFPs.	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. Kindly confirm	RFP Clause is self explanatory

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181	91	7/Module C	7.25. ANNEXURE C: SCOPE OF WORK	Bank is planning to introduce Omni Channel Platform, consultant to assist bank in implementing integrated Omni-channel Application Platform (IB, MB, UPI etc.,) to provide a superior digital experience to Retail and Corporate customers of the Bank.	What all Omni channels are we planning for. Are we also targeting to render our applications on mobile, laptops, desktops, smart watches and etc. Need more clarity in this?	RFP Clause is self explanatory
182	91	8/Module C	7.25. ANNEXURE C: SCOPE OF WORK	Bank is planning to implement Customer Relationship Management (CRM) Solution. Consultant will be required to provide end to end assistance in implementation of CRM solution	Will new CRM solution be developed in house by technology vendor? What level assistance (across phases) will be required in end-to-end implementation?	Consultant needs to provide their inputs/suggestion for implementation of CRM Solution. RFP for both the Solution is under process. Consultant needs to assist in evaluation , on-boarding process of Service Provider and monitoring of overall implementation of CRM
183	91	8/Module C	7.25. ANNEXURE C: SCOPE OF WORK	Bank is planning to implement Customer Relationship Management (CRM) Solution. Consultant will be required to provide end to end assistance in implementation of CRM solution	Please share the count of user who would be using CRM application and number of indicative integrations planned to be for CRM solution.	Details will shared with Successful bidder
184	91	1/Module D	7.25. ANNEXURE C: SCOPE OF WORK	Identification of back-office processes including reconciliation with high scope for automation	Is there a list of process that is supposed to be considered as part of the assessment?	Details will shared with Successful bidder
185	91	1/Module D	7.25. ANNEXURE C: SCOPE OF WORK	Identification of back-office processes including reconciliation with high scope for automation	For automation opportunity, RPA is the only technology that we are to consider?	No
186	91	1/Module D	7.25. ANNEXURE C: SCOPE OF WORK	Identification of back-office processes including reconciliation with high scope for automation	Do we have list of functional areas where assessment is to be performed?	Details will be shared with successful bidder.
187	91	2/Module D	7.25. ANNEXURE C: SCOPE OF WORK	Detailed to-be designs of the prioritized processes for automation, including re-design of forms, backend changes, workflow changes, etc	Are there detailed as-is process documents available for all processes that is to be assessed?	Details will be shared with successful bidder.
188	91	5/Module D	7.25. ANNEXURE C: SCOPE OF WORK	Assist the bank in on-boarding of the vendors, if applicable	Are there any automations in Bank of Maharashtra ecosystem and any vendors that you the bank has engaged with in terms of RPA automation	Yes
189	91	8/Module D	7.25. ANNEXURE C: SCOPE OF WORK	Capturing data points like suit filing, SARFAESI, Recovery action on the NPA accounts and its centralized follow up.	Capturing these data points are to be part of the automations that are to be created?	RFP Clause is self explanatory
190	91	7/Module D	7.25. ANNEXURE C: SCOPE OF WORK	Suggest roadmap to the Bank to define "Back-Office of the future" to support going forward, aligned with new ways of working.	Roadmap for 'Back-office of the future' is to included levers of RPA or are there any other levers that is to be considered	RFP Clause is self explanatory
191	91	7/Module D	7.25. ANNEXURE C: SCOPE OF WORK	Suggest roadmap to the Bank to define "Back-Office of the future" to support going forward, aligned with new ways of working.	Need more clarity / explanations on what are strategic objectives, goals related to Back office of the future vision of BOM.	RFP Clause is self explanatory
192	91	6/Module E	7.25. ANNEXURE C: SCOPE OF WORK	Module E - Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	By IT activities which technology teams are expected to be covered - application, IT infrastructure team, network operations team, help desk team.	RFP Clause is self explanatory

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193	91	7/Module E	7.25. ANNEXURE C: SCOPE OF WORK	Module E - Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	Review IT architecture for existing applications - how many applications are expected to be covered - which CBS is used by the bank and how many product processors linked to it	Details will be shared with successful bidder.
194	91	7/Module E	7.25. ANNEXURE C: SCOPE OF WORK	Module E - Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	Review IT architecture for proposed applications - how many applications expected to be newly implemented Need to understand whether the evaluation is to be done more from a capacity and availability perspective or functionality of the applications	Details will be shared with successful bidder.
195	91	7/Module E	7.25. ANNEXURE C: SCOPE OF WORK	Module E - Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	Need clarity on whether the review of IT architecture has to be done from a technology / solutions perspective or from the perspective of compliance on risk solutions implemented by the bank	RFP Clause is self explanatory
196	91	3/Module E	7.25. ANNEXURE C: SCOPE OF WORK	Module E - Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	Is there an independent department currently handling fraud risk at the bank?	Yes
197	91	4/Module E	7.25. ANNEXURE C: SCOPE OF WORK	Module E - Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	Whether currently is there any system for generating fraud risk alert?	Yes
198	91	4/Module E	7.25. ANNEXURE C: SCOPE OF WORK	Module E - Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	As part of scope E.4 – will we be required to provide implementation support including preparing BRS for rules, UAT, etc.	Bidders understanding is correct
199	91	4/Module E	7.25. ANNEXURE C: SCOPE OF WORK	Module E - Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	Does the bank also require performing assessment of the Bank's AML solution to enhance it in lines with industry leading practices.	AML Solution may be enhanced as per gap analysis & recommendation by successful bidder and Bank's decision
200	91	1/Module F	7.25. ANNEXURE C: SCOPE OF WORK	Creating the vision for technology and data architecture for the Bank with a view to creating an IT Centre of Excellence.	Is data warehousing currently implemented in existing technology solution?	Yes

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201	92	5/Module G	7.25. ANNEXURE C: SCOPE OF WORK	Assisting bank in implementing HRMS solution, integrating various systems with HRMS for better performance measurement.	Does the bank already have a HRMS platform? If yes, then which one? If not, then are we looking to implement a new solution?	Yes, Details will be shared with the successful bidder
202	92	5/Module G	7.25. ANNEXURE C: SCOPE OF WORK	Assisting bank in implementing HRMS solution, integrating various systems with HRMS for better performance measurement.	What does 'assisting in implementation mean'? Is it program management of the implementation (actual implementation done by Bank of a separate SI)? Or, the ask is to run the end to end process right from evaluation of requirements, creating BRDs, select the platform (SF, People Soft etc.) and then implement and integrate the same?	HRMS implementation is in process and few modules are live. Successful bidder needs to review the implementation and provide consultancy for better performance of the system.
203	92	5/Module G	7.25. ANNEXURE C: SCOPE OF WORK	Assisting bank in implementing HRMS solution, integrating various systems with HRMS for better performance measurement.	Does the bank have a performance management system? If yes, then is it part of the HRMS or a custom built solution? If not, is there a need to build a customer POMS solution as part of this engagement?	HRMS implementation is in process and few modules are live. Successful bidder needs to review the implementation and provide consultancy for better performance of the system.
204	92	5/Module G	7.25. ANNEXURE C: SCOPE OF WORK	Assisting bank in implementing HRMS solution, integrating various systems with HRMS for better performance measurement.	Is it about end-to-end performance measurement or performance measurement related to the Digital Transformation agenda?	HRMS implementation is in process and few modules are live. Successful bidder needs to review the implementation and provide consultancy for better performance of the system.
205	92	7/Module G	7.25. ANNEXURE C: SCOPE OF WORK	Designing and implementing "Digital Organization of the Future" for the Bank	Need more clarity / explanations on what are strategic objectives, goals related to Digital Organisation of the future vision of BOM.	required inputs are described in RFP document.
206	92	7/Module G	7.25. ANNEXURE C: SCOPE OF WORK	Designing and implementing "Digital Organization of the Future" for the Bank	Is there an existing Digital organization? If yes what is the strength of the Digital organization? Can you share the organization structure for the Digital and/or Technology organization	Yes, Details will be shared with successful bidder
207	92	1/Module H	7.25. ANNEXURE C: SCOPE OF WORK	Support and work with the digital department / training centre and business departments for adoption of the changes and scale up lending through digital channels.	Can we leverage its training, communication department to drive change and adoption across the initiatives? Is there a expectation of the online training modules to be designed and executed?	RFP Clause is self explanatory
208	92	8/Module H	7.25. ANNEXURE C: SCOPE OF WORK	Working across the organization and operating offices to communicate and handhold in change management, ensure sustainability of digital transformation post end of program	How many end users will be impacted by the change approximately? How are branches distributed across different locations (No of branch offices, zonal offices)	Information is available in public domain and also under introduction section of RFP document.

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209	85	Experience / Evaluation parameter	7.24.ANNEXRE B: TECHNICAL EVALUATION CRITERIA	<p>Criteria 1 - Should have prior experience in performing digital transformation consultancy services</p> <p>in the nature of projects related to:</p> <ol style="list-style-type: none"> 1. Digital strategy 2. Digital Banking Product design 3. Digital Lending Eco system / transformation/ automation in Public Sector Banks <p>For Scheduled commercial banks or NBFC clients in the last 10 years as 31.03.2022.</p> <p>All engagements should be for a minimum duration of 12 months. Ongoing engagements where a bidder has served for more than 6 months or completed engagements would be considered. NBFC clients in the last 10 years as 31.03.2022. All engagements should "be for a minimum duration of 12 months. Ongoing engagements where a bidder has served for more than 6 months or completed engagements would be considered."</p>	<p>Requesting Bank to accept the engagements with a minimum duration of 6 months instead of 12 months Requesting bank to accept ongoing engagements where a bidder has served for at least 3 months</p> <p>- We suggest including DFIs, Regulatory and supervisory bodies and Global Inhouse captives of foreign Banks operating out of India as credentials. We believe a lot of cutting-edge digital transformation work is happening through these global inhouse captives hence would be relevant</p> <p>- Can you please confirm if we are allowed to use credentials of all SCBS and NBFCs for criteria 3 (Digital Lending Eco system / transformation/ automation in Public Sector" Banks) and not only Public sector bank as mentioned</p> <p>- Can Bank confirm if Digital Product design includes designing product's functional and technical capability?</p> <p>"</p>	No change in RFP Clause
210	85	Scoring Methodology	7.24.ANNEXRE B: TECHNICAL EVALUATION CRITERIA	<p>20 marks- if all the criteria are met for 5 or more Scheduled commercial Banks /NBFC.</p> <p>At least 2 out of the 5 clients should be Scheduled commercial Banks with over 1000 branches</p>	<p>We would request you to change it to the following:</p> <p>20 marks - if 2 out of the 3 criteria are met for 5 Scheduled commercial Banks / NBFC.</p> <p>At least 1 out of the 5 clients should be Scheduled commercial Banks with over 1000 branches.</p> <p>- Can we include a client level view having multiple projects covering different modules as requested in the RFP, if allowed, durations of different engagements can be summed up to meet the duration criteria?</p>	No change in RFP Clause
211	16	Techno Commercial Evaluation:	3.10. Scrutiny of Offers	Technical will carry 80% Weightage and Commercial will carry 20% weight	Requesting the Bank to change the evaluation criteria to "Technical will carry 70% Weightage and Commercial will carry 30% weight"	No change in RFP Clause

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212	50	Checklist of documents to be submitted	Checklist of documents to be submitted	list of documents to be submitted	Requesting the bank to please confirm if only the 23 line items mentioned in the checklist have to be submitted and not the ones which is not mentioned such as Annexure 14, 15, etc.	documents mentioned in checklist are mandatory. Annexures which are not applicable may be ignored. Please contact Bank team in case of any queries
213	13	Two bid system tender	Envelope II (Commercial bid)	"A photo copy of original Commercial offers with prices duly MASKED be submitted along with the Technical Bid"	Requesting the bank to confirm if a photocopy of original Commercial offers with prices duly MASKED to be submitted as part of both Envelopes I (Technical bid) and II (commercial bid)	bid submission is online through GeM Portal. Masked copy of commercials needs to be submitted as part of Technical Bid. Please ensure the commercial bid format is masked and no financial information is disclosed.
214	86	Experience	Suitability of Key Resources	Experience of Key resources (Engagement Partner and On-ground project director proposed to be deployed in the project) CV of the proposed resources to be signed by authorised Partners / Signatory.	Since the engagement covers the scope across varied areas, we request the Bank to include the experience of other team members as well. We suggest the Bank to define module leads and consider the experience of these leads for scoring the experience of key resources	No Change in RFP Clause
215	60	Annexure 9: details of past experience s of handling similar Project record	details of past experiences of handling similar Project record	Bidder is required to provide supporting documents such as credential letters, PO and proof of completion of work, copy of agreement etc	Requesting bank to please accept as substantiation of our past work meeting the evaluation criteria requirements in cases where EL/PO does not have all the details	No Change in RFP Clause
216	83	Annexure A: commercial bid format	commercial bid format	Cost for renewal of services for additional period of 12 months based on enhancement / modification / offshoot / co-related / incidental / impact / refinement within the ambit of scope of work in above proposed modules. (This cost will not be part of TCO and the same shall be finalized by the Bank only in case of need)	Requesting the bank to please update the format of commercial bid to include cost of module wise renewal price submission	No Change in RFP Clause

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217	85	7.24.ANNEXURE B	TECHNICAL EVALUATION CRITERIA	Should have prior experience in performing digital transformation consultancy services in the nature of projects related to: 1. Digital strategy 2. Digital Banking Product design 3. Digital Lending Eco system / transformation/ automation in Public Sector Banks For Scheduled commercial banks or NBFC clients in the last 10 years as 31.03.2022. All engagements should be for a minimum duration of 12 months. Ongoing engagements where a bidder has served for more than 6 months or completed engagements would be considered.	Request the Bank to clarify that if the bidder has completed original contract and has got extension for new scope , Will these be considered as 2 credentials	No
218	85	7.24.ANNEXURE B	TECHNICAL EVALUATION CRITERIA	Should have prior experience in performing digital transformation consultancy services in the nature of projects related to: 1. Digital strategy 2. Digital Banking Product design 3. Digital Lending Eco system / transformation/ automation in Public Sector Banks For Scheduled commercial banks or NBFC clients in the last 10 years as 31.03.2022. All engagements should be for a minimum duration of 12 months. Ongoing engagements where a bidder has served for more than 6 months or completed engagements would be considered.	Request the bank to change minimum duration of projects from 12 months to 6 months	No Change in RFP Clause

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219	85	7.24.ANNEXURE B	TECHNICAL EVALUATION CRITERIA	<p>Should have prior experience in at least 5 out of 8 modules as mentioned under scope of work (Annexure C) of this RFP for Scheduled commercial banks or NBFC clients.</p> <p>20 □ 20 marks- if the criteria are met for 5 or more Public Sector Banks / Private Sector Banks/NBFC</p> <p>□ 15 marks - if the criteria is RFP 13/2022-23 For Appointment of Consultant for Digital Transformation of the Bank</p> <p>Page 86 of 100 Criteria Evaluation Parameters Max Marks Scoring Methodology Bidder's Compliance Support Docs</p> <p>All engagements should be for a minimum duration of 12 months.</p>	<p>Typically modules such as</p> <ol style="list-style-type: none"> 1. Automation of back-office processes of the Bank 2. Enhancing effectiveness of 2nd and 3rd line of defence in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances. <p>are separate engagements and are not included in Digital Transformation engagements.</p> <p>Hence request the Bank to allow 5 out of 8 modules for 3 or more Public Sector Banks / Private Sector Banks/NBFC to score 20 marks</p>	No Change in RFP clause
220	85	7.24.ANNEXURE B	TECHNICAL EVALUATION CRITERIA	<p>Should have prior experience in at least 5 out of 8 modules as mentioned under scope of work (Annexure C) of this RFP for Scheduled commercial banks or NBFC clients.</p> <p>20 □ 20 marks- if the criteria are met for 5 or more Public Sector Banks / Private Sector Banks/NBFC</p> <p>□ 15 marks - if the criteria is RFP 13/2022-23 For Appointment of Consultant for Digital Transformation of the Bank</p> <p>Page 86 of 100 Criteria Evaluation Parameters Max Marks Scoring Methodology Bidder's Compliance Support Docs All engagements should be for a minimum duration of 12 months.</p>	Request the bank to change minimum duration of projects from 12 months to 6 months	No Change in RFP Clause

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221	85	7.24.ANNEXURE B	TECHNICAL EVALUATION CRITERIA	<p>Should have prior experience in at least 5 out of 8 modules as mentioned under scope of work (Annexure C) of this RFP for Scheduled commercial banks or NBFC clients.</p> <p>20 □ 20 marks- if the criteria are met for 5 or more Public Sector Banks / Private Sector Banks/NBFC</p> <p>□ 15 marks - if the criteria is RFP 13/2022-23 For Appointment of Consultant for Digital Transformation of the Bank</p> <p>Page 86 of 100 Criteria Evaluation Parameters Max Marks Scoring Methodology Bidder's Compliance Support Docs All engagements should be for a minimum duration of 12 months.</p>	Request the Bank to clarify that if the bidder has completed original contract and has got extension for new scope , Will these be considered as 2 credentials	No
222	91	Module E	Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	2. Recommend measures for centralizing of audit function and for carrying out off-site audits, with new age analysis, tools and methodologies.	<p>1. What is the existing structure of the audit function.</p> <p>2. What are the existing tools and methodologies in use by the organization for off-site and on-site audits</p>	Details will be shared with the successful bidder
223	91	Module E	Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	3. Recommend improvement in processes for effective fraud control and efficient control mechanisms-ways and means for increased monitoring and early warning systems.	<p>1. How is EWS mechanism working at this time and the follow up mechanism?</p> <p>2. What is the organizational hierarchy for fraud control mechanism at this time within the organization?</p>	Details will be shared with the successful bidder

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224	91	Module E	Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	4. Identify internal and external data/data sources to build use cases for generating fraud monitoring alerts.	1. What is the internal data source that is currently deployed within the organization for generation of fraud monitoring alerts?	Details will be shared with the successful bidder
225	91	Module E	Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	6. Evaluate process improvement & control gaps for all IT activities performed in the Bank. 7. Review IT architecture for existing and proposed applications. Suggest areas of improvements for regulation compliance, risk management and overall efficiency.	- Bank to clarify the IT activities to be evaluated pertaining to the compliance vertical or with respect to all the activities of the bank '- Does the expectation include evaluating the ITGCs	RFP Clause is self explanatory. Consultant has to review the existing policies, framework, undertake gap analysis and provide the recommendation and implementation roadmap.
226	91	Module E	Enhancing effectiveness of 2nd and 3rd line of defense in the Bank especially compliance vertical. Technology initiatives / Automations for internal and external Regulatory Compliances.	9. Report to include recommendations & implementation roadmap for mitigation of identified gaps.	Is the Consultant expected to create from scratch, Governance & Risk framework document or the expectation is to review the existing policy and framework and provide gap & recommendations. Please clarify	RFP Clause is self explanatory. Consultant has to review the existing policies, framework, undertake gap analysis and provide the recommendation and implementation roadmap.