Consolidated Important Clarifications on Critical Pre-Bid Queries

Tender No. CO:NEO:PUR:2024-25:416

RFP for Supply, Implementation & Maintenance of Digital Marketing Solution (MarTech) And Development & Maintenance of Corporate Website along with Facility Management Services.

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
1	278	The system should support rapid and seamless integration through existing connectors to other vendors' products	Are there specific middleware platforms or integration standards the bank prefers for connecting bank application systems and 3rd party tools with the MarTech stack?	**Bank has its own middleware platforms/integration layer that can be leveraged by the bidder. However, the integration of Bank's application systems and 3rd party tools with the MarTech stacks may be through middleware or directly depending on the feasibility and use cases.**
2		Generic Question	Can the bank clarify the expected year on year wise advertising/Media Buying budget allocations ? This is critical for understanding how KPI targets will align with realistic spending and optimization strategies.	**Bank will allocate advertising and media buying budget. This budget will be reviewed, analysed, and defined annually, taking into consideration market trends, campaign objectives, and historical performance to ensure efficient resource utilization and alignment with strategic goals.**
3	19	10 Eligibility Criteria point 6	We request the bank to please accept client email or press release as proof of engagement, International clients do not have a process of Purchase order and they do not share contract copies.	**Relevant documentary reference like client email, acceptable to the Bank, having details of the project that the Bidder has performed successfully, supporting the nature of implementation done and experience of the Bidder, is to be submitted along with Annexure 19. Press release will not be considered as client reference.**
4	123	Provides a Consent Management Platform (CMP) to comply with Indian data privacy regulations.	Explain in detail the functionalities expected in consent management platform. Are there expectations for automating consent updates across all integrated systems when a customer modifies their preferences? Should the CMP support the entire lifecycle of consent, including capturing, modifying, revoking, and auditing consents?	**Currently Bank does not have customer consent management system in place. However, the proposed solution should provide an automated consent management (opt-in/opt-out by channel) for all relevant channels in the RFP like Website, Mail and SMS. In case Bank avails a comprehensive Consent Management Solution in future, the Bidder has to integrate for seamless to and fro data transfer.**

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5	134	28.13, 28.15 – Escrow	Bidder wishes to clarify that, all third-party Products, including Software and Hardware are provided to Bank on a resale basis and any license for such Software and Hardware shall be as per the terms of the EULA to be signed between the OEM and Bank. Rationale behind seeking changes are as follows: In view of the facts that OEM products related to source code / escrow arrangement can only be agreed upon between respective OEM and Bank, and Bidder at best being reseller can facilitate such arrangement, provided respective OEM agree so. Bidder cannot be made party to such escrow arrangement. Also, any cost in relation thereto has to be borne by Bank, as at the stage of bidding it is practically not feasible to quote commercials for the same. Therefore. We request Bank to modify the requirement of signing any escrow agreement by Bidder.	**The source code of MarTech Solution developed and/or customized for the Bank as well as the complete source code of the Corporate Website would be kept as part of the escrow agreement. The source code and all relevant information and documentation required for the arrangement shall be provided by the bidder. All costs for the Escrow will be borne by the bidder.** **Please refer to point no. 12 of Corrigendum-2 towards the change in point no. 28.1, 28.9 and 28.10 in page no. 134 of the RFP document. No change in other terms of the clause "28. Intellectual Property" of the RFP document.**
6	174-177	9.6 - Indemnity	We request deletion of the following sections of Indemnity: 9.6.2, 9.6.4, 9.6.6, 9.6.8, 9.6.12(b) & (c). **We request modification of the following sections of Indemnity:** 9.6.1 1. The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorney's fees) relating to, resulting directly ~~or indirectly~~ from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of: 9.6.9 Gross ~~Negligence~~ negligence or ~~gross~~ willful misconduct attributable to the Bidder or its employees, agent, or sub-contractors. 9.6.11 The Bidder shall compensate the Bank for direct ~~financial~~ loss suffered by the Bank, if the Bidder fails to fix bugs, provide the Modifications /	**Please refer to point no. 14 of corrigendum-2 towards the change in point no. 1 of clause "9.6 Indemnity" in page no. 174 of the RFP document. No Change in other points of clause "9.6 Indemnity".**

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			Enhancements / Customization as required by the Bank as per the terms and conditions of this RFP and to meet the Service Levels as per satisfaction of the Bank. **Rationale behind seeking changes are as follows:** **Firstly,** We have requested for deletion of listed sections for the reason, these are all contractual commitments for Bidder, for which no indemnity is required to protect bank's interest. In case there will be any breach, Bank shall have right to initiate appropriate legal remedy as available under law and per contractual rights. **Secondly,** there are indirect and financial losses claims as well, which we would not be able to agree. Hence, we request Bank to delete all these provisions. **Thirdly,** we have requested for certain modifications, we would like to clarify that we give indemnity only for gross negligence & willful misconduct or for the reason directly arising out of Bidder's failure and hence suggested modification accordingly. **Fourthly,** for any third-party supplied products on resale basis will be a passthrough supply and as per the terms of EULA of respective OEMs, and such OEM agreements will address the requirements, if any for their products. Hence, Bidder should not be made responsible for OEM products.	
7	197-199	Annexure 3: Pro-forma for Deed of Indemnity	We request deletion of the requirement for submitting Indemnity Bond for the following reason: We would like to submit that we do not provide any such Indemnity bond under any contract, as such we are entering into detailed contract with embedded roles & responsibilities for the parties. In such scenario, Bank's interest is duly protected per contractual rights and for which Bank is not require any Indemnity bond. In addition, there are indemnity requirements as well under contractual terms, which	**Annexure 3 "Pro-forma for Deed of Indemnity" stands deleted. Please refer to point no. 9 of Corrigendum-2.**

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			in any case would suffice requirements of Bank for the scenarios parties will mutually agree to under resulting contract. **Hence, Bidder requests Bank to waive requirement of submitting Indemnity Bond.**	
8	181	9.15 (1) & (2) – Bidder's Liability	We request following modifications: "The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from willful misconduct or gross negligence of the Bidder, its employees, and subcontractors or from infringement of any third-party patents as on date of execution of contract in India only, trademarks, copyrights (if any) or breach of confidentiality obligations (except for any breach in relation to Personal Data, which shall be limited to the total contract value) shall be unlimited. In no event shall either party the Bank be liable for any indirect, incidental, or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and upon request, Bidder shall provide certification in this regard is available for scrutiny by to the Bank for validation." **Rationale behind seeking changes are as follows:** 9.15 (2) – should be deleted as it appears to be repetitive provision. **Firstly,** Bidder submits that Bidder will be able to agree for unlimited liability only for willful misconduct events, as such misconduct is very generic terms and have no objective meaning to it. **Secondly,** while Bidder is ok to agree for unlimited	**Please refer to point no. 13 of Corrigendum-2 towards the change in clause "9.15 Bidder's Liability" in page no. 181 of the RFP document.**

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			liability on confidentiality breach, but for any Personal Data breach, Bidder expects to limit the liability at total project cost for the reason, Bidder under project will only act as a data Processor under applicable law and will be subject to instructions and security standards provided by Bank to comply with. **Thirdly,** indirect and consequential disclaimer provision is one sided and hence we have suggested to make it mutual. **Fourthly,** Bidder submits that while Bidder is ok to submit certifications for BGC of its deployed resources but not for details for the reason its is confidentiality obligations to protect one's information. And for patent, we have just suggested to clarify the patent related obligations, as it cannot be for future events and for the fact that the services under the project assumed to be copyrightable as per Indian law. Hence, suggested modifications accordingly.	
9	100	13.5 General Specifications	The bank has listed security solution for integtation by bidder. The Design, Capacity and configuration changes in security solutions will be done by bank or bank respective technology partner. The bidder can suggest and coordinate with bank for integrations. Bidder seeks clarification in this regard, if Bidder's understanding is not correct?	**Post onboarding of Bidder, Bank will share details of existing Systems and Security Solutions including document on installation/configuration and setup, if any. Bidder has to perform the installation, configuration and integration of proposed Solution with Bank's Systems and Security Solutions in coordination with Bank/Bank's System Integrator.**
10	96	Hardware and Associated System Software to be provided by the Bank	Please clarify if the below services/solutions would be provisioned by bank 1) Load Balancers 2) Backup Solution and storage for backup 3) any replication tool other than Oracle ODG	**Hardware and Associated System Software to be provided by the Bank for Corporate Website and the Data Protection Layer is mentioned in Page No. 94 and 95 of RFP document. Any other Hardware and Software not mentioned in this section, however required for implementation and operationalization of Corporate Website and the Data Protection Layer are to be provided by the Bidder.** **Bidder has to provide all required Hardware and Associated System Software for on-prem deployment of MarTech components as mentioned in Page No. 96 and 97 of RFP document.**

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11	129	21.11 Service Desk	Please advise the ITSM tool which Bank will be providing for logging all tickets. Please confirm that required licenses for the ITSM tool will be provided by CBI.	**Bank's ITSM tool will be leveraged for logging tickets for communication between Bank and onsite Bidder. However, Bidder has to provide mechanism for lodging request/ticket with OEM and escalation with Bidder.**
12	125	21 Monitoring & Management	Is the monitoring tool integrated with the CBI ITSM tool for auto ticketing. If we have to propose the monitoring tool, then will CBI provide required permission for integrating the monitoring tool with your existing ITSM tool.	**The Bidder has to integrate the on-prem Infrastructure and Solution with the Bank's ITSM tool for auto ticketing. If Bidder proposes any monitoring tool, then Bank may provide permission for integrating the proposed monitoring tool with Bank's existing ITSM tool.**
13	249-250	Annexure 24-KPI	Please confirm whether the year-wise target numbers for digitally sourced Non-STP products represent the **Sanctioned Amount** or the **Disbursed Amount**.	**The year-wise target numbers for digitally sourced Non-STP products represent the Disbursed Amount.**
14	20	10. Eligibility Criteria; Point #6	Kindly confirm if client references from member firms in a Partnership firm construct are allowed. *We request you to kindly consider Network firm credentials (Global credentials) and IFA's for the Eligibility and technical evaluation criteria.*	**Client reference from Member Partnership firms as part of Global credentials may be acceptable. However, it is preferred that the participating Bidder is having the required experience mentioned the clause.**
15	20	10. Eligibility Criteria; Point #6	Due to our NDA agreements with majority of our clients, we request that the Bank accept a self-certified letter, signed by an authorized official of the bidder, as a compliance document in place of the requested supporting documents. we also request you to consider the "Client reference" call to be facilitated though the Bidder with prior intimation.	**Reference of relevant form like email acceptable to the Bank followed by telephonic call that supports nature of implementation done and experience of Bidder having mentioned of the project Bidder has performed successfully along with Annexure 19.**
16	20	10. Eligibility Criteria; Point #7	*We request you to kindly consider Network firm credentials (Global credentials) and IFA's for the Eligibility and technical evaluation criteria.*	**Point No. 7 of the eligibility criteria is towards the implementation experience of the proposed Solution irrespective of the fact that the implementation was performed by Bidder/OEM/Partner of OEM. The Bidder is required to provide the supporting document mentioned in the Eligibility Criteria of the RFP in Page No. 20**

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17	33	Content management	Should we assume that Deloitte will also be responsible for creating the content for the campaigns like - text ads, images, videos, logo?	**Yes, the Bidder will be responsible for creating the content for the campaigns like - text ads, images, videos etc. Please also refer to point 4 of the Corrigendum-2 for further details.**
18		Page 237, Annexure 19	We request the bank to kindly confirm if the filled Annexure 19 will be considered as documentary evidence?	**Duly filled Annexure 19 along with the documentary proof of the client reference as mentioned in Annexure-19 in page no. 237 of RFP will be considered as documentary evidence.**
19		Eligibility Criteria:	The Bidder should have experience in implementation of similar project/s of the MarTech Stack with at least three key components If a bidder goes for more than 1 OEM , will bank seek prior exp with all the OEMS or exp with 1 OEM will suffice.	**For the point no. 6 of the Eligibility Criteria, Bank has not mandated prior experience of the proposed OEM Solution. In this section Bidder should have experience of similar solution (not mandatorily the proposed OEM solution)**
20		GENERAL QUESTION	The number of team members mentioned on page 101 includes two on-site content managers. Is this a fixed requirement, or is there flexibility to include additional team members, both on-site and off-site?	**The number of onsite resources required for each component mentioned above and in the Bill of Material is minimum indicative requirement from Bank. However, the bidder may propose and quote adequate number of onsite resources with relevant skillset for achieving the KPIs and towards effective operation and management of proposed MarTech Solution and Corporate Website**
21	19	Eligibility Criteria	I am writing in reference to the turnover eligibility criteria outlined in the RFP, specifically Serial No. 3. We meet the turnover eligibility as a global entity, but we need clarity if this requirement is meant for turnover of the Indian entity only? We meet most of the other criteria really well - hence this clarity will help us evaluate if we can participate or not. We look forward to a quick response as we are very excited at the opportunity to participate.	**Client reference from Member Partnership firms as part of Global credentials may be acceptable. However, it is preferred that the participating Bidder is having the required experience mentioned the clause.** **There is no change in turnover in eligibility criteria**

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22	15	3.6	Does the Bank intend/prefers to have a single vendor which can provide for different MarTech components like Worklfow, Measurement and Attribution, Distribution, Design, Decisioning, CDP	**Bidder should preferably provide Single Integrated MarTech Solution. Refer to Serial No-c of "Section 1: Credentials & Experience" in page No. 26 of the RFP document**
23	19	10.6	We request the Bank to please accept client email references as proof of work done as most of our clients do nto allow for sharing of any engagement related documents due to confidentiality issues; and also do not issue any certificates due to legal and compliance constraints.	**Reference of relevant form like email acceptable to the Bank which supports nature of implementation done and experience of Bidder having mentioned of the project Bidder has performed successfully along with Annexure 19.**
24	33	The Development/SIT, UAT and Production (both DC and DRC) setup of proposed Corporate Website will be hosted only at Bank's Data Centre and Disaster Recovery Centre.	Is there any desired compute (wrt DC) for Dev and UAT environments or the bidder can propose as per their understanding?	**The bidder is required to do sizing and factor the Infrastructure so that the utilization of Compute, Memory and Storage of Dev and UAT environments is adequate for the project and will remain below 70%.**
25	37	5.1 a)	Number of marketers and business users would need access to the platform or be a part of the workflow.	**The platform will be accessed by around 50 users of Corporate Office, 400 users of Administrative Offices and 5000 users of Branch Offices. These numbers are tentative and the exact number may be finalised during designing and implementation phase.**
26	39	6. Projections & Considerations	What are the total anonymous customers	**Bank is having approx. 8.4 Crore customers and total active customer count is shared in page no. 39 of the RFP document.**

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27	89	J. Website's Content Management	An important component for Website that we feel is missing in the RFP is that of an Enterprise Search Engine. The CMS should have built-in Enterprise Search Engine to allow users do free, fuzzy and multilingual searches. There should be wild card searches, context aware searches and personalized Searches with Sort and Filter options.	**This component i.e. Enterprise Search Engine is now added as part of requirement/scope of work. The details are mentioned in point no. 1 of Corrigendum-2.**
28	21	1 (a, b)	Need clarity around holistic experience (1.a) and Experience (1.b). Our understanding is, 1.a requires 2 documents/references which states, the bidder has implemented all 5 or atleast 3 out of 5 stacks.	**For Holistic Experience under Serial No. (1.a) in page No. 24, Bidder has to provide documentary proofs of experiences with combination of all/maximum MarTech components viz viz Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management Holistic Experience of Designing, Implementing and Maintaining MarTech Components and their capabilities as described in this RFP document with minimum Customer base of 25 lakhs in Bank/BFSI/ Any Industry in India or abroad.** **For Individual Experience under Serial No. (1.b) Bidder has to provide documentary proofs of minimum 2 experiences of each component, to fetch maximum marks.** **Please refer clause No. 11.2 (a) and (b) in page No. 24 of the RFP document.**
29	277	1	Social Media management Solution : Since this is not a part of the 5 key components of the RFP ask, can this section be relaxed? as this is more of Social listening/ORM tool's spec.	**This clause stands deleted. Please refer to Point 8 of Corrigendum-2.**
30	290	Data layer Encryption / Tokenization - Cost and ROI	Are there any cost constraints that should be considered when designing the tokenization solution?	**Since this is a crucial component and the Regulator and Data Security / Data Privacy compliances are paramount to the Bank, the Bidder has to propose appropriate standard solution/methodology with adequate tools addressing the concerns of the Bank to meet the Bank's data security requirements and relevant RFP clauses mentioned for the same.**

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31	170	Availability Service Level Default. f)	What is definite cost in terms of SLA Metrics?	**Please refer the point No (p) of Clause "9.4 Service Level Agreement" in page no. 172 which states that "Overall cap for penalties over the tenure of the contract will be 10% (ten percent) of the contract value".**
32	286	47, Part 2	Kindly requesting you to provide the EPS sizing details for the proposed SIEM solution. Kindly provide the sizing of the EPS the proposed solution is capable of handling in sustained and peak mode.	**Integration of proposed MarTech and Corporate Website with Bank's SIEM solution is in the scope of the Bidder including but not limited to pushing application, OS, DB logs to Bank's SIEM solution. Since the current SIEM solution is not having capability for cloud integration, Bidder should share all the required logs to Bank's SFTP for consumption by Bank's SIEM. After revamping of the SIEM solution of the Bank, Bidder integrate the solution deployed on-prem and cloud with the revamped SIEM solution without any additional cost to Bank. The sizing details will be discussed with the Bidder post onboarding.**
33	268	Segmentation	Is it right to understand CBI will manage analytical platform, CRM platform and data lake house platforms and carry out analytics and required segmentation and generate data to be loaded to personalization Platform ?	**Bank is having Data Warehouse (SDR) of IBM Stack which is slightly dated and Bank is in the process of modernising this Data stack. Bank is currently not having Data Lake House Platform. However, Bidder has to propose comprehensive CDP solution as part of analytical platform.** **There is no comprehensive CRM in the Bank. However, Bank is having Integrated Customer Care (ICC) application which has CRM features having limited functionality. The Bidder may use the limited features or provide a workaround so that the Bank will be able to leverage the MarTech Solution optimally.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
34	290	Data layer Encryption / Tokenization - Security and Compliance	What level of security is required for tokenization (e.g., should tokens be stored and managed internally or by a third party)?	**Tokenization as part of Security and Compliance in clouding storage and management is in the scope of the Bidder. Bidder has to ensure that no PII data should be moved to cloud and appropriate Data Tokenization Solution should be implemented as part of scope. Bank follows all required processes for handling PII data in line with relevant guidelines of various Statutory Bodies and Bank's own policies. Bidder is required to ensure the necessary security requirements as prescribed by Bank are built into the solution. Please refer to the clauses "18. Regulatory Compliance", "19. Data Protection" and "20. Security" in page no. 119 and 120 respectively in the RFP document. Further details will be shared with Bidder post onboarding.**
35	19	10. Eligibility Criteria OEM(s) of proposed Core MarTech Solution (Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management) must have an average annual turnover of minimum ₹100 Crores during the 03 (three) financial years (2023-24, 2022-23, 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies. Document to be submitted: Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs.	Please confirm that the reference of OEM(s) in this clause is for those OEM's which caters to atleast three key components out of Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management.	**Each OEM(s) of Core MarTech Solution of 5 major components viz Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management must have an average annual turnover of minimum ₹100 Crores during the 03 (three) financial years (2023-24, 2022-23, 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies.**

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36	35	2.vii, 2.viii	The digital lending platform & loan originating systems - How do we connect with these tools? are ther APIs exposed to push the data to the OEMs? Can the DLP and LOS accept APIs from the OEMs to ingest the data?	**Most of Bank's modernized systems support API communication. In some cases, other integration means may be required depending on system and use cases. The integration should be made with minimal customization in existing system. Bidder must ensure they conduct thorough analysis of each systems integration capabilities once they are onboarded.**
37	64	1	Social Media Management Platform - This is a part of Online Reputation Management / Social Listening tool. Can we remove this from the requirement?	**This clause stands deleted. Please refer to Point 7 of Corrigendum-2. However, integration with Bank's Social Media Management Platform / Social Listening Tool is part of Bidder's Scope for successful MarTech operations as defined in the RFP document.**
38	128	23.4 b)	If a full on-premise solution is proposed can the bidder use the monitoring capabilties already present in the bank ?	**Yes, for on-premise deployment, the bidder can use the monitoring capabilities already present in the bank as mentioned in clause no. 23.4 b) in page no. 128 of the RFP document. However, for cloud solution, Bidder has to propose the Monitoring Solution as mentioned in the RFP document and quote the cost in the Bill of Material.**
39	290	Data layer Encryption / Tokenization -Integration with MarTech Tools	How do you want to manage user consent for data usage across systems (e.g., customer opt-ins for tokenized data usage)?	**The proposed solution should provide an automated consent management (opt-in/opt-out by channel) for all relevant channels in the RFP like Website, Mail and SMS. In case Bank avails a comprehensive Consent Management Solution in future, the Bidder has to integrate for seamless to and fro data transfer. Bidder to ensure secured and appropriate data layer encryption/ tokenization integration. The tools, method and process in terms of solutioning of the data encryption/tokenization architecture has to be presented in detail to understand the safety, security and privacy of the data.**

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40	34	1	For Hybrid deployment, on-prem infra would be required. Would Bank provide the required on-prem infra based on sizing estimation given by the Bidder?	Bidder's understanding is NOT correct. Bank will provide infrastructure only for Corporate Website and Data Protection Layer as mentioned in clause no. 13 in page no. 94 of the RFP document. Apart from this for Hybrid deployment, on-prem /cloud appropriate sizing is to be made and all required infrastructure and application to be provided by the Bidder as mentioned in the RFP document, with suitable costing in the TCO.
41	113	10.13	What is the current cloud infrastructure and preferred cloud service providers (CSPs)?	Bank is having limited scale private cloud infrastructure which is mentioned in the clause "13.1 Hardware and Associated System Software to be provided by the Bank" in page no. 94 of the RFP document for on-prem deployment of Corporate Website and Data Protection Layer. Bank does not have any preferred cloud service providers (CSPs), however all the features, scopes and compliances mentioned in the RFP document should be fulfilled as part of Bidder's proposal on cloud solution.
42	120	19.2	We will ensure that the critical and PII data will not be stored on cloud and will be stored on-premise. We request the Bank to please provide the infrastructure for the same as this will be common to all Bidders and the Bank will already have a rate contract with it's existing infrastructure vendor, which will be beneficial and cost-effective to the Bank.	Critical/sensitive data including customer PII should be stored in Bank's premises (at DC and DRC) only and not to be moved to any cloud location during its life cycle. A Data Protection Layer/Solution needs to be deployed and hosted by the Bidder within the Bank's DC and DR to handle the data protection functionality i.e. tokenization of data being send to cloud. Bank will provide the infrastructure for Data Protection Layer/Solution as mentioned in the clause "13.1 Hardware and Associated System Software to be provided by the Bank" in page no. 94 of the RFP document.

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43	28	Section 2: Presentation, Product Demo & Domain Expertise	Deployment Model (On-prem/Cloud) How will the scoring differ if the proposed solution has 2 components on prem vs having 3 ? Does each component get 10 marks for on prem deployment and 5 for cloud? Can you help understand?	**Bank will evaluate the architecture of the solution proposed by the Bidder with respect to On-prem and cloud deployment. This will include criticality of the components, Data handling methodology, Integration mechanisms etc. All these aspects will be evaluated by Bank for allocating marks based on on-prem / cloud deployment model proposed by Bidder.** **Please refer to the "Marks Criteria" column of the Serial No. k of the table in Page No. 28 of RFP document.**
44	38	5.8	Has the Bank implemented a Microservice architecture? If so what are the deployment technology used for microservices?	**Yes, Bank has implemented Microservice architecture for some of the applications. Bank has deployed Red Hat OpenShift Container Platform on IBM Linux ONE Hardware with S390X architecture, which is mentioned in clause no. 13.1 of the RFP document.**
45	24	Technical evaluation critera	What is the difference between "Holistic Experience of Designing, Implementing and Maintaining MarTech Components " and "Experience of Designing, Implementing and Maintaining Individual MarTech Components". Please give more clarity on the same and let us know how the experience letters are to be frunished.	**For Holistic Experience under Serial No. (a) in page No. 24, Bidder has to provide documentary proofs of experiences with combination of all/maximum components.** **For Individual Experience under Serial No. (b) Bidder has to provide documentary proofs of minimum 2 experiences of each component, to fetch maximum marks.** **Please refer clause No. 11.2 (a) and (b) in page No. 24 of the RFP document.**

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46	53	11. Detailed Techno-Functional Requirements for MarTech Components:	Solution should generate analytics that highlights the posts that are generating interactions, visits, leads and customers. Social listening is not listed as a requirement in the 5 asks for martech. Is there a system / tool in place already or does a new tool need to be procured as a part of the solution?	**Bank is using Social Media platforms and Bidder is required to integrate the proposed MarTech Solution with Bank's Social Media platforms and listening tool / system as part of the scope of the RFP document.**
47	35	2.xviii	Who is the ESP?	**Bidder has to integrate the proposed solution with Email Service Provider or through Bank's Middleware as per the use case and the details will be shared with Bidder post onboarding. Bidder may leverage its own email platform for the delivery of emails.**
48	49	10.2, a, iv	Does the bank already have a chatbot vendor? If yes, what is it? If no, is the bidder expected to provide one?	**Chatbot is being implemented in Bank and the bidder needs to integrate MarTech and Corporate Website the solution with Chatbot. The details of chatbot will be shared with the Bidder post onboarding.**
49	15	3.8	Please provide the details about the criteria for compatibility with existing systems and environments.	**The Bidder has to integrate the proposed solution with existing systems, environments and channels. Wherever required, Bidder has to customize the proposed solution to make it compatible with existing Bank's systems with minimal customization in Bank's Systems.**
50	91	Section M (Corporate Website Development) - Maintenance and Support	Is there any specific disaster recovery protocol the Bank currently follows that should be incorporated?	**Bank's DC and DRC is ISO 22301:2019 certified. However, as per the scope, Bidder has to comply ISO 22301:2019 (BCMS) standards for Business Continuity to showcase redundancy, disaster recovery and infrastructure availability. Please refer to clauses "21.13 Business Continuity/ Disaster Recovery" and "22. Disaster Recovery Mechanism" in page no. 126 and 127 respectively in the RFP document.**

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51	290	Data layer Encryption / Tokenization - Business Requirements	How critical is the tokenization process to your overall data security strategy?	**Tokenization is one of the most critical security components of MarTech Solution and is to be mandatorily deployed for cloud/Hybrid based solution. Please refer to clause "19. Data Protection" in page no. 119 in the RFP document**
52	50	10.2 Usage and Functionalities	Loyalty / Point management system: A common system across all products Does the bank have a solution to manage points? Where is this data stored? If not, what are the use cases the loyalty system must solve for?	**Bank is having a Loyalty/Point Management system in place which needs to be integrated with proposed MarTech Solution as part of scope of the Bidder.**
53	35	2	How dated back is the historical data? And approximate size of the same.	**The historical data of the bank in Data Warehouse (SDR) would be around 3-4 years old and the database size is approximately 250 TB. However, sizing for CDP is to be factored by the bidder considering all the channels, volumetrics and projections provided by Bank.**
54	312	8	Does the bank mandate the bidder to use only Oracle stack based on the existing EULA?	**It is not mandated to use only Oracle stack, in such cases the Bidder has to provide enterprise and supported version of alternative DB and quote the cost in the Bill of Material.**
55	75	Section 12 (Corporate Website Development) - General Understanding and Scope	Will the bank provide the necessary content (text, images, videos), or is this expected from the bidder?	**Content creation is part of bidder's scope that includes all necessary content (text, images, videos). However, Bank may provide some input in the content selection and finalisation.**
56	40	Key Considerations for Bidder	Can the Martech solution leverage the Oracle Database Licenses provided by the Bank? What version of Oracle does the Bank use?	**Yes, Bank's Oracle EULA licences may be leveraged for on-prem MarTech deployment. Bank uses supported versions of Oracle. Bidder is required to utilize supported as well as latest versions of Oracle products.**
57	271	Annexure 25: Functional & Technical Par	1) The Solution should have pre-loaded templates/ artifacts to support content marketing" Please provide more details, what support is required for Content marketing?	**The bidder shall be responsible for all aspects of creative generation required by the Bank utilizing the proposed Content Management Solution. This includes subscription to stock image & video resources along with image and video editing software. Please refer to Point 4 of Corrigendum-2 and various relevant section of the RFP document.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
58		Generic	Is operational support for DR testing services in scope? If yes, then: a) Are DR tests conducted at an integrated level, or application by application? b) How many DR tests are scheduled in a year? c) Kindly provide the number of applications that are in scope for DR and the number of data centers	**Yes, Operational Support for DR testing services is part of Bidder's scope** **a) DR drill will be conducted at an integrated level as well as at application level as per the cases decided by the Bank.** **b) DR test to be performed on quarterly basis or as decided by Bank.** **c) The proposed solutions to be deployed by the Bidder as part of this RFP will be under Bidder's scope for DR drill.**
59		Generic	We understand CBI have the infra(compute, storage, and backup solution) available for Corporate Website as per RFP, Kindly confirm that bidder will install the WEBSITE application rest all the infra related requirements fulfill by CBI team Like: - Instance(Like: - VM , containers etc.), Storage mapping, and backup configuration for all the instance required for Corporate Website.	**Hardware and Associated System Software to be provided by the Bank for all instances (UAT, SIT/Development, Prod and DR) of Corporate Website and the Data Protection Layer is mentioned in Page No. 94 and 95 of RFP document. Any other System and Software not mentioned in this section, however required for implementation and operationalization of Corporate Website and the Data Protection Layer are to be provided by the Bidder.**
60		Generic	Should the audit scope include independent assessments or just support for the internal audit team? What applications and business processes are included, and should the supplier support external audits? What are the frequency and number of audits conducted?	**1st time VAPT and Application Security audit of MarTech Solution and Corporate Website is to be performed by the Bidder through Cert-In empanelled Auditor as part of scope of the RFP. Subsequently, VAPT, Application Security, Information Security, Process and Compliance Audit will be performed by Bank or Bank appointed Auditor on quarterly basis. RBI/Regulatory bodies/Certifying Agencies will also conduct audit on annual basis. The compliance/closure of the Audit observation is to be performed by Bidder within 10 days of audit observation without any additional cost to Bank. Please refer to clauses "18. Regulatory Compliance", "19. Data Protection", "20. Security", "21. Monitoring and Management", "4. Monitoring & Audit", "9.17 Inspection, Audit, Review, Monitoring & Visitations" in page no. 119, 120, 125, 144 and 182 of RFP document on the Audit scope and frequency.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
61	40	Key considerations for the bidder	It mentions 1. For On-premises deployment: Bank will provide following facilities, tools and utilities to be utilized for implementation and maintenance of proposed MarTech Solution and Corporate Website like Data Centre Space, Power and Cooling, Network Connectivity, Firewall, Patch Management Tool, Antivirus Tool, Infrastructure Monitoring Tool, DevSecOps Utility, SSL/TLS Certificate in the name of Bank's Domain, FQDN, Public IPs, DNS Service, Oracle Database & WebLogic License, Database Access Monitoring (DAM), Network Time Protocol (NTP) Service. However on P.98 it says • Install current as well as futuristic tools like Patch Management Tool, Monitoring tool, Application Whitelisting Tool, Enterprise Management Tool, Host Intrusion Prevention System and DR Automation Tool etc. (which will be provided by the bank) on proposed onsite Systems. Please confirm whether patch management tool and monitoring tools are to be provided by bidder	**For on-prem deployment, Patch Management and monitoring tools will be provided by Bank.**
62	P.94	13.1 Hardware and Associated System Software to be provided by the Bank	Bank has Oracle ULA. Please confirm that the bank can supply Oracle Licenses as detailed in section 9b) to be used as part of the MarTech solution	**Bank has Oracle ULA and can provide Oracle DATABASE licenses which bidder can make good use in its proposed on-prem deployment MarTech Stacks and Corporate Website.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
63	131	27.7 AMC	The AMC rates quoted by the Bidder in the Commercial Bid shall be valid for a period three years after expiry of the Five-year contract period. 27.7 Whether to extend the AMC contract after expiry of the tenure of the RFP (i.e. 5 Years) shall be at the sole discretion of the Bank. - This means the contract is for 5 + 3 years and can the extendable period rates should be mutually decided.	**The clause "27.6 The AMC rates quoted by the Bidder in the Commercial Bid shall be valid for a period three years after expiry of the Five-year contract period." in Page No. 131 stands deleted.** **Please refer to following clause under "9.1 Important Terms & Conditions" in Page No. 156 for AMC rate after completion of expiry period.** **d) Bank reserves a right to extend the AMC, ATS, Subscription and FMS of the proposed MarTech platform and solution for 2 more years i.e. 6th and 7th year on the same terms and conditions wherein enhancements quoted for 4th and 5th year would be taken as the price reference for the extension.** **No change in clause No. 27.7 of RFP document.**
64	28	Cloud vs On prem	Bank prefers an on-prem solution wherein all the components of the proposed MarTech Solution should be deployed in the Bank's premises (DC and DRC). Alternatively, if the Solution Provider proposes a hybrid deployment model for the MarTech solution, Bank prefers majority of the MarTech Solution components to be deployed onpremise and only for certain inevitable components, it may use Cloud Infrastructure for a limited processing. No PII data should be moved to cloud. With reference to this, can the content management system, web / app analytics be on cloud or will more weitghtage be provided to on prem deployment	**Bank will evaluate the architecture of the solution proposed by the Bidder with respect to On-prem and cloud deployment. This will include criticality of the components, Data handling methodology, Integration mechanisms etc. All these aspects will be evaluated by Bank for allocating marks based on on-prem / cloud deployment model proposed by Bidder.** **Refer to the "Marks Criteria" column of the Serial No. k of the table in Page No. 28 of RFP document.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
65	77	12.17	Any third party audit or any review of functional specifications and effort shall be conducted by an auditor/external consultant (as applicable) which is not a competitor of Bidder. we understand that the frequency and process of such audit shall be pre-agreed, and shall be done with reasonable prior written notice, during reasonable business hours, and shall be limited to the system developed herein, excluding any pricing, sensitive or confidential information of the Bidder. Bidder understands that any audit finding shall only apply as mutually agreed between the parties. Any dispute with respect to such observations shall be dealt with in accordance with the dispute resolution process.	**Review of functional specifications and effort shall be performed by Bank. 1st time VAPT and Application Security audit of MarTech Solution and Corporate Website is to be performed by the Bidder through Cert-In empanelled Auditor as part of scope of the RFP. Subsequently, VAPT, Application Security, Information Security, Process and Compliance Audit will be performed by Bank or Bank appointed Auditor on quarterly basis. RBI/Regulatory bodies/Certifying Agencies will also conduct audit on annual basis. The compliance/closure of the Audit observation is to be performed by Bidder within 10 days of audit observation without any additional cost to Bank. Please refer to clauses "18. Regulatory Compliance", "19. Data Protection", "20. Security", "21. Monitoring and Management", "4. Monitoring & Audit", "9.17 Inspection, Audit, Review, Monitoring & Visitations" in page no. 119, 120, 125, 144 and 182 of RFP document on the Audit scope and frequency.**
66	77	12.18, 12.19	Bidder understands that SLA penalty should be applied only if solely attributable to Bidder's actions. Any such penalty once applied should be the sole and exclusive remedy for any liabilities arising out of such breach. Request to remove termination as a consequence of breach, as termination for material breach already exists.	**The clause No. 12.18 in Page No. 77 of the RFP document has been revised as under: 12.18 The delay in website response for viewing as mentioned in the section "9.4 Service Level Agreement" shall be considered as deficiency of services.** **No change in the clause No. 12.19 in Page No. 77 of the RFP document.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
67	119	19	BIdder also seeks to clarify whether personal data will be encrypted by the bank such that it is not accessible to the bidder. IBM is committed to complying with applicable laws, globally, and is taking steps to prepare for the new privacy law in India that will become effective in the near future. However, any data processing if applicable shall be governed by an agreed data processing agreement, as both parties have obligations under the applicable data protection laws if bidder is required to process data on behalf of the bank. Bidder requests that Bank and bidder mutually agree on the data protection requirements, especially the technical measures , prior to execution of the contract. The requirements under 19.1 and 19.6 need to be clarified.	**No PII data should be moved to cloud and appropriate Data Tokenization Solution should be implemented by the Bidder as part of scope. Bank follows all required processes for handling PII data in line with relevant guidelines of various Statutory Bodies and Bank's own policies. Bidder is required to ensure the necessary security requirements as prescribed by Bank are built into the solution. Please refer to the clauses "18. Regulatory Compliance", "19. Data Protection" and "20. Security" in page no. 119 and 120 respectively in the RFP document which are part of Bidder's scope.**
68	165	9.4	we understand that any regulatory and statutory update shall be identified by the Bank and notified to the Bidder as part of the agreed requirements. Request that any update which has financial implication should be addressed as per the change request process. Penalty should not be applied if the delay or SLA breach is due to such change not originally part thereof.	**Regulatory/statutory changes shall be notified by Bank to the successful Bidder and the changes/upgradation/compliance to be performed by the Bidder within the stipulated time without any additional cost to the Bank.** **No change in clause no. 9.4 "Service Level Agreement" of RFP document.**
69		General	If we consider 62 Mn as active customer profile, then the number of emails per year amounts to 150 Mn emails per year – which is just 2.4 emails per profile per year. Which doesn't seem right.	**Out of 6.2 crore active customers, around 25 lacs customers are currently registered their email ids. However, Bank intends to increase the email registration drastically through campaigns and other forms. For the number of email campaigns under the usage projections for MarTech, please refer to the point no. 20 of Corrigendum-2.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
70		General	There is also a mention of 4.7 Mn of mobile banking users. However, in the 5-year projection, they have provided it as 4.5 Mn users in Year 5.	**Bank is currently having 47 lakhs active Mobile Banking users and 1 lakh active Internet Banking users. For new registration of digital banking users on bank's platforms and source systems, please refer to the point no. 20 of Corrigendum-2.**
71	32	Scope of Work	Please provide a high level estimate of the below - Current and forecast for entire contract period 1. Monthly Unique visitors in website 2. Offline record volume of customer data 3. Offline record volume of Agent data 4. monthly campaign volume - online Vs offline 5. Volume of unique users expected to be engaged on a monthly basis	**Current monthly unique visitors in website is around 6.9 lakhs. However, Bidder is required to assess the projections for the new environment as past data may not be a representative for a new environment. Please refer to clause "6. Projections & Considerations" page no. 39 and 40 of the RFP document and point No. 20 of Corrigendum-2 for the projection numbers.**
72	32	Scope of Work	Name of the current CRM/ LMS/ Analytics software being currently used	**There is no comprehensive CRM in the Bank. However, However, Bank is having Integrated Customer Care (ICC) application which has CRM features having limited functionality. The Bidder may use these limited features or provide a workaround so that the Bank will be able to leverage the MarTech Solution optimally. LMS is being implemented in the Bank as a part of the new Integrated Customer Care of the Bank.**
73	40	Total traffic on Corporate Website for last 1 year: Approx. 80 Lakhs	Kindly share further volumetrics details - Website Hits per day or per minute - Avg - Website Hits per day or per minute - Avg	**The current average hits in minute (Page Views) is around 400 during peak hours. However, the Bidder has to do sizing as per the clause "6. Projections & Considerations" in page no. 39 and 40 of the RFP document and point No. 20 of Corrigendum-2.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
74	29	Performance Metrics	What are the KPIs mentioned in Annexure-24 that the bidder needs to commit to achieving?	**The Bidder has to provide KPI commitments based on the business parameter and target with a minimum threshold as defined in three tables in Annexure-24 in page no. 248 of RFP document. Higher commitment will fetch higher marks, and the Bidder has to clearly explain the strategy, ways and means to achieve the committed KPIs.**
75	157	Campaign Management	What are the expected types and volume of campaigns (e.g., email, SMS, WhatsApp, social media) that the system should support monthly or annually?	**For the expected types of Campaigns, please refer to the Table of the clause "10. Detailed Functional Requirements for MarTech Components" in page no. 47 of the RFP document. For Campaign specific details and Campaign Volumes, please refer to point No. 4 and 20 of Corrigendum-2.**
76	157	Content Management	Can you specify the volume and types of content (e.g., text, video, graphics) that the CMS will need to manage and store?	**Needs to be estimated by the bidder based on the solution and Bank's landscape. Please refer to the section "Typical usage projections for MarTech" under the clause "6. Projections & Considerations:" in page no. 39 of the RFP document as well as point No. 4 and 20 of Corrigendum-2.**
77	117	Digital Asset Storage & Management	What is the expected volume of digital assets (e.g., images, videos) to be managed by the system?	**Needs to be estimated by the bidder based on the solution and Bank's landscape. Please refer to the section "Typical usage projections for MarTech" under the clause "6. Projections & Considerations:" in page no. 39 of the RFP document as well as point No. 4 of Corrigendum-2.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
78	13	KPIs & Value Realization	Are there specific examples of "use cases" that the Bank expects to implement immediately post-deployment?	**Bidder to propose a comprehensive digital marketing strategy taking into account Bank's source systems, data volumes, banks products, personalization plans and create marketing use-cases (30 unique use cases) for the same. These use cases along with the use cases mentioned in Annexure 23 of the RFP document has to be achieved by the bidder. However, Bidder may propose additional use cases that may assist in achieving the objectives defined in the RFP document.**
79	80	15. Display of Unclaimed Deposits and Search Facility: Successful Bidder to develop and integrate a secure, user-friendly feature for the display of unclaimed deposits and a search facility, in compliance with regulatory requirements, on the Bank's Website.	Search is a critical component but there is no mention of functional and technical features related to the same. Suggestion is to add component like Advanced Search with features like faceted, multi-lingual,personalised, suggestion based search facility	**The requirement on Advanced Search option is now added as part of requirement/scope of work. The details are mentioned in point no. 1 of Corrigendum-2.**
80	NA	Suggestion	RFP does not talk about Enterprise/Advanced Search facility which is very important for the banking use-case perspective	**The requirement on Advanced Search is now added as part of requirement/scope of work. The details are mentioned in point no. 1 of Corrigendum-2.**
81	66	Section 3 - Digital Asset Storage and Management	Are you open to use any non-commercial and opensource products and frameworks?	**No Open Source product is allowed. Bank requires enterprise licensed and fully supported solution only. Please refer to point number 5 in page no. 312 of the RFP document.**

Sr No	Page #	Point / Section #	Prebid Query	Bank's Response
82	240	At least three key components of the proposed/offered MarTech Stack (Campaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management) should have been implemented together at one BFSI client in India or Abroad with a minimum of 50 lakhs customer base at the time of implementation. The implementation should be within last 5 years as on date of publishing of this RFP.	Does the word "implemented together" refer to implementation of the 3 key modules for one refer customer?	**"Implemented together" refers to at least three key components of the proposed/offered MarTech Stack viz Campaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management should have been implemented together at one BFSI client in India or Abroad with a minimum of 50 lakhs customer base at the time of implementation.**
83	196	Annexure 2: Letter for Conformity of Product as per RFP:	Deviations to RFP Terms and Conditions submitted along with the bid response, in this Annexure 2, should be mutually discussed and agreed.	**The Bidder shall not add any conditions or deviations in the Commercial Bid. Any such conditions / deviations may make the bid liable for disqualification. Further, deviations to the Compliance requirements may lead to disqualification**
84			Can the bidder deploy sub-contractors (in addition to their employees) for implementation and steady state support? Or is the expectation that only Bidders full time employees can be deployed?	**The implementation and operation are to be performed by Bidder and/or OEM Employees only. No Sub-contracting is allowed.**

End of Document