Response to 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 #	Pre-Bid Query	Bank's Response
1	27	Point J, under domain expertise	Can you please share the existing solution architecture and technical landscape to design a comprehensive TO BE solution architecture blueprint integrated with various components while ensuring their seamless interaction.	Broader landscape details are provided in page 36. Bidder to present a proposed target state based on this understanding
2	28	K, Deployment model	Is there a specific preference for which MarTech modules (CDP, CMS, DAM, campaign management, and Analytics) should be on-premises, considering most are cloud-based?	As indicated in the RFP, bidder may propose cloud based solution, however Bank's preference is for on-prem solution
3	27	I, Data Protection	How many personas are required for the platform, and how are they being managed for access controls in the current implementation?	Bidder should propose the optimum types and number of personas required for Bank to manage and run the solution based on best industry practices.
4	34,35	Channels, Source Systems in scope	Could you please share the ingestions/data feeds from these source systems to be ingested into marketing platforms and CDP?	Bidder has to integrate the proposed Solution with Bank's Internal Channels as well as external channels as mentioned in clause "2. Channels/Source Systems in Scope", Indicative Data Flow Diagram", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 36, 53 and 59 respectively of the RFP document.
5	34,35	Channels, Source Systems in scope	Could you please share the existing data architecture?	Indicative data flow diagram is given on page number 36. However, more details will be shared with the bidder post onboarding.
6	34,35	Channels, Source Systems in scope	Could you please list the source systems as per priority required for integration?Any particular data sources to be considered as SOT (source of truth)?	Bidder has to integrate with all the source systems mentioned in the RFP document. However, the priority and SOT will be shared with the bidder post onboarding.
7	34,35	Channels, Source Systems in scope	Will the data warehouse/single data repository have data coming from any other systems/platforms not listed on page 34?	Yes, more systems may be integrated in the future
8	37	5.1 Data Management	Please share the technical details/specifications of the existing Data Lake platforms.	Bank is currently not having Data Lake House 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.

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9	37	5.1 Data Management	Could you please confirm if there is a master data management platform already in place?	Currently Data Warehouse Solution (SDR) is having master and transactional data of major channels as mentioned in the Indicate Data Flow diagram shown in page no. 36 of the RFP document. Further details will be shared with the bidder post onboarding.
10		General	Do we have a defined scope for the MVP from the overall MarTech implementation?	Bidder has to ensure successful deployment and go live of all features, functionalities and use cases mentioned in the RFP document.
11	41	Indicative CDP Data Flow Diagram	Could you please share the SDR solution platform identity stitching and golden record created for CDP?	Bank is having Data Warehouse of IBM Stack which is slightly dated and Bank is in the process of modernising this Data stack. Other details will be shared with the bidder post onboarding.
12	41	Indicative CDP Data Flow Diagram	Where will the consent management and preferences data come from?	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.
13	46	Section 9.9	Do we need to provide loyalty system/point management platform as a part of Martech	Integration with Bank's loyalty platform is required to be done by the Bidder
14	46	Section 9.16	Could you please share the geos for the geo-targeted campaigns?	The granular geos will need to be defined jointly with Bank during the analysis / design. However, requirement from the platform is to be able to map to detail granular level of geos
15	48	Section 10	Could you please share the ad platforms currently being used?	As part of the scope the solution should integrate with various ad platforms like Google AdWords, Facebook Business Manager, and others.
16	49	10.2 , a	Which identity management system is in use for generating the unique ID?	Currently, there is no identity management system is in use for generating the unique ID. However, Bank's existing Accounts and Customers can be identified by Account No., CIF No., Transaction ID etc.

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17	51	10.3	Regarding AI/ML models in place, could you please share the type and format of data these models produce which are to be integrated?	At present, there is no AI/ML tool. Bank has some marketing related analytics models in place, which needs to be integrated with MarTech stack by the selected bidder. Bidder to propose the required solution based on the defined scope of work.
18	51	10.3	Please confirm if the AI/ML models are supposed to be integrated inside reporting layers for insights generation.	Yes, the AI/ML models are supposed to be integrated inside reporting layers for insights generation. Bidder has to provide the solution with the necessary capabilities
19	52	11	Could you please confirm if pre-built reports are in place and if there is a need for migration?	The solution should have reporting and dashboard capabilities with pre-built analytics. There are no pre built reports currently in place.
20	36	INDICATIVE HIGH-LEVEL DIAGRAM	Would it be acceptable to implement an integration layer or ETL solution for integrating the MarTech platform with CBoI's existing tools?	Bidder may implement an integration layer or ETL solution for integrating the MarTech platform with CBoI's existing Channels/Application. Overall, the solution should be workable and deliver the objectives.
21	157	1	Are there any existing campaigns that need to be migrated? If so, how many and from which platform?	Currently no campaigns that need to be migrated.
22		Generic question	Who is your current SMS gateway partner? What type of SMS are being used (MO/MT)?	Bidder has to integrate the proposed solution with SMS Service Provider or through Bank's Middleware as per the use case and feasibility. The details will be shared with Bidder post onboarding.
23	32,33	2	It is mentioned that the bidder is expected to develop and maintain a corporate website. Does this mean that the website needs to be created freshly with new designs/content etc. or will it be a migration from the current legacy CMS to the newly decided one?	The Corporate website needs to be created freshly with new designs/content. However, if there is any data, functionality, workflow that are relevant and useful the same can be migrated from the current website. Please refer to the point 12 on page number 75 of the RFP document for detailed scope of work.
24	43	7.2	Do we already have the data in place required for hyper personalization? Or do we need to strategize the data requirements for that as well and then fetch the respective customer data?	Bank is not having the data in place required for hyper personalization. This is part of Bidder's scope, Bidder to propose and implement required solution for hyper personalization.

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25	56	20	What exactly is expected from the creative library? What kind of stock images and videos should be already present? Is this the DAM system being talked about?What is the volume of	**The Bidder is required to design and implement the DAM solution so as to enable the Bank to preserve and store all the creative work that is already there or being developed. The Bidder is required to bring the stock images/videos as part of creative library for the Bank to use them in the design and development of creatives. Licenses for stock media is part of Bidders Scope.**
26	56	2.14	How is the current website content being managed (only backend or other collaborators can also change content) and do the assets currently have tagging, meta data and properties addition in place?	The Bidder is required to provide enablers in such a way that the Bank's internal team is able to manage it/change the content to some extent. However, the Bidder is expected to overall manage the Website content changes and maintenance.
27	66	3.9	High extent of customization refers to what kind of functionalities exactly? Please give an example.	High extent of customization refers to the ability to modify existing workflows, create unique identifiers for customers, and integrate with various channels and systems to meet specific business requirements
28	55	4	Is there an existing Chatbot integration? If yes, details are needed on the Vendor and the type of integration done	Chatbot is being implemented, details to be shared with the Bidder post onboarding.
29	55	4	Please share the current features supported by the Chatbot	Chatbot is being implemented, details to be shared with the Bidder post onboarding.
30	55	4	If there is no integration for Chatbot, would CBI consider onboarding any 3rd party vendors for Chatbot integration?	Chatbot is being implemented, integration with Chatbot is part of the RFP scope. But onboarding of any 3rd party chatbot solution which is advanced.
31	55	Built-in features - 4	Will there be an approver from CBI for checking the content after translation using the available translation service or 3rd party translation service?	Yes, there will be an approver from the Bank. However, Bank expects to quality translation which requires minimal inputs from Bank's end.
32	56	Content Creation - 7	What are the screen sizes supported - or viewports? (Mobile, website, Tab)	The solution should be scalable to various screen sizes and ratios

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33		Generic question	What are the different types of roles expected in DAM?	Bidders to propose the same in line with Industry best practices as part of scope which will be finalised with successful Bidders
34		Generic question	Is there any existing DAM available? Please provide details. If yes, What is the current size of DAM, total number of assets available as of today? What are the different formats of assets available?Is there any specific expectation in terms of volume and types of stock	No, Bank does not have an existing DAM.
35	60	Other channels integration	What is the use cases for integration with channels like Amazon Alexa, Apple's Siri?	The integration with channels like Amazon Alexa, Apple's Siri, Google Assistant, Microsoft Cortana, RCS, and Google Chat is to enhance customer engagement by providing voice-activated and conversational interfaces for accessing bank services and information. This could also be leveraged in these advertising ecosystem for a seamless customer experience, leveraging insights from these channels for campaign personalized and optimization.
36	66	15	What is the current retention policy of the Bank? How are documents archived?	The solution should store ingested data for as long as Bank requires (subject to regulatory constraints) and provide data retention options by time period, source, and data type
37	67	Landing Page editor	Please elaborate "Solution should allow modular (costs basis number of landing 'pages /visitors per month."	The solution should offer modular pricing based on the number of landing pages created and the number of visitors per month. This allows Bank to scale its usage and costs according to its needs and marketing activities

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38	74	User sign in to platform	Is there any Identity management and consent management in place currently?	Currently Bank is having Privileged Identity Management (PIM) solution in place for integration with on-prem deployment. 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.
39	34	2.Channels/Source Systems in Scope:	We understand that the bank has created SDR (Single Data Repository) to accumulate data from multiple channels. In this case, do we still need integration with systems like the Trade Finance System, Treasury, IB,MB, etc.? The indicative data flow mentioned in Pg 36 shows that data from these systems are already getting stored in SDR.	As indicated in the RFP, SDR has select T+1 data that may be leveraged, however it is not comprehensive. Bidder has to integrate the proposed Solution with internal and external channels as mentioned in clause "2. Channels/Source Systems in Scope", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 53 and 59 respectively of the RFP document.
40	49	Customer profile enrichment based on 3rd party data for improved targeting	The requirement for customer data ingestion specifies the use of third-party data to enrich customer profiles. Can you confirm if the MarTech stack should support integration with a specific set of third-party data providers? If so, could you list them or provide guidelines for preferred data sources?	Yes, the MarTech stack should support third party integrations. Best in class data providers to help implement and enrich envisioned use cases may be proposed by the bidders. Please refer to the "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 53 and 59 respectively of the RFP document.
41	41	Bank is implementing CRM with limited capabilities like customer profile (indicating their likes, dislikes and preferences), cross-sell / up sell predictor, churn reduction predictor, loyalty predictor etc.	Could the bank share additional details(E.g.: CRM OEM) about the planned CRM system to ensure seamless integration with MarTech components?	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. Details to be shared with the Bidder post onboarding.

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42	52	Solution should facilitate audience, advertising and mobile marketing analysis.	Are there specific metrics mandated by the bank for measuring the ROI of marketing campaigns?	Industry standard metrics to be proposed by the bidder. Bank and the selected bidder to align on ROI measurement logic.
43	52	Solution should offer attribution solution across multiple campaigns and channels (social media, Bank's channels and others).	Are there specific revenue attribution models the bank expects the MarTech solution to support (e.g., first-touch, last-touch, or multi-touch)?	Solution should facilitate attribution across multiple campaigns and channels
44	53	Solution should support standard reports for leads, emails, campaigns, and web analytics.	Are there specific reporting templates or formats mandated for campaign performance, customer segmentation, or other analytics?	As part of the scope of work, Bidder is required to propose reporting templates or formats mandated for campaign performance, customer segmentation, or other analytics as per Industry best practices. The Bank will review and provide the inputs to the Bidder in this context.
45	54	Solution should create surveys & questionnaires which can be shared in multiple channels including but not limited to Mobile, Website, social media etc. and the response should be stored and used in the campaign workflow.	What types of survey campaigns are you planning to run?	The solution should support survey management tools that accept different formats as responses and support vernacular Indian languages
46	55	Solution should have capabilities to evaluate campaign conversion into business for NTB and ETB. Bank's Internal and external channels for journeys / campaigns to be incorporated.	Do conversions account only for digital channels, or can they include offline conversions as well?	The MarTech Solution which is used for business fulfilment both online or offline can be taken in to consideration.
47	55	Solution should provide insights on click map, scroll map and move area.	What specific behavioral metrics apart from click map, scroll map and move area.(e.g. browsing patterns, session durations) does the bank expect the MarTech solution to track across channels?	Bidder to propose the required solution based on industry best practices including browsing patterns, session durations etc.

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48	75	Solution should facilitate taking customer consent for sending communications basis type (promotional, transactional, regulatory etc.) and by channel for each of the type of communication.	How are customer marketing consent and preferences currently managed? What is the primary source of truth for this information?	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.
49	75	Bank aims to develop an on-premises website with a hyper-personal interface, wherein it dynamically adapts to each user's individual needs, preferences, and behavior. The new website will be developed to give new look and feel to attract and service customers from all age-group.	What level of hyper-personalization is expected on the revamped website? Are there specific benchmarks or examples the bank would like to emulate?	The hyper-personal interface should include but not limited to personalized content, offers, and recommendations based on customer behaviour, preferences, and interactions across various channels. This also includes dynamic content updates and real-time personalization. Bidder to propose benchmarks based on best industry standards.
50	90	Integration with third party application like tax planner, online IT filing, EMI/Loan calculator etc. and selected external sites of banks, other financial institutions, income tax etc. for smooth access from corporate website	Are there plans to integrate new third-party tools soon, and if so, how many?	There may be new integrations in the future
51	111	Maintain a responsive website design that adapts seamlessly across different devices (desktop, mobile, tablet).	For the revamped website, are there specific mobile-friendly features or functionality requirements beyond standard responsive design?	The solution should support mobile-friendly features and functionality beyond standard responsive design, including personalized content, dynamic data capture, and seamless integration with mobile apps and other digital channels. Leading practices and guidelines must be followed

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52	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 mentioned in the RFP. In case Bank avails a comprehensive Consent Management Solution in future, the Bidder has to integrate for seamless to and fro data transfer.
53	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.**
54		Generic Question	Please clarify whether the performance marketing activitiy will be handled solely by bidders ?	This is part of Bidder's Scope; however Bank's team will be actively involved in execution of the marketing campaigns.
55		Generic Question	Please clarify who will be responsible for the media buying activitiy ?	The media buying activity is to be performed by Bank in consultation with Bidder.
56		Generic Question	Would bidder be provided with a marketing agency to support on the creation of creatives and other campaign related activities ?	The bidder shall be responsible for all aspects of creative generation required for the project. This includes subscription to stock image & video resources along with image and video editing software.
57		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.**
58		Generic Question	What are the critical conversion metrics tied to advertising spend that the bank expects the MarTech solution to track and optimize?	Bidder to propose the industry level conversion metrics tied to advertising spend that the MarTech solution should track and optimize.

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59		Generic Question	What is the maximum number of concurrent campaigns the bank expects the platform to manage ?	Bidders to estimate the same in line with Industry standards as per the scope and projections defined in the RFP document.
60	43	7.3 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.	Kindly confirm if the 30 use cases indicated here are over and above ones mentioned in Annexure 23? or do we need to consolidate annexure 23 use cases along with our proposed new use cases and finalize total 30 use cases?	Yes, this is over and above the use cases mentioned in Annexure 23.
61	44	7.20 Please note that the above list of responsibilities is not exhaustive, the Bank reserves its right to extend/modify the same as the project evolves at its own discretion without impact on commercials.	Request bank to redraft this requirement as below: 7.20 Please note that the above list of responsibilities is not exhaustive, the Bank reserves its right to extend/modify the same as the project evolves in mutual discussion with bid winner without impact on commercials.	No Change in RFP terms
62	45	7.23 The unutilized Man-days will be carried forward to subsequent year at the discretion of Bank, however the Man-day rate for carried forward days would be as that of the previous year.	Man days rate are calculated basis the inflation adjustment, hence request you to change the rate to current year as against previous year	No Change in RFP terms
63	56	11.2 Content creation	Kindly confirm whether the content creation i.e. image, video etc. is out of scope and The scope is limited to creation of view for campaign for intended audiences from templates that Business will consume.	The solution should incorporate powerful design tools for both video and images to ensure high-quality engaging content that aligns with marketing goals

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64	56	11.2 Content Delivery	For Video content whether the solution should play the file OR stream the audio/video content? If streaming then does bank has streaming servers OR expectation is to host content in YouTube?	The solution should be able to play and stream depending on use cases. Bank can utilize channels like YouTube, Facebook etc.
65		Corporate web site	What is the tech stack for bank's corporate wesbite ?	The proposed Corporate Website will be independent of current tech stack. The details of existing tech stack will be shared with the Bidder post onboarding.
66	56	11.2 Content Delivery	We assume that the last mile end point for SMS,EMAIL and WhatsApp is provided by BANK, the scope is to consume the APIs.	Yes, Bidders understanding is correct.
67	56	11.2 Content Delivery	We assume that the last mile provider will provide all analytics and will customize their system if required. Kindly confirm if our assumption is correct?	The bidder's solution should provide comprehensive analytics and reporting capabilities
68	56	11.2 Content Delivery	We assume that the paid media channels are managed by bank and the platform will consume the APIs provided by bank.	Paid media channels will be managed by Bank. The solution should integrate with various ad platforms and support API integration. Running and operating on paid media channels is part of Bidder's scope.
69	57	11.2 Integration capability	We Assume that any update needed in existing legacy systems will be done by bank .	Bidder needs to suggest and provide requirements for such changes. There will be a change approval committee to review change requests, and Bank will undertake the required and approved changes
70	51	10.3 b hyper personalization	Is listening of social sentiment part of scope?	Bank is using 5+ Social Media platforms as of date. Bidder to integrate with Bank's Social Media platforms and listening solution
71	69	CDP	We Assume that the legacy data mart will provide the required data in the format required by platform .The accuracy of data will be managed by existing data mart.	Bidder to ensure necessary format conversions for the platforms' consumption

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72	75	Corporate web site	Is their any tech stack preference for web site? (To leverage the existing enterprise architecture)	The bidder will determine the most appropriate technology stack for implementing hyper-personalization features, considering factors like scalability, performance, and security. The bidder should suggest options for Bank to select and start development post-approval
73	95	Oracle DB	Kindly confirm if Bank is open for flat file based database?	Bidder may propose best suited database considering the solutioning, reporting, Security Compliance, DC-DR replication and other parameters mentioned in the RFP document.
74	82	User Authentication	We Assume that the Bank existing user management will be used by admin/bank employees only?	Yes, the solution should support user management for admin/bank employees, including adding new users and modifying/deleting access rights for existing users
75	75	Corporate web site	The platform to build the user management and link to unique profile in CDP	The solution should support user management and link to unique profiles in the Customer Data Platform (CDP) by connecting, unifying, and resolving identity, attribute, and event data from multiple touchpoints, devices, and channels into a single customer view
76	89	CMS	We assume that the Printing configurations on user systems will be managed by bank	Printing configurations to be performed by the bidder.
77	19	10 Eligibility Criteria point 3	We request the Bank to increase the bidder annual turn over to 5000 crores or more	No change in the RFP terms
78	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.**

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79	24	Documentary proof from client	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.
80	30	Credential & Experience	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.
81		Generic	Pls clarify if Bidder will have access of Bank Personal Data, and if yes then is it only of Indian Citizen PII or other countries as well. If yes, name of all such countries	Yes, Bank is having PII data for Indian as well as other country citizens. The solution being proposed should comply with RBI guidelines and DPDP Act.
82	Section 2 (1) Page 33	For tracking user behaviour on the Bank's websites and mobile apps, understand campaign performance, and optimize user experience.	How many websites/Mobile apps are being considered for measuring user behavior? Is there a list of websites/apps to be considered for migration?	List of systems are provided under "2. Channels/Source Systems in Scope:" in page 34 of the RFP document
83	Section 2 (1) Page 33	Launch campaigns for owned/paid channels and automate campaigns across channels.	Do we have a list of owned and paid channels that are being considered by the Bank	Bidder to propose the necessary paid channels required for a successful solution based on the details provided in the RFP document
84	Section 2(2) Page 34/35	Channels/Source Systems in Scope: SMS	Who is the current SMSC Provider which the solution needs to integrate with and send SMS	The Bidder has to integrate the proposed solution with Bank's Middleware for sending SMS.

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85	Section 6(2)-m Page 42	Channels/Source Systems in Scope: Data Warehouse	Please share the following details around the current Data warehouse platform (SDR) 1. Integration mechanisms available for both ingress and egress for real-time data exchange 2. Expected throuput of various integrations mechanisms supported in DW (SDR) 3. Type of data available in both Data Mart and ODS within the SDR Solution to be integrated with Martech solution (As the architecture denotes connection from both systems)	Bank is having Data Warehouse of IBM Stack which is slightly dated and Bank is in the process of modernising the complete Data Infrastructure that is the Technology and Data Pipelines. The details of the current Datawarehouse is as under: 1. Mostly ETL, however API and other modes may be explored, with SDR post modernization of SDR. 2. The sizing can be factored as per the data provided in the clause "(6) Projections & Considerations" in page no. 39 of the RFP document and and point No. 20 of Corrigendum-2. 3. Structured data is currently available in existing Datawarehouse. Other details will be shared with the bidder post onboarding.
86	Section 2(2) Page 34/35	Channels/Source Systems in Scope: CRM	Please clarify the existing CRM system that is being used by Bank along with it's integration capabilities with other systems	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. The details will be shared with the bidder post onboarding.
87	Section 11 Techno-functional req Page 52	Solution should integrate with Campaign Manager for real time offers and communications to be sent out.	Does this statement refer to an existing camapaign management system already deployed in the Bank? If so, which system is this?	This refers to the module / solution to be implemented by the bidder
88	Page 67 Email Editor Point # 10	Solution should optimize sending emails across ESPs basis better delivery rate and scheduled time.	How many different ESPs are to be integrated and which are these ESPs	Bidder will integrate with Bank's middleware for integration with ESPs. Bidder can also leverage their own platform for integration with third party ESPs.

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89	Section- Distribution - Content Management - Content Delivery - page 56	Solution should facilitate in powering content to digital displays like kiosks, digital signages.	Can you please specify type of kiosks and digital signages in terms of internet connectivity, device size, technologies supported on these digital signages?	The details will be shared with the bidder post onboarding.
90	Section- Design - DAM - In-built Features - Page 66	There should be a pre-built library of best practice marketing programs included in the including attached email and landing page templates.	Can you please specify what marketing programs are in question?	Refers to marketing programs to be launched by Bank and supported by the bidder for execution
91	Section - Design - DAM - Retention Policy - Page 66	The Solution's document retention policy should be synced as per Bank's requirement	Can you please share details on the retention policy?	The solution should store ingested data for as long as Bank requires (subject to regulatory constraints) and provide data retention options by time period, source, and data type. It should also support data purging and archiving processes.
92	Section - Design - Email Editor - Dynamic Content - Page 67	Solution should facilitate in content to be updated even after the email has been sent.	Can you help clarify this point? What do we mean by 'being able to update content after the email has been sent'?	This refers to embedding of dynamic content like live images, countdown timers etc.
93	Section - Design - DAM - Features - Page 66	Solution should have a spell checker	Can you please provide details on the use-cases or requirements to have a spell checker feature in Digital Asset Storage and Management?	The spell checker feature is required to ensure the accuracy and professionalism of content created and managed within the Digital Asset Storage and Management system. This includes checking spelling in emails, landing pages, and other digital assets to maintain high-quality communication with customers

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94	Section 11 (1)(5) Page 52	The Solution should be able to show return on ad spend by pulling cost data from all major ad platforms, correlating that spend to specific users or accounts, and then tracking ROI from those over time.	What are the ad platforms that the Bank uses currently? Does the ad-platform provide spends associated with specific users data with an identifier so that Campaigns can be attributed with user/account specific ROI?	Bank is using some ad platforms for specific purpose, but bidder is required to bring their own ad platform integrations as part of the scope.
95	Section 11 (1)(6) Page 52	Solution should facilitate influencer analytics.	Please clarify the 'Influencer Analytics' is in the context of Campaign Attribution - Such as 'These campaigns were influencing a conversion at this stage' etc	Bidder to propose the required solution e.g., custom link tracking, conversion tracking
96	Section 11 (1)(7) Page 53	Solution should integrate with CRM, email provider, SMS provider, push notification, online ad platforms, SEO tools etc.	Please list out the Solutions Providers (Vendors/OEM) to be integrated with for the listed - CRM Email Provider SMS Provider Push Notification Provider Online Ad Platform SEO Tool	Details will be shared with the bidder post onboarding.
97	Section 11 (1)(8) Page 53	Solution should support and integrate with platforms for mobile app.	Please clarify the Mobile App Platform being used by Bank	The list of Channels/Source Systems in Scope is mentioned in page no. 34 of the RFP document. The details of Mobile App Platform being used by Bank will be shared with Bidder post award of contract.
98	Section 11 (2) Page 65	DSP	Please clarify if the Bank is looking to procure a DSP (Demand Side Platform) and run Paid media directly without an agency as Ads Operations are not part of the scope of this current RFP	DSP is part of overall solution requirement wherein Bidder is required to manage the ads operations with oversight from Bank team.
99	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.	Serial No. 6 of the Eligibility criteria in Page no. 19 is about the experience of Bidder in implementation of similar project of the MarTech Stack and not about a particular Solution/OEM being proposed.

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100	section 2 - K page - 28	Deployment Model (On-prem/Cloud) which includes the major components are deployed on-premises and a minimal cloud exposure for limited Services/ Processing.	What will be the marks difference between on Prem & cloud	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.
101		Eligibility	Request to add an additional criteria stating that Bidder should be CMMI level 5 organisation	The terms outlined in the RFP are definitive
102		Value Realization	We propose to jointly agree upon bank/other vendor dependency to achieve defined business KPI and agree on timelines.	Bidder has to achieve the Business KPIs mentioned in Annexure-24 of the RFP. No change in RFP terms.
103		Payment Terms	We request bank to segregate Product/License/Subscription Cost for 1st Year and Implementation Cost of MarTech Components.Request bank to make payment of Product/License/Subscription Cost for 1st Year on the delivery of Product/License/Subscription Cost for 1st Year	No Change in RFP terms
104	32,33	2	It is mentioned that the bidder is expected to develop and maintain a corporate website. Does this mean that the website needs to be created freshly with new designs/content etc. or will it be a migration from the current legacy CMS to the newly decided one?	Yes, the website needs to be created freshly with new designs/content etc as part of Bidder's Scope of Work. Although there also will be migrations from the current website. Refer to Page No.75, Section 12.
105		Generic question	Is there any existing DAM available? Please provide details. If yes, What is the current size of DAM, total number of assets available as of today? What are the different formats of assets available?Is there any specific expectation in terms of volume and types of stock	No, there is no DAM available in the Bank. The successful bidder has to implement it as part of its scope.

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106	34	2.Channels/Source Systems in Scope:	We understand that the bank has created SDR (Single Data Repository) to accumulate data from multiple channels. In this case, do we still need integration with systems like the Trade Finance System, Treasury, IB,MB, etc.? The indicative data flow mentioned in Pg 36 shows that data from these systems are already getting stored in SDR.	As indicated in the RFP, SDR has select T+1 data that may be leveraged, however it is not comprehensive. Bidder has to integrate the proposed Solution with internal and external channels as mentioned in clause "2. Channels/Source Systems in Scope", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 53 and 59 respectively of the RFP document. For the Realtime data, Bidder has to integrate proposed CDC solution directly with all source channels (both internal and external sources).
107	49	Customer profile enrichment based on 3rd party data for improved targeting	The requirement for customer data ingestion specifies the use of third-party data to enrich customer profiles. Can you confirm if the MarTech stack should support integration with a specific set of third-party data providers? If so, could you list them or provide guidelines for preferred data sources?	The guidelines for preferred data sources would be provided to the successful bidder post onboarding.
108	41	Bank is implementing CRM with limited capabilities like customer profile (indicating their likes, dislikes and preferences), cross-sell / up sell predictor, churn reduction predictor, loyalty predictor etc.	Could the bank share additional details (E.g.: CRM OEM) about the planned CRM system, timelines and scope of implementation to ensure seamless integration with MarTech components? We also would like to call out that delays in CRM implementation can can result in rework for this program which will then need to be factored in additional timelines/ effort to be mutually agreed with the Bank	Bank will share details of CRM OEM to the bidder post onboarding. 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 these limited features or provide a workaround so that the Bank will be able to leverage the MarTech Solution optimally.
109	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.**

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
110	Section 11 Techno-functional req Page 52	Solution should integrate with Campaign Manager for real time offers and communications to be sent out.	Does this statement refer to an existing campaign management system already deployed in the Bank? If so, which system is this?	Bank doesn't have an existing campaign management system in place.
111	42, 96-97, 132	7.1 (a), 13.2 - Supply of al third-party products & service of OEMs, 27.16, 27.17	Bidder would like to clarify that, Bidder will supply all third-party products /services through the resale model, and the resale of such products shall be governed under the terms and conditions of the Resale Agreement to be signed between the parties, separately to the services agreement. Our standard resale agreement template is attached below along for your review and inputs. Further, the Bank shall sign the EULA or applicable OEM terms directly with the OEM. Bidder will passthrough all OEM products "**AS IS**" basis without any additional warranty, indemnity and liability whatsoever.	Bidder has to adhere to RFP terms and conditions.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
112	45, 78, 81, 100	7.26, 12.24 (A) pt. 5 & 6; 15 (vi) Regulatory Compliance 13.4 (k)	Bank expects that all changes/customizations/ enhancements related to existing or new regulatory / statutory requirements should be done by the Bidder in prescribed period without any additional cost, which Bidder may not be able to assess cost in advance at the time of submitting bid for want of knowledge in this regard, Bidder can factor the cost only when they aware the requirements. Further, timeline should also be mutually discussed and agreed in this regard. It is also noted under various sections of RFP that the Bank expects from Bidder to accommodate any changes at no extra cost due to regulatory changes. Hence suggesting below modified section, and this should reflect at all places wherever under RFP Bank expects from Bidder to provide additional services at no extra cost: *"All changes/customizations/enhancements related to existing or new regulatory / statutory requirements should be done by the Bidder within mutually agreed ~~prescribed~~ period and at an ~~without~~ any additional cost to the Bank."* Pls share Bank's security policies to be complied with. Also, we need clarity in terms of what exactly Bidder requires to comply with referred laws/regulations/rules in relation to security. Hence, Bidder understands that Bank will share all such requirements under corrigendum to be issued or during project execution phase from time to time. **Pls confirm our above understandings and change requests.**	No Change in RFP terms

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
113	72, 119-120	CDP: 54-59 - Privacy, security and compliance 19. Data Protection	Bidder in principle agrees to requirements, we understand that Bank will share with Bidder its policy in this regard to review and understand it for proper compliance. In addition, Bidder understand that it will have access of Bank's Personal Data, Bidder suggests that Bank should enter into Data Protection Schedule as per requirement of DPDP Act and Rules to agree upon protocols including security protocols, processing of data, and keep safe Bank Data as per applicable law and Bank's Data Security Policy applicable in Bank's environment. Accordingly, we have attached Data Protection Schedule template for review, which we can mutually discuss and agree at the contracting stage. Rationale behind seeking changes are as follows: As a standard practice within Bidder organization all across the globe, we access Client Personal Data under data protection schedule defining respective parties' roles & responsibilities with adequate safety & security protocols of Bank. As, Bidder is just data processor and follow written instruction in this regard as per DPDP Act & Rules. And this is best standard industry practice and in the interest of Bank itself.	No Change in RFP terms
114	104	14 (A) - 35	Bank reserve rights to interview FM resources, which in Bidder's opinion will have administrative hassles and may cause delay. Bank would appreciate that FMS is SLA based and if Bidder fails to achieve SLA, then it will have right to penalize Bidder. Hence, we request Bank to waive the requirement of resources interview to avoid possible delay.	No Change in RFP terms

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115	119, 121, 122	18 – Regulatory Compliance 20.14, 20.22, 20.23. 20.43	We understand that Bidder needs to comply with applicable laws/regulations that are applicable to Bidder's business and as a provider of services under this RFP. However, if Bank wants Bidder to comply with laws/regulations (as referred here) that are applicable to Bank, then Bank shall share details around this functionality requirement basis and mutually discuss for any such compliance requirements from time to time during project execution phase. Also, any changes to the laws/ regulations during tenure of a project that impacts commercials and timeline, parties will mutually discuss and agree to the timeline and an additional cost in implementing such regulatory changes. Bidder will not be able to take commercial hit in this regard, as it is difficult to assess any such cost at the stage of bidding. <u>Rationale behind seeking clarifications/changes are as follows:</u> Bidder wishes to clarify that we are not an auditing or legal or tax advisory firm. While we agree to comply with applicable laws applicable to Bidder as provider of Services under this RFP and laws that are applicable to Bidder's organization, we request Bank to clarify the applicable laws and guidelines needed to be complied with by Bidder as a scope line item instead a blanket reference of laws. Hence, we request you to please provide a list of functional requirements in relation to governing laws and guidelines, so that Bidder can comply same while providing the services.	Please refer to various clauses on Regulatory Compliance which are comprehensive to Bidder's understanding. Further details to be discussed with the bidder post onboarding.
116	122	20.29	Bidder understands that Bank will provide data masking tools to Bidder for masking Bank's PII. **Pls confirm our above understandings.**	Data tokenization, masking, hashing and encryption mentioned in the RFP document are part of Bidder's Scope.

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117	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. <u>Rationale behind seeking changes are as follows:</u> 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, <u>provided respective OEM agree so</u>. 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. <u>Therefore. We request Bank to modify the requirement of signing any escrow agreement by Bidder.</u>	**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.**
118	163	2 of Change Requests / Enhancements in the Application:	As requested above, any changes to the laws/ regulations during tenure of a project that impacts commercials and timeline, parties will mutually discuss and agree to the timeline and an additional cost in implementing such regulatory changes. Bidder will not be able to take commercial hit in this regard, as it is difficult to assess any such cost at the stage of bidding. <u>Bidder requests to modify these requirements under all RFP sections accordingly.</u>	No Change in RFP terms

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119	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 / 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	**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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			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.	
120	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 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.**	**Annexure 3 "Pro-forma for Deed of Indemnity" stands deleted. Please refer to point no. 9 of Corrigendum-2.**

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121	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 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	**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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			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.	
122	187	9.20 (3)	We request following modifications: "Either Party reserves the right to terminate the agreement with the other party at any time by giving 30 90 (thirtyninety) days prior written notice to the other party. Further, Bank shall pay for the Services rendered and expenses incurred by Bidder upto the date of termination (including a pro-rata portion for services in progress). Upon termination by Bank for convenience or by Bidder for Bank's breach, Bank shall also pay Payment against KPI Targets till the date of termination in order to cover its investments and other Termination Charges as may be agreed." **Rationale behind seeking changes are as follows:** Bidder wishes to submit that any project of large in construct, termination for this reason should either: (i) be deleted or (ii) may exit only after serving 180 days' notice – to mitigate commercial interest of bidder alongwith its subcontractor or OEMs engaged in delivering services. In addition, for termination at convenience Client should also agree to pay termination charge to cover all financial costs	No Change in RFP terms

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			of Bidder to perform services like – payment for the services rendered till date of termination, unpaid cost for investments, unrealized/deferred margins due to payment construct of Bank etc.	
123	207	11- FALL CLAUSE of Integrity Pact	We request deletion of the clause for the following reason: Bidder requests Bank to delete this provision, for the reason: (I) this is not the subject matter of Integrity Pact and totally a commercial understanding between two sides and also for the fact that Bank will select any bidder basis competitive bidding process, so there is no requirement of lowest price confirmation; and (II) practically this is very difficult to commit as Bidder is large organization with having multi deal presence in India. Hence, Bidder requests for deletion of the clause.	No Change in RFP terms
124	290	Annexure 26 (1.1, 1.3. 1.4) Physical and Logical Security	Banks expects Physical security as well like – "Physical security perimeters including but not limited to fences, walls, barriers, guards, gates, electronic surveillance, physical authentication mechanisms, reception desks & Data Centre Environmental controls like – to Ensure adequate disaster protection including both natural (fire, floods etc.) and man-made (short circuit, gas leak etc.), environmental system monitoring controls are present; & Utility controls like - Ensure adequate controls for supporting utilities, cabling security, equipment maintenance, movement of assets is defined." for cloud. Bidder or its CSP vendor is not into providing or ensuring such services. Any such requirements for Cloud usually to our understanding is taken care by relevant service providers to OEMs/Bidder, where OEM/Bidder taken on leased their respective office/premises. Seeking any such specific physical and other referred securities by Bank seems to be a service requirement for cloud, which we may not be	Bidder has to ensure that the points on security controls are mandatorily put in place prior to deployment of any component of proposed MarTech Solution in Public Cloud in India as mentioned in Annexure 26 - "Compliance to Cloud Security Control"

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			able to ensure other than the commitment of assuring usual / technical cyber security standards like ISO 27001 may be. <u>Bidder seeks clarification in this regard, if Bidder's understanding is not correct?</u>	
125	156	General Terms and conditions 9.1.j	Request bank to allow bidder and OEM resources to also work out of the regional offices of the Bank. While all key resources and a major part of the team will be stationed in Mumbai, additional resources (e.g. developers) may need to work out of other locations	No Change in RFP terms
126	22	Guidelines for Bidder/OEMS	In case the Bidder don't have prior experience of the proposed MarTech Stack then 25% of the implementation team of that Stack should be from the respective OEM. Bidder suggests modification of this clause. We suggest 5% of the implementation team of that stack from the respective OEM. as Bidder has complete ownership of delivery and would staff resources appropriately	No Change in RFP terms
127	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.**
128	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 operationalisation 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**

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				of MarTech components as mentioned in Page No. 96 and 97 of RFP document.
129	96	Hardware and Associated System Software to be provided by the Bank	If Bidder brings in new hardware will Bank provide OS licenses, backup solution licenses , please confirm	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 operationalisation of Corporate Website and the Data Protection Layer are to be provided by the Bidder. Hardware and Associated System Software including OS licenses, backup solution licenses and any other licenses required for on-prem deployment of MarTech components are to be provided by the Bidder as mentioned in Page No. 96 and 97 of RFP document.
130	96	Hardware and Associated System Software to be provided by the Bank	if Minimal Hardware is required, will bank allow using existing shared block storage/SAN	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 operationalisation of Corporate Website and the Data Protection Layer are to be provided by the Bidder. Hardware and Associated System Software including Block Storage/SAN required for on-prem deployment of MarTech components are to be provided by the Bidder as mentioned in Page No. 96 and 97 of RFP document.
131	96	13.2 Hardware and Associated System Software to be provided by the Bidder	will Bidder have to provide Aggregation/L3 switches with top of the Rack switches OR ports would be made available on the aggregation/L3 switches, please confirm	Bidder has to provide Top of the Rack (TOR) Network Switches for connectivity of the on-premises Hardware provided by the Bidder. The Bidder has to perform structured uplink cabling from Bidder's TOR Switches to Bank's Network Switches in the Server Room.
132	126	21.11 Service Desk	Please advise the hours of operation of the service desk.	To be discussed with the successful bidder post onboarding.

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133	127	21.11 Service Desk	Can we assume that the people calling the service desk will be limited to CBI employees. In case if non-employees can also call, please advise the expected count of non-employees who can call the service desk	Yes, it will be primarily be limited to Bank's employees. However there may be certain situations where non-employees may be involved.
134	128	21.11 Service Desk	Can we assume the service desk will be operating out of CBI premises. If yes, can we confirm, that CBI will provide necessary infrastructure, including, Laptop/Desktop, connectivity, voice infrastructure for the same.	The Service desk will be operating in Bank's premises. Seating Space, Workstations and LAN connectivity for onsite implementation and FMS Teams will be provided by the Bank.
135	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.**
136	116	15.16 Ticketing tool	Does CBI have an existing monitoring tool, which can be used for monitoring the new infrastructure, covering, server, storage, backup and databases. Please share the details of the monitoring tool, including the version, for compatibility with proposed stack.	For on-prem deployment, Bidder has to integrate the infrastructure and Solution with Bank's monitoring solution. Details of existing monitoring tool/solution will be shared with Bidder post onboarding.
137	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.**
138	40	1 IBM LinuxONE Systems	For the existing IBM infrastructure, please confirm the support for this will be retained by CBI. If not, please share details of the same, including the configuration of the server and associated storage, database and backup details.	The support for Hardware infrastructure provided by Bank for on-prem deployment will be retained by Bank.
139	40	1 DC & DRC	For the on prem deployed infrastructure, at the CBI DC & DR location, our assumption is that we need to provide remote support. Any onsite support will be provided by CBI or its contracted partner. Please confirm.	Bidder has to provide onsite support. Please refer to clause "13.4 Maintenance and Support of Hardware and Associated System Software provided by the Bidder" in page no. 99 of the RFP document.

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140	249-250	Annexure 24-KPI	What is the current average ticket size for digital acquisition of STP products (Personal Loans).	The current average ticket size of digitally acquired PAPL is around 4-5 lacs. Further details will be shared with the bidder post onboarding.
141	249-250	Annexure 24-KPI	What is the current average ticket size for digitally sourced Non-STP products, including HL, ML, BL, EL, VL, AL, MSME TL & WC, and GST Loans.	The current average ticket size of digitally sourced Non-STP products like ML/BL is ₹35 lacs (maximum limit per ticket is 25 Crore) and that of AL (CKCC) is ₹1.5 lacs (maximum limit per ticket is 2 Crore). Other details to be shared with the bidder post onboarding.
142	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.**
143	249-250	Annexure 24-KPI	What is churn rate for CA and SA accounts acquired digitally.	Details will be discussed with the bidder post onboarding.
144	249-250	Annexure 24-KPI	What is the Average ticket size of fixed deposits acquired digitally.	Details will be discussed with the bidder post onboarding.
145	249-250	Annexure 24-KPI	What is the Approval vs rejection ratio for loans acquired through digital channels.	Details will be discussed with the bidder post onboarding.
146	249-250	Annexure 24-KPI	What is the current MAB maintained in CA & SA accounts acquired digitally.	Details will be discussed with the bidder post onboarding.
147	249-250	Annexure 24-KPI	Does the bank has a digital acquistion channel for Current Accounts	Bank has digital acquisition channel for Current Accounts and the functionality is under implementation.
148	249-250	Annexure 24-KPI	Average premium amount for life, health, and general insurance policies sold by bank.	Details will be discussed with the bidder post onboarding.
149	249-250	Annexure 24-KPI	What is the average year wise renewal rate for life, health, and general insurance policies sold by bank?	Details will be discussed with the bidder post onboarding.
150	249-250	Annexure 24-KPI	Average upfront and Trail commission rate (in %)received from the distribution of third-party mutual fund products.	The serial no - D namely "Business from products offered by 3rd party (e.g. Bancassurance, Mutual Funds)" is the total business, not the commission in these product categories. Further details will be discussed with the bidder post onboarding.
151	249-250	Annexure 24-KPI	What is the total monthly and yearly website traffic categorized by organic, paid, and referral sources.	Bidder to estimate based on the clause "6. Projections & Considerations:" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2.

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152	249-250	Annexure 24-KPI	What is the current bounce rate for the website ?	The website bounce rate currently stays below 40%. Bidder to estimate further on the basis of the data shared by the Bank. Please refer to the clause "6. Projections & Considerations" in Page no. 39 of the RFP document.
153	249-250	Annexure 24-KPI	Average session duration and number of pages per session for website visitors.	To be estimated on the basis of the data shared by the Bank under the clause "6. Projections & Considerations" in Page no. 39 of the RFP document.
154	249-250	Annexure 24-KPI	Conversion rates from website visitors to leads for loans, deposits, and third-party products.	Conversion rates from website visitors to leads for loans, deposits, and third-party products etc are currently not available.
155		Pricing Template	We request Central Bank of India to please share the Pricing Template in an Excel format.	The Commercial Bill of Material will be available in the e-tendering website.
156	156	Payment Terms	We request addition of the below clause. In case sign-off on milestone completion or deliverables is unreasonably withheld or delayed beyond 10 days, the deliverables shall be deemed accepted.	No Change in RFP terms
157	168	Penalties	We Propose adding an Overall cap for all performance related penalties, KPI's and Liquidated Damages combined at 10% (ten percent) of the contract value over the contract tenure.	No Change in RFP terms
158	156	General Terms and conditions 9.1.j	We request bank to ensure that the desktops provided to the bidder and OEM are MS teams and developer tools enabled. This will help in better co ordination with internal teams (e.g.product experts) and improve efficiency of the program	To be discussed with the successful bidder post onboarding
159	56	Detailed Techno-Functional Requirements for MarTech Components:	The Bank will provide content for the website.Content creation will not be in the scope of Bidder.	Content creation is part of the scope of Bidder. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document.

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160	39	6. Projections & Considerations:	Under projections, the unit of measure (UOM) is listed as 'L'. Could we get clarification on what 'L' stands for?	L stands for the count in Lakhs (Lacs)
161	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.**
162	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.**
163	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**
164	21	10. Eligibility Criteria; Point #16	Please clarify if the term Partner used in "Bidder and its Partner" refers to the OEM(s) being proposed in the proposal.	Bidder's understanding is correct.

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165	24	Section 1: Credentials & Experience; S.No. a.	*Kindly consider to replace the referred criteria for scoring termed as "Maximum 100 Marks for two holistic experience (50 marks each). "Each holistic experience should cover a minimum of three out of five capabilities mentioned from 1 to 5".* **we request you to consider to replace this statement as follows –** *"Maximum 100 Marks for two holistic experience (20 marks each). "Each holistic experience should cover a minimum of one out of five capabilities mentioned from 1 to 5"*	No Change in clause No. 11.2 in page no. 26 of the RFP document.
166	33	Section 2 (1)	For tracking user behaviour on the Bank's websites and mobile apps, understand campaign performance, and optimize user experience. How many websites/Mobile apps are being considered for measuring user behavior? Is there a list of websites/apps to be considered for migration?	Indicative list of channels is mentioned in the clause "2. Channels/Source Systems in Scope" in page no. 34 of the RFP document. Websites/Mobile apps are like Internet Banking, Digital Lending Platform, VKYC, Corporate Website, Mobile Banking, OMNI Channel etc. Migration is to be performed by the Bidder for Corporate Website.
167	33	Section 2 (1)	Launch campaigns for owned/paid channels and automate campaigns across channels. Do we have a list of owned and paid channels that are being considered by the Bank.	Details provided in the RFP. Bidder to propose the necessary paid channels required for a successful solution
168	33	Measurement	As per our understanding, paid advertisement will run on Google, Bing, Yahoo, Meta & DV360. So, can we get an idea on what would be the division of campaigns across these platforms? Is there any other patform apart from the mentioned 5 platforms?	Details provided in the RFP. Bidder to propose the necessary paid channels required for successful outcomes.
169	33	Campaigns	As per our understanding, account financials will be handled by Bank.	Account financials for paid campaigns will be handled by Bank. However, the solution should integrate with various ad platforms and support API integration. Running and operating campaigns is part of Bidder's scope.

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170	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.**
171	41	Key considerations for the bidder	*Bank has also built some models on the SDR solution, which shall be leveraged by the MarTech Solution.* Please elaborate on the models built on SDR solution by Central Bank.	The details of models built on existing SDR solution will be shared with the Bidder post onboarding.
172	42	Section 6(2) Channels/Source Systems in Scope: Data Warehouse	Please share the following details around the current Data warehouse platform (SDR) 1. Integration mechanisms available for both ingress and egress for real-time data exchange 2. Expected throughput of various integrations mechanisms supported in DW (SDR) 3. Type of data available in both Data Mart and ODS within the SDR Solution to be integrated with Martech solution (As the architecture denotes connection from both systems)	Bank is having Data Warehouse of IBM Stack which is slightly dated and Bank is in the process of modernising the complete Data Infrastructure that is the Technology and Data Pipelines. The details of the current Datawarehouse is as under: 1. Mostly ETL, however API and other modes may be explored, post modernization of existing SDR. 2. The sizing can be factored as per the data provided in the clause "(6) Projections & Considerations" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2. 3. Structured data is currently available in existing Datawarehouse. Other details will be shared with the bidder post onboarding.
173	43	Website Development	Could you please confirm if we need to create a new corporate website with a new interface?	Yes, creation of a new corporate website with a new interface is part of Bidder's scope. Please refer to point 12 on page number 75 of the RFP document for detailed scope of work.

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174	45	Overall Technical Requirements for MarTech Components	*Bidder should be able to use 3rd party unstructured data sources to derive insights about existing or potential customers.* Please specify the sources for the 3rd party unstructured data.	Please refer to clauses "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 53 and 59 respectively of the RFP document.
175	45	Overall Technical Requirements for MarTech Components	Please specify how is the consent and preference captured currently? Does Central Bank have a Consent management system?	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.
176	45	Campaign Monitoring	Should support real-time monitoring of campaign performance. Campaign performance is generally measured over a period of time, are we talking about any event based campaign which would need realtime feedback captured to provide realtime monitoring?	Required campaign monitoring frequency will be as per specific campaigns
177	46	Reports Dashboard	Provide dashboards and reports on the app to senior management based on behavioral insights on Bank's website and app. Is the bank using any data analytics/visualization tools to create dashboards currently?	Bank has data reporting platform, however bidder to provide standalone reports/dashboards that are specific to MarTech
178	46	Geo Tagged campaigns	To launch Geo targeted campaigns based on triggers and batches. Can you explain this point as geo tagged campaign will need realtime tracking of customer location?	Yes, the proposed solution should have capability of Geo location-based offers – Target customer with offers basis real time as well as historical geography location.
179	47	Predictive Analysis/Modelling	Predictive analysis of customer, modelling and lead scoring. Do you expect the Bidder to build new models or does the bank have any existing models that can be leveraged?	Bank has some models for specific use cases, bidder can leverage the outcomes and integrate with their solution. However, bidder should also provide their own solution / model for use cases.

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180	49	Customer Engagement and Retention Management	*Gamification to improve customer engagement metrics.* Please specify whether Bank has considered any specific use cases for this.	Use cases are needed to be envisioned jointly with Bank and developed by the Bidder.
181	49	Chatbot data	Visibility of online chatbot of customers to offline agents/branch/RM for better understanding of customer Does the bank already have a Chatbot? Is the Bidder expected to store the data of chatbot conversations for future analysis?	Bank has chatbot which is under implementation. Bidder is expected to integrate and store/manage data as required for the use case.
182	49	Campaign Channel	What is the existing campaign delivery set-up and channel infrastructure.	Various channels such as SMS, email, WhatsApp, push notifications, and integrated customer care calls. The MarTech solution should integrate with these channels and support real-time data ingestion and campaign orchestration
183	50	Others	*Loyalty / Point management system: A common system across all products.* Please let us know if there is an existing Loyalty Management System with Central Bank? If yes, please mention the platform.	The bidder is required to integrate with Bank's loyalty/point management system as part of the solution. Details to be shared with the Bidder post onboarding.
184	50	Section II/Scope of work	How many DR sites to be considered.	A single DR site is to be considered at a different location and seismic zone with that of DC.
185	50	Campaign	Are there any specific tools we need to consider for campaign optimization and automation, like python scripting, API integration based automation?	Yes, Bidder may consider for campaign optimization and automation, like python scripting, API integration based automation. The solution should support rapid and seamless integration through existing connectors to other vendors' products and should have off-the-shelf integrations
186	51	Advanced Analytical Models	*The Bank has some marketing related analytics models in place, which needs to be integrated with MarTech stack by the selected bidder.* Please specify the analytical models built and tools used for the same?	Currently limited segmentation and analytics are being undertaken through Bank's Data Warehouse. Bank uses Python for model building. Details to be shared with the Bidder post onboarding.

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187	52	Section 11 Techno-functional req	Solution should integrate with Campaign Manager for real time offers and communications to be sent out. Does this statement refer to an existing camapaign management system already deployed in the Bank? If so, which system is this?	This statement refers to the proposed campaign management solution as a part of bidder's scope.
188	52	Section 11 (1)(5)	The Solution should be able to show return on ad spend by pulling cost data from all major ad platforms, correlating that spend to specific users or accounts, and then tracking ROI from those over time. What are the ad platforms that the Bank uses currently? Does the ad-platform provide spends associated with specific users data with an identifier so that Campaigns can be attributed with user/account specific ROI?	Currently Bank utilizes ad platforms like Google AdWords, Facebook Business Manager etc. Details of the attribution to be discussed with the bidder post onboarding.
189	52	Section 11 (1)(6)	Solution should facilitate influencer analytics. Please clarify the 'Influencer Analytics' is in the context of Campaign Attribution - Such as 'These campaigns were influencing a conversion at this stage' etc.	The proposed solution should measure and analyse the performance of influencers within a marketing campaign e.g. custom link tracking, conversion tracking etc.
190	52	Tracking	Do you plan to integrate external data sources into the analytics platform? If yes, then from which sources	Yes, the solution should integrate with various external data sources. Please refer to "1. Measurement & Attribution" in page number 52 of the RFP document.
191	52	Attribution	For attribution modeling, please let us know which are the list of Bank's channels for e.g. mobile banking, internet banking etc. to include for attribution?	List of Bank's channels is provided under "2. Channels/Source Systems in Scope:" in page 34 of the RFP document
192	52	Attribution	Which are the other offline channels to include to enable attribution models?	Examples can be branches, kiosks, point of sale, sales representatives etc.

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193	53	Section 11 (1)(8) Page 53	Please clarify the Mobile App Platform being used by Bank	The list of Channels/Source Systems in Scope is mentioned in page no. 34 of the RFP document. The details of Mobile App Platform being used by Bank will be shared with Bidder post award of contract.
194	56	Section- Distribution - Content Management - Content Delivery	Solution should facilitate in powering content to digital displays like kiosks, digital signages. Can you please specify type of kiosks and digital signages in terms of internet connectivity, device size, technologies supported on these digital signages?	The details will be provided to the bidder post onboarding.
195	60	Infrastructure requirements	Do you have existing HSM vault, which can be leveraged for storing encryption keys for Martech solution	Please refer to the clause "13.1 Hardware and Associated System Software to be provided by the Bank" mentioned in page no. 95 of the RFP document.
196	60	Cross channel campaign management platform	Please elaborate integration requirements with Amazon Alexa, Apple's Siri, Google Assistant, Microsoft Cortana, RCS, Google Chat	The integration with channels like Amazon Alexa, Apple's Siri, Google Assistant, Microsoft Cortana, RCS, and Google Chat is to enhance customer engagement by providing voice-activated and conversational interfaces for accessing bank services and information. This could also be leveraged in these advertising ecosystem for a seamless customer experience, leveraging insights from these channels for campaign personalized and optimization.
197	61	On-prem deployment	Do you have any middleware to integrate with SDR	SDR will be integrated directly with the proposed MarTech Solution for data ingress and egress. Bidder may leverage utilizing Middleware for certain data exchange with SDR based on feasibility.
198	61	Campaign	As we understand that behaviour/event based campaigns are for marktech, so can you pls confirm if need to run the campaigns on social media also?	Yes, Bidder's understanding is correct.

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199	62	On-prem deployment	Does SDR have capability to push data in real-time for other applications to consume	The current SDR solution is currently not integrated with all Channels/application and does not have capability to push data in real-time for other applications to consume. However, the Bidder has to propose required CDP solution to push data in real-time for other applications to consume.
200	63	On-prem deployment	It is mentioned, SDR will be replaced. What are the potential solutions considered.	Bank is having Data Warehouse of IBM Stack which is slightly dated and Bank is in the process of modernising this Data stack. Other details will be shared with the bidder post onboarding.
201	64	Social Media Management	Please specify whether Central Bank has existing tools to perform Online Reputation Management. If yes, please mention the names of the tools used.	Bank is having Online Reputation Management tool and the details will be shared with the Bidder post onboarding.
202	64	Channels	What E-mail and SMS gateways are in use in the existing landscape. Is it expected to use the same e-mail and SMS gateway for Martech	The details of Email and SMS Gateways will be shared with Bidder post onboarding. Integration may be done through Bank's Middleware or directly with these Gateways as per the use cases. Bidder may also propose their Email Gateway as part of solutioning and quote the cost as per in the Bill of Material for arriving the TCO considering the clause "6. Projections & Considerations:" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2.
203	64	Scaleup requirements #121, 122	Solution should support setup of separate instances of Campaign Management Platform for different business units / different campaign categories. How many business units / different campaign categories exist within Bank ecosystem?	Bidder to estimate based on the clause "6. Projections & Considerations:" in page no. 39 of the RFP document and point No. 20 of Corrigendum-2. Solution should support multiple campaigns in parallel. Whether this is achieved by multiple instances (technically), or within the same instance, both are acceptable to Bank as long as they have the same performance, cost, benefit etc.

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204	65	DSP	*Bidder should have DSP platform for media buying in terms of scale, ease, security, reporting, integration with other platforms etc.* Please confirm whether Central Bank expects the bidder to own the license for a DSP platform and should perform media buying.	DSP is part of overall solution requirement wherein Bidder is required to manage the ads operations with oversight from Bank team.
205	65	Campaign	Which all search engines, we need to target for ads? As per our understanding Google, Bing & Yahoo need to be considered.	The solution should support integration with major search engines like Google, Bing, Yahoo and any other relevant search engine the maximise reach and impact of marketing campaigns.
206	66	Digital Asset Storage and Management #6	High extent of customization should be possible in the Solution Can you please share an example use case for expected customization?	Here high extent of customization means any major customization for availing functionalities and feature that is not available in the standard solution. An example use case for expected customization is the ability to modify existing workflows to leverage maker-checker functionality, 2nd factor authentication, insights from testing and optimization. This includes creating unique identifiers for customers, integrating with various channels and systems, and customizing content and offers based on customer behaviour and preferences.
207	66	Section- Design - DAM - In-built Features	There should be a pre-built library of best practice marketing programs included in the including attached email and landing page templates. Can you please specify what marketing programs are in question?	The pre-built library should include best practice marketing programs such as email marketing campaigns, landing page templates, and other digital marketing assets that support various marketing initiatives like customer acquisition, retention, and engagement
208	66	Section - Design - DAM - Retention Policy	The Solution's document retention policy should be synced as per Bank's requirement. Can you please share details on the retention policy?	The solution should store ingested data for as long as Bank requires (subject to regulatory constraints) and provide data retention options by time period, source, and data type. The data should be retained for the contract period.

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209	66	Section - Design - DAM - Features	Solution should have a spell checker. Can you please provide details on the use-cases or requirements to have a spell checker feature in Digital Asset Storage and Management?	The spell checker feature is required to ensure the accuracy and professionalism of content created and managed within the Digital Asset Storage and Management system. This includes checking spelling in emails, landing pages, and other digital assets to maintain high-quality communication with customers
210	67	Email Editor Point # 10	Solution should optimize sending emails across ESPs basis better delivery rate and scheduled time. How many different ESPs are to be integrated and which are these ESPs?	The details on ESPs will be shared with the bidder post onboarding.
211	67	Section - Design - Email Editor - Dynamic Content	Solution should facilitate in content to be updated even after the email has been sent. Can you help clarify this point? What do we mean by 'being able to update content after the email has been sent'?	This refers to embedding of dynamic content like live images, countdown timers etc.
212	68	Landing Page Editor	Landing page tool should allow URL mapping so that Bank has all its URLs for landing pages. Please elaborate on the functionality that is referred by the URL Mapping?	URL mapping refers to the ability to manage and organize URLs for landing pages, ensuring that all URLs are consistent, trackable, and aligned with Bank's marketing campaigns and objectives.
213	69	Data and Decisioning #14	Solution should have a pricing module with functionalities like changing rates, min and max slabs. Can you please elaborate with additional details on requirements for 'Pricing Module'?	For example, the Pricing Module should allow businesses to manage discounts and pricing structure.
214	70	Data Management	*The solution must support change/adjustments in "unique key".* Please elaborate on the requirement.	The solution should support the ability to create and adjust unique identifiers for each customer, both anonymous and known. This includes resolving identities between anonymous and known user data and updating data fields as new data becomes available

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215	73	Workflow Management	This solution should offer a user-friendly graphical interface (GUI) for creating workflows. The user should be able to easily modify and adapt these workflows, allowing for an unlimited number of changes. Additionally, the solution should have a comprehensive audit log that tracks every modification made to the workflow. Workflow for Campaign Initiation: 1. Submit Campaign Initiation Request 2. Secure Campaign Approvals (Cost-Benefit, Compliance, Costing etc.) 3. Submit & Approve Creative Materials 4.Process Closure Is the Bank's requirement to manage marketing resources, budgets, and tasks through Marketing Resource Management/Workflow management?	Yes, the solution should support Marketing Resource Management/Workflow management, including a user-friendly GUI for creating and modifying workflows, comprehensive audit logs, and managing marketing resources, budgets, and tasks
216	75	Website- Personalization	How many different types(Categories like Age, location, User Type) of Personas are expect for personalization on the website?	The proposed Corporate Website need to cater all the age groups and user demographics. Indicative target segments and business objectives are shared in the table in page no. 47 of the RFP document.
217	76	Website - 12.6	Bidder shall be responsible for complete migration What entities will be part of this migration? is it the CMS or any other platform data?	All the required data and contents of Corporate Website irrespective of platform are to be migrated by the Bidder.

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218	79	Site features/modules	"The facility of search in respect to Dormant Deposits/Inoperative Deposits/Account Unclaimed Deposits (with required administrative control) should be provided on the website. " Please confirm whether it is the individual/customer who will have the ability to search or just the bank employee. Also, please elaborate on the administrative control envisioned by the bank (post login by the customer, post login by the bank employee etc.). *Does the Bank have an existing API hosted to provide these details which the site can consume?*	The solution should support administrative control for managing access to search functionalities
219	81	"The facility of search in respect to Dormant Deposits/Inoperative Deposits/Account Unclaimed Deposits (with required administrative control) should be provided on the website. " Please confirm whether it is the individual/customer who will have the ability to search or just the bank employee. Also, please elaborate on the administrative control envisioned by the bank (post login by the customer, post login by the bank employee etc.). *Does the Bank have an existing API hosted to provide these details which the site can consume?*	"Implement search functionality on the bank's website utilizing database hosted on the website to provide an option to enable the public to search for their unclaimed deposits using name in combination with the address of the account holder/ entity." Please confirm where will the data on unclaimed deposits be available/hosted.	Data will be hosted within CBS, search needs to be enabled by the website

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220	84	Lead Management System	Would the leads be posted to CRM platform from Website's lead management module (CRM which would be integrated to Martech)?	Yes, the details to be discussed with the Bidder post onboarding.
221	86	H. UI/UX	Could you please provide more details about the setup of the dynamic homepage? Will the dynamic content be visible only to logged-in users? If we decide to implement dynamic homepage content, it could lead to issues with Google crawling, including the potential for cloaking and keyword cannibalization.	Bidder to propose the required solution based on Industry best practices and RFP requirements.
222	90	CMS -Administration and Integration - L - 3 & 4	Option of integration with Bank's back-end systems like E-banking, CRM, LMS, Integrated Customer Care, Bank's email, SMS Systems, CIBIL, Mobile app etc. either real time or as required by Bank. What functionalities are expected with these integration ? do we need to to pull some information through these integrations or they will just be links from the website ?	The solution should support both pulling information through integrations and providing links from the website. The functionalities expected include real-time data access, customer profile enrichment, and seamless integration with various bank systems to enhance customer engagement and experience
223	90	K. SEO - Point no. 2	Please elaborate on the statement "Website should all the time appear within Top 3 listings in search engine". As of certain keywords where bank corporate website do not have authority will not be appearing in top 3 search results in SERPs. Is this pertaining on the brand keywords only as generic keywords ranking would be dynamic.	List of keywords primarily refers to brand and product specific keywords. Final list to be aligned with Bank by the successful bidder.
224	117	CMS - DAM	what is the volume of Digital Assets and what portion of it will be needed to be migrated in the new CMS ?	Bidder to create the required digital assets. For corporate website, data and digital asset migration may be involved
225	117	CMS- DAM	We assume DAM to be supporting all images types, videos, documents (word, excel) only or there are other asset types. Can you confirm	All relevant types of digital assets to be supported by the proposed Digital Asset Storage and Management solution including all image types, videos, documents (word, excel). Bidder to propose based on best industry practices.

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226	119	Data Protection	While we understand that 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. The on-premise data protection layer is expected to perform the cryptographic techniques (e.g. Encryption/Hashing) using various algorithms such as AES, RSA, ECC, SHA-2 to protect the sensitive data (e.g., customer PII). The query is, please confirm the following: 1. Encrypted PII can be ingested into the CDP for created unified profile, segmentation and activation. 2. Cryptographic techniques expected (can it be encryption\hashing alone or even tokenization is expected). 3. Would the bank be willing to consider cloud based key management system.	Bidder's understanding is correct. 1. Encrypted PII can be ingested into the CDP for created unified profile, segmentation and activation provided CDP is deployed on-prem, else PII data should be tokenized. 2. Encryption\hashing may be implemented as per the use case for on-prem deployment, however tokenization is mandated for cloud deployment. 3. Kay should be stored at on-prem secured vault.
227	250	Table 3 - Minimum Website KPIs	Please elaborate on the calcultions taken into account for fixing the Bounce rates since, the increase in traffic might also subequently affect the bounce rate in increasing manner.	The bounce rate is derived as per the Industry standard.
228	256	Campaign	As per our understanding, there are 2 types of camapigns which will run simultaneoulsy - App downloads, and website traffic. Are there any other campaigns apart from this?	Campaign types may vary based on various types of Products and Services offered by Bank.
229	33 & 84	Campaigns	May we confirm that there is only one website (www.centralbankofindia.co.in) in both Hindi and English, and that the content will be aimed at promoting both language versions of the website?	Yes, there will be one website, however there will be multiple landing pages, sub domains / URLs etc. required to create a full fledged corporate website The Website should support English, Hindi & 14 other Regional languages. Regional language requirement to be finalized during design phase.

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230	40 and 250	Table 3 - Minimum Website KPIs	As mentioned on page 40, the total organic traffic on the corporate website is 55 Lakhs. Regarding the 15 Lakhs of organic traffic outlined in the KPIs on page 250, is this expected to be an increase in traffic, or is it the total expected traffic for Year 1?	This is to total targeted organic traffic for one quarter viz three months.
231		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.**
232		Page 134, Sec 28.9-28.16	We request the bank to kindly re-consider the Escrow requirement for source code as we will be providing the support for the entire contract period.	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.
233		Page 159, Sec 9.3	For Hardware payment terms, we request the bank to kindly consider aligning the payment as per the OEM hardware payment terms as bidder will have to make upfront payment to the hardware OEMs	No Change in RFP terms
234		General Question	Do we need to submit CVs of FMS resources as part of the submission? Or can they be provided during the implementation phase?	To be provided as part of Bid submission and Evaluation. Please refer to point no. (l) "Experience of Project Director, Project Manager and Team" on page no. 28 of the RFP document.
235		Website/CMS	Which all modules will need login/Registration ? And Upon registration, which all systems needs to be updated with the new user creation?	Bidder to propose the detailed solution envisaged, including pre login and post login journeys prescribed

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236		UI/UX	How does the bank prioritize user personas in its digital marketing efforts, and what user research has been done to define these personas?	For indicative list of personas please refer to table on page no.47 of the RFP document.
237		UI/UX	Are there any specific accessibility requirements for the platforms, considering banking compliance standards and inclusive design?	Please be guided by the various accessibility requirements mentioned in the RFP document and Corrigendum.
238		UI/UX	Does the bank have any existing design systems or branding guidelines that should be adhered to in the user interface?	Yes, Bidders understanding is correct.
239		UI/UX	What is the bank's current ecosystem for digital touchpoints (e.g., mobile apps, web apps, ATMs, kiosks)?	Please refer to the clause "2. Channels/Source Systems in Scope" in Page No. 34 of the RFP document.
240		UI/UX	What level of flexibility does the bank require in terms of modifying the UI for specific campaigns, products, or services (e.g., seasonal promotions, new offerings)?	Solution should be capable to providing fully customized UI
241		UI/UX	What security considerations should be incorporated into the UI/UX design, especially with sensitive customer data being handled in a banking context?	Bidder has to use its own experience and understanding in the similar implementation and arrive at a reasonable estimate to access the requirement. 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.
242		UI/UX	What is the bank's process for collecting feedback from users on the UX/UI?	Bidder is required to propose the granular capabilities that are required as per industry best practices.

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243		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)**
244		UI/UX	Dynamic Homepage Personalization: Need more details about the types of user data (e.g., browsing history, location, preferences) that the bank would like to leverage for dynamic homepage personalization? Are there any specific rules or algorithms in mind for content display?	Bidder is required to propose the granular capabilities that are required for successful execution as per the defined scope and industry best practices.
245		UI/UX	How should personalized product/service recommendations be prioritized (e.g., based on user history, bank promotions, or trending products)?	Bidder is required to propose the granular capabilities that are required as per industry best practices.
246		UI/UX	How should the navigation adapt for different user segments (e.g., retail vs. business customers)? What key user goals or touchpoints should be highlighted based on user behavior or segment?	Bidder is required to propose the granular capabilities that are required as per industry best practices.
247		UI/UX	How does the bank envision balancing modern design trends with a professional, secure banking environment? Are there any examples of UI/UX design that reflect this balance and could serve as inspiration?	Bidder is required to propose the same as per industry best practices and Bank will share inputs with the Bidder in the planning phase.
248		GENERAL QUESTION	Based on our research, we couldn't identify any subdomains associated with Central bank of India. If there are any subdomains, could you please provide the details?	The details will be shared with the bidder post onboarding.
249		Content management	Do we need to account for multilingual collaterals? If yes, could you specify how many languages?	The solution should support English, Hindi & 14 other Regional languages. Regional language requirement to be finalized during planning phase.

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250		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**
251		Content management	Will subject matter experts (SMEs) be needed within our team to address specific financial topics, or will the client provide guidance and support for these areas?	Subject matter experts (SMEs) are needed as per the scope of the RFP, however Bank may provide guidance and support for these areas.
252		Resource requirement	Will we have access to the client's existing collaterals to help create the new ones?	Yes, Bidders understanding is correct.
253		Content management	Should we assume that Deloitte will be responsible for creating content for paid campaigns, such as text ads, images, videos, and logos?	Yes, Bidders understanding is correct.
254		GENERAL QUESTION	What will the language ratio be between B2B and B2C content? Could you provide an approximate breakdown to help us align our tone and style accordingly	This is dependent upon various product campaigns, target audience and business objectives.
255	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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256	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**
257	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.**
258	24	11.2, Section 1a	We request the Bank to consider credentials from Banks (under RBI) & Insurance companies (under IRDAI), where the current modules are under implementation for more than 3 months. It is important that the Bank receives the freshest implementation experience so that the newer technologival advancements have been worked upon by the Bidder.	No change in the RFP terms. Refer to Section 11.2 in Page No. 24. However, as part of the Solution, Bidder may propose advanced features, innovative solutions and implementations which can be considered by Bank as part of evaluation process.
259	24	11.2, Section 1a	We would like to highlight to the Bank that the Martech technology landscape has changed drastically over the last few years. With the advent of AI/ML and Gen AI, it is imperative for the Bank to have solutions and Bidders who have experience in the latest technologies and environment. We request the Bank to please consider only recent credentials in the last 5 years as any implementation experience prior to that will have no relevancy in the current Banking and Technology environment.	No change in the RFP terms. Refer to Section 11.2 in Page No. 24. However, as part of the Solution, Bidder may propose advanced features, innovative solutions and implementations which can be considered by Bank as part of evaluation process.

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260	24	11.2, Section 1a 2)	We wish to highlight to the Bank that most of our clients already have some kind of content management system and the MarTech implementation requires us to integrate the MarTech solution with the CMS. We request the Bank to please consider credentials where the Bidder has integrated the MarTech solution to existing Content Management System	No change in the RFP terms. However, Bidder may leverage his experience in other evaluation criteria under the Section 11.2 in Page No. 24
261	25	11.2, Section 1b	We request the Bank to consider credentials from Banks (under RBI) & Insurance companies (under IRDAI), where the current modules are under implementation for more than 3 months. It is important that the Bank receives the freshest implementation experience so that the newer technologival advancements have been worked upon by the Bidder.	No change in the RFP terms. Refer to Section 11.2 in Page No. 24. However, as part of the Solution, Bidder may propose advanced features, innovative solutions and implementations which can be considered by Bank as part of evaluation process.
262	25	11.2, Section 1b	We would like to highlight to the Bank that the Martech technology landscape has changed drastically over the last few years. With the advent of AI/ML and Gen AI, it is imperative for the Bank to have solutions and Bidders who have experience in the latest technologies and environment. We request the Bank to please consider only recent credentials in the last 5 years as any implementation experience prior to that will have no relevancy in the current Banking and Technology environment.	No change in the RFP terms. Refer to Section 11.2 in Page No. 24. However, as part of the Solution, Bidder may propose advanced features, innovative solutions and implementations which can be considered by Bank as part of evaluation process.
263	25	11.2, Section 1b	We request the Bank to also consider credentials from providing services on Content Management System platforms.	No change in the RFP terms. However, Bidder may leverage his experience in other evaluation criteria under the Section 11.2 in Page No. 24
264	26	11.2, Section 1f	To consider the most recent experiences, we request the Bank to kindly allow ongoing implementations which are under implementation for more than 3 months.	No change in the RFP terms. However, Bidder may leverage his experience in other evaluation criteria under the Section 11.2 in Page No. 24

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
265	28	Discovery Workshop	What is the marketing stack used by the CBI team?	No such Marketing Stack mentioned in the RFP is being used by Bank
266	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%.**
267	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.**
268	39	6. Projections & Considerations	Is the Daily Active user number for 1 app or all apps combined? Please provide individual app MAUs	The Daily Active user number for Mobile Banking App (single Mobile App) and a single Internet Banking Web App are mentioned separately.
269	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.**
270	39	6. Projections & Considerations	What are the total known customers	Bank is having approx. 8.4 Crore customers and total active customer count is shared in page no. 39 of RFP document.
271	39	Projections	What is the total Monthly active user count for Website, mobile web and apps put together	Approximate count can be derived from the figure mentioned in the section "Projections & Considerations" in page No. 39
272	55	Content Management	Is there any Content Management tool being used ?	No such Content Management tool is being used by Bank. However, Bidder is required to propose an Enterprise Content Management Solution to be leveraged by MarTech, Corporate Website and other current and future Projects of Bank.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
273	61	Workflow management, 11)	How is Work Flow Management process for Interfaces envisioned ?	Please refer to Point No. 6 "Workflow Management" in page no. 73 of RFP
274	75	Section 12 (Corporate Website Development) - General Understanding and Scope	Will the website need to accommodate users with special needs, such as accessibility features for differently-abled individuals?	Please refer to Point No. 7 under "Phase 2: Design and Development" in page no. 141 of RFP
275	83	Section 12 (Corporate Website Development) - User Experience (UX) and Design	Are there specific UI/UX principles, user flows, or wireframes you would like to follow, or is the bidder expected to provide these as part of the proposal?	Bank is having its own Brand Guidelines. However, Bidders to propose the same in line with Industry best practices as part of scope which will be finalised with successful Bidder. The options suggested by the Bidder will be evaluated and selection will be done by the Bank with small or no modifications.
276	83	Section 12 (Corporate Website Development) - User Experience (UX) and Design	What are the expectations for the user interface (UI)? Do you have examples of websites or design principles you consider ideal for the project?	Bank is having its own Brand Guidelines. However, Bidders to propose the same in line with Industry best practices as part of scope which will be finalised with successful Bidder. The options suggested by the Bidder will be evaluated and selection will be done by the Bank with small or no modifications.
277	83	Section 12 (Corporate Website Development) - User Experience (UX) and Design	What is the expected level of user interactivity on the website (e.g., forms, chatbots, real-time interactions)?	Bidder has to use its own experience and understanding in the similar implementation and arrive at a reasonable estimates to access the requirement. The requirement is indicative and depends upon multiple factors such marketing nudges, UI/UX features etc. These factors have to be taken into account by the Bidder while making estimates. Some of the modes of engagement in Corporate Website is mentioned in section: UI/UX in Page No. 86 including Push notifications, virtual assistance/chatbot, forms etc.

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278	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.**
279	93	21	Does the scope include UI/UX development, form builders ? What would common use case and functionalities mean ?	Yes, the scope includes UI/UX development and Form builders. Refer to RFP Document for common use case and functionalities.
280	94	Section O (Corporate Website Development) - User Acceptance Testing (UAT) and Documentation	Could you provide additional details on the specific UAT scenarios or failure/negative cases that need to be considered?	Failure/negative cases will vary on the functionalities of Corporate Website mentioned in the RFP. Accordingly, the Bidder has to make a reasonable estimate and make provision for the various UAT scenarios or failure/negative cases that are to be considered.
281	94	Section O (Corporate Website Development) - User Acceptance Testing (UAT) and Documentation	Will the Bank provide a UAT team, or is the bidder responsible for conducting UAT and ensuring successful sign-off?	Successful Bidder has to perform various testing and provide test cases and some cases pertaining to UAT also before handing over to Bank. Bank may also independently perform the UAT testing.
282	94	Section O (Corporate Website Development) - User Acceptance Testing (UAT) and Documentation	Can you specify the level of detail required for the Project Plan, SRS, DSD, and other documentation?	The documentation should be comprehensive and detailed which includes Project Plan, SRS, DSD and other documentation. Also refer to the clause 24. Documentation: in Page No. 128 of the RFP
283	94	Section O (Corporate Website Development) - User Acceptance Testing (UAT) and Documentation	Is there a template or format that the Bank prefers for these documents?	Yes, the Bank prefers to have a standard template for these documents. The framework of documentation will be mutually discussed and agreed with the successful bidder.
284	130	26.2	Please give the definition of active user	Users interacting with Bank's Website/Channel (operating for last1 year) will be treated as active user.
285	168-174	Section 9 (Corporate Website Development) - Performance and Penalties	Can you provide more details on the performance benchmarks or KPIs that the Bank uses to evaluate the bidder's performance?	Report on Performance benchmarks and KPIs will be assessed through various reports that are to be provided by the Bidder. Please refer point no. (e) and (n) in page no. 170 and 172 respectively of the RFP documents.

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286	245	B. Content Management System (CMS)	Do you have a centralised content management / Campaign Operation team as well ? What's the operating structure ?	This is part of the solutioning that the Bidder has to provide that includes a detailed strategy, Architecture, Org Structure, Operational Flow with clear KPIs are to be defined, monitored and fine tuned to get optimal performance.
287	254	Retention and Loyalty	Is there any Loyalty Management System curently available ?	Yes, Loyalty Management System is currently available in the Bank.
288	259	Customer Engagement and Retention Management, 1)	Is CBI customer post login and its user tracking part of the scope ?	Yes, it is part of the Scope, mentioned in the page no. 259 of the RFP
289	259	Customer Engagement and Retention Management, 1)	Is unknown user or anonymous website user tracking part of scope? if yes any use cases for engaggement with this user base ? What is the retention period or event tracking history for such users ?	Yes, unknown user or anonymous website user tracking part of scope. In RFP clause in Page no. 259 it is mentioned and is self explanatory
290	272	13)	Is there a plan to have a tagging software for your webpages and mobile app?	Yes, part of RFP scope.
291	273	23)	Is there any specific consent management tool in place?	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.
292	290	Data layer Encryption / Tokenization - Future-Proofing and Flexibility	How do you intend to ensure that the tokenization process does not degrade system performance or user experience?	Bidder to ensure no degradation of system performance due to tokenization process, suggest the appropriate methodology in their solution and size the solution adequately.
293	44	7.11	Is there a digital transformation core team, covering aspects including change management or should that be factored in the implementation plan?	Though there is a digital transformation core team, the Bidder has to factor covering aspects Change Management and other related activities in the implementation plan.

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294	76	12.11	Post implementation, please elaborate on the nature of support required by CBI from the partner? i.e. steady state support, Knowledge management and transition, development of additional use cases etc.?	Post implementation, the bidder has to provide onsite steady state support, Knowledge management and transition, development of additional use cases etc. Please refer to various clauses in thwe RFP document including the clauses "14. Resource Requirement – Onsite", "15. Onsite Facility Management and Maintenance Services" and "16. Mandatory Knowledge Transfer" in page no. 101, 114 and 116.
295	71	AI/Predictive Intelligence	Will a transformation (ELT) layer be required by the bank for rule/AI based transformation of customer profile/engagement information?	Yes, transformation (ETL) layer may be required for rule/AI based transformation of customer profile/engagement information.
296	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.**
297	35	2.x	Is there a CRM tool that is used right now? if yes, what is it?	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.

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298	35	2.xxi	Any software which the branch uses? And the method of integration supported by the respective software?	The Branch interface with MarTech solution to manage and monitor the leads and to act upon the leads.
299	48	10.1	For senior citizen's vernacular language support, does the bank already have a localisation solution/resources? or is the bidder expected to do the same?	For senior citizen's vernacular language support, the bidder expected to implement the use case as part of the proposed solution.
300	50	10.2, f, iv	Is there a Loyalty/Point Management system in place right now? what is the tool?	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.
301	54	1	Survey Research - As Survey tools are typically not a part of martch component, can we remove this from the requirement?	The proposed solution by the Bidder should be able to create surveys & questionnaires which can be shared in multiple channels.
302	65	1	DSP - This is usually not a part of Martch stack, can we remove this from the requirement?	DSP is part of overall solution requirement wherein Bidder is required to manage the ads operations with oversight from Bank team.
303	268	47	What is the other system that is mentioned here where SQL queries needs to be written on top of?	The other system referred here is the other components proposed by Bidder as part of the scope of work
304	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.**
305	70	19	Does the bank maintain Unique identifier at Account level / Customer level or combination? a. Does the bank have a central unique identifier at lowest grain (like UUID)	Bank's existing Accounts and Customers can be identified by Account No., CIF No., Transaction ID etc. Centralised Unique Identifier at lowest grain like UUID is not available.
306	69	Customer Data Platform (CDP)	Does there exist a current Customer 360 Profile? Can it be user in Martech?	Currently there is no customer 360 profile available with Bank

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307	290	Data layer Encryption / Tokenization - Business Requirements	Do you have any specific compliance or regulatory requirements (e.g., GDPR, PCI-DSS) that require tokenization?	All the Regulatory compliances are to be adhered strictly and should be part of the solution design. The Bidder has to specifically adhere to all the guidelines that are applicable. The RFP has also elaborated this point at various places. However, the Bidder can suggest a solution which is also in compliance with GDPR, PCI-DSS etc.
308	290	Data layer Encryption / Tokenization - Performance and Scalability	How often will the tokenization process occur (e.g., in real-time, batch processing)?	The tokenization process can occur both in real time as well as batch processing. The Bidder has to propose appropriate tokenization process fulfilling the RFP conditions while proposing the overall architecture/Solution to the Bank.
309	290	Data layer Encryption / Tokenization - Cost and ROI	What is your budget for implementing tokenization, and how do you expect the ROI to be realized (e.g., risk reduction, regulatory compliance)?	Bidder to propose the same to meet Bank's data security requirements meeting the Regulator and Security compliances as mentioned in the RFP.
310	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.**
311	290	Data layer Encryption / Tokenization - Additional Considerations	Are there any specific industry standards or best practices you'd like to follow for tokenization?	The Bidder is expected to provide the Highest Standards while proposing the Solution to the Bank addressing the Regulator and Data Security concerns.
312	84	Section 12 (Corporate Website Development) - User Experience (UX) and Design	Is there any kind of user research study or usability testing part of this scope?	Please refer Phase 3: Testing and Launch of Page No.141 of the RFP. Without limiting to the details mentioned in the RFP, the Bidder can also suggest other methods/Industry Best Practices in this regard.
313	135	Section 31 (Corporate Website Development) - Implementation Timeline	What is the expected timeline for the entire project, including design, development, testing, deployment, and post-launch support?	The details of expected project timelines are already outlined in of Page No.135 of the RFP

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314	88	Section 12 (Corporate Website Development) - Security and Monitoring	Can you clarify the expectations for the 3rd party security vulnerability testing (VAPT)? Who will select the testing provider, and are there specific standards?	VAPT and Application Security Audit of proposed MarTech Solution and Corporate Website to be performed as an one time measure prior to go live by the Bidder through Cert-In empanelled Vendor.
315	166	Key Metrics	How many environments are to be managed by the consultant here? E.g. Test, Prod & DR, etc. Any pre-set of configuration that CB expects here? Does any sandbox already exist for journey creation and testing?	Minimum four environments are mandatory viz Development/SIT, UAT, Production at DC and Production at DRC. All environments are to be managed by the Bidder. Please refer to Page. No.101, 112, 128 of the RFP document.
316	58	A/B Testing Utility	A/B Testing Criteria to be Defined ? - On Subject, From Email Address, Body of the Content or Custom Conversion ? If it is Custom , Pls define	Please refer to Page. No.58 of the RFP document
317	168-174	Section 9 (Corporate Website Development) - Performance and Penalties	How will penalties be calculated in case of delays in response times or any other service deficiencies?	Please refer to the clause "2. Liquidated Damage" in page No.142 and "9.4. Service Level Agreement" in page 164" for the penalties in case of delays in response times or any other service deficiencies.
318	72	53	What is the tech stack of current Bank applications	Please refer to the clause "2. Channels/Source Systems in Scope" in Page No. 34 of the RFP document. The tech stack of current Bank applications will be shared with the Bidder post onboarding.
319	288	Reporting and Dashboards	How many websites or apps should be considered in scope from an integration standpoint? Please share details on the tech stack of the websites and apps in scope.	Please refer to clause "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 53 and 59 respectively. List of Bank's channels is mentioned in page no. 34 of the RFP document. Further details on tech stack to be shared with the selected bidder post onboarding.
320	22	5) Bidder can only propose a MarTech stack with the capabilities mentioned in this RFP document that has been successfully implemented and maintained for at least one year. Under implementation projects will not be considered.	Request to consider under implementation project	No Change in RFP terms

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321	110	6.14	While we acknowledge the importance of training, our approach will involve training the selected bank staff in three separate batches, followed by a "train the trainer" model.	The terms of the training in point 6.14 in page no.110 are definitive
322	103	21	Will personnel be allowed to work if the vetting is taking time given that it is a third party check?	No, personnel will not be be allowed to work without background verification.
323	164	9.4	when should the transition plan start from ?	The transition plan is defined in section 9.4 of the Service Level Agreement in Page No.164 of the RFP
324	91	Section M	Could you clarify the scope of post-implementation support? Is the expectation for the bidder to provide 24/7 support, or will there be specified support hours?	Yes, both Bidder and OEM has to to provide 24/7 support.
325	91	Section M (Corporate Website Development) -Maintenance and Support	What is the expected duration for post-launch support, and does it cover updates and new feature additions?	For the entire life cycle of the newly developed application. Yes.
326	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".**
327	266	13)	Is it right to assume that CBI will be providing us with the translated communication content in these languages and we will configure the system to send the communication in preferred language? Can you confirm that the translation services are not required from implementation/support memebers?	No, translation services are required from implementation/support members
328	287	5) The system should have any language translation capability to support languages: English, Hindi, Gujarati, Marathi, Bengali, Malayalam, Tamil, Telugu, Kannada, etc.	Does the Bank needs an automatic translation tools for the mentioned languages as part of the proposed solution?	Yes, part of RFP scope.

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329	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.**
330	293	3.6	Which SIEM or IDS solution Bank using? CBI Bank provide integration document details?	Details SIEM and IDS and their integration document will be shared with the Bidder post onboarding for integration of proposed on-prem solution. For cloud solution, Bidder has to propose the same and quote in the Bill of Material.
331	118	5.f	What customer segmentation criteria and models are currently in use, and how are they maintained?	Criteria and models to be developed by the Successful bidder.
332	118	5.f)	the analytics and segmentation will happen in which platform ?	Bank envisages that proposed Web & App Analytics and CDP will be utilised for analytics and segmentation.
333	277	8)	which tools are currently used for creating segmentation and analytics?	Currently limited segmentation and analytics are being undertaken through Bank's Data Warehouse. Bank uses Python for model building. However, Bidder is supposed to perform segmentation and analytics as part of the scope of the RFP.

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334	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 thee limited features or provide a workaround so that the Bank will be able to leverage the MarTech Solution optimally.**
335	62	Segmentation	Will the bank allow OEM sdk in app/website to track user activity/events for capturing behaviour data and using the same for segmentation ?	Yes, Bank will allow OEM sdk in app/website to track user activity/events for capturing behaviour data and using the same for segmentation depending on use cases
336	75	Section 12 (Corporate Website Development) - General Understanding and Scope	What specific user needs, preferences, and behaviours should the website dynamically adapt to? Is there a defined customer segmentation for this personalization?	Dynamic user adaption of Website includes featured products/services relevant to user interests, personalized banners and promotions, highlighting specific features of interest based on user behavior, user interface elements react to user actions and provide dynamic feedback etc. Please refer to the clause H. UI/UX in page no. 86 of the RFP document.
337	50	10.2, d, vii	Is there a personalised offer generating engine within the bank? If yes, can they expose an API which the bidder can consume to show relevant offers based on custID?	No, currently Bank does not have a personalised offer generating engine and the same has to be included in the proposed solution by the Bidder.
338	124	20. Security / 20.50 b	The referred section states that vendor must hold ISO 27701:2019 (PIMS) certification. We are ISO 27001 (ISMS) certified and comply to EU GDPR, hence requesting Bank to relax this criteria.	The terms outlined in the RFP are definitive

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339	88	Section 12 (Corporate Website Development) - Security and Monitoring	Will the Bank provide a specific security audit schedule (e.g., quarterly or annual), or should we plan for regular audits ourselves?	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.
340	88	Section 12 (Corporate Website Development) - Security and Monitoring	Could you provide more detail about the desired frequency and format for the performance and uptime/downtime reporting?	Downtime, critical security incidents etc. to be alerted and reported immediately (real time). For other reports, frequency to be as per design and discussion with Bank
341	91	Section M (Corporate Website Development) -Maintenance and Support	Can you provide more detail on the RTO (Recovery Time Objective) and RPO (Recovery Point Objective) expectations for disaster recovery?	Please refer to page 166 of RFP document for RTO (Recovery Time Objective) and RPO (Recovery Point Objective) expectations for disaster recovery.
342	91	Section M (Corporate Website Development) -Maintenance and Support	Is there a specific backup frequency (e.g., daily, weekly) or method (e.g., incremental, full) that the Bank prefers?	The backup frequency and methodologies are mentioned in the clause no. 8.14, 12.23 in page no. 46, 78 and other sections of the RFP document.
343	91	Section M (Corporate Website Development) -Maintenance and Support	Who will be responsible for managing the backups — will it be a collaborative effort or fully handled by the vendor?	Managing the backups including backup operation, storage and restoration is the sole responsibility of the Bidder.
344	80-81	Section 12 (Corporate Website Development) - Licensing and Compliance	Could you provide further clarification on the STQC compliance expectations, particularly with respect to ISO 27001 and ISO 22301? Will the bidder ensure adherence?	Bidder is required to adhere to ISO 27001, ISO 22301 and other standards mentioned in the RFP document and also close any observations by the regulators, auditors etc.

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345	135	Section 31 (Corporate Website Development) - Implementation Timeline	Are there any hard deadlines (e.g., due to regulatory compliance) that we need to account for in our proposal?	Bidder is required to adhere to timelines mentioned in the clause "Project Timeline" mentioned in the page no. 135 of the RFP document.
346	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.**
347	101	14. Resource Requirement – Onsite:	Is individual certification for each role mandatory ?	Yes, individual certification for each role mandatory
348	71	27	Kindly confirm whether the data retention policy is as per the CERT-IN mandate or if the organization has any other policies on the data retention.	The data should be retained for the contract period. Further details on specific data domains and requirements will be discussed with the Bidder post onboarding.
349	71	27	Pls share Bank's data retention & Destruction policies.	The data should be retained for the contract period. Further details on specific data domains and requirements will be discussed with the Bidder post onboarding.
350	127	21, m)	How much time will be required to sign the SLA and mobilise the team as per Bank's policies?	Please refer to the clause "9.14 Execution of Contract, SLA & NDA" in page no. 181 of the RFP document. Team may be mobilised post kick-off meeting upon acceptance of Purchase Order by the Successful Bidder.
351	297	6.12	Please could you supply policy documents in order for bidder to comply to	Policy documents being internal to Bank cannot be shared. However, the details will be shared with the successful bidder post execution of the contract.

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352	137	E. Customer Data Platform (CDP)	Are there established data governance roles, policies, processes and tools to oversee data landscape?	Yes, Bank has data governance roles, policies, processes and tools to oversee data landscape
353	91	18	How much time will be required to sign the SLA and mobilise the team as per CBI's policies?	The SLA would be signed post issue of the PO
354	290	Data layer Encryption / Tokenization - Security and Compliance	What are your requirements for token lifecycle management (e.g., retention, expiry policies)?	Bidder to propose any specific token lifecycle requirements to Bank and adhere as part of the solution
355	266	13)	Does it mean that the Bidder's proposed Platform should support communication in these languages?	Vernacular language support is also required
356	57	37	Are there specific tools or platforms currently used for real-time data processing that the new system needs to integrate with? If yes, please provide some details	There is no tools or platforms currently used for real-time data processing.
357	45	8. Overall Technical Requirements for MarTech Components:	Is there an external content management system that the new platform needs to be integrated with? If yes, please provide details and if any APIs available.	No Content Management System is in place currently. This is part of the Bidder's scope.
358	51	10.3.a	They have mobile app platform, other than mobile app what channels they use or looking for?	Bank uses various channels including internet banking, SMS, email, WhatsApp, push notifications, integrated customer care etc.
359	69	Customer Data Platform (CDP)	Please confirm, if Customer data Platform exists within CBI and it is the single repository at a customer level that can be consumed by all channels?	Currently no CDP exists in the Bank, but there is a SDR solution with the Bank which the Bidder has to integrate with the proposed MarTech Solution. Further, the proposed CDP as part of MarTech solution is to be integrated by Bidder with Bank's internal and 3rd party source systems.
360	61	54	What is the frequency and records count you are supposed to process? Is it Batch or real time basis data transfer is required from Bank's platform to Marketing Cloud platform?	Bidder to estimate based on the details shared in the RFP document and best industry standards.
361	15	3.12	Will data unification be required across (CRM, CBS, Engagement and Personalization platform)	Please refer to "Profile Unification" on page number 71 of the RFP document for details.

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362	51	10.3	Are there any external models which are being created by the bank which need to be connected to the vendor platform?	Yes, Bank has some marketing-related analytics models in place that need to be integrated with the MarTech stack by the selected bidder
363	33	4. Data and Decisioning	Which platform will be used to surface next best action/next best offer? Is it marketing channels or also the CRM/Service channels?	Part of bidder's scope to propose the platform and required functionalities
364	72	58	All data exchanges between cloud environment and On-Premises platform/ Bank's platform shall be through Encrypted SFTP or through Secured/ Encrypted APIs. Will bank provide Encryption layer/keys or OEM can use its own encryption techniques ?	OEM/Bidder may use its own encryption techniques. In case Bank provides Encryption keys then Bidder has to mandatorily implement the same as part of solutioning.
365	155	During Technical Evaluation the score of the Bidders will not be shared	Please provide the detailed technical specifications for analytical platform, CRM platform and data lake house platforms	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, 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.
366	15	3.11	We understand that the communication channels need to provide the response data to the proposed platform using APIs. Please confirm if the assumption is correct.	The communication channels will provide the response data to the proposed platform using APIs/other modes as per relevant use cases.
367	77	12.22 a)	How will the uptime of platform be measured? Does the solution partner need to provide report on uptime?	Yes, the Bidder needs to provide report on uptime as part of the scope.

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368	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.**
369	80-81	Section 12 (Corporate Website Development) - Licensing and Compliance	Are there any specific licensing models or tools that the Bank already owns or prefers (e.g., CMS platform, security tools)?	Bank is having perpetual/subscription model of software licenses deployed on-premises.
370	290	Data layer Encryption / Tokenization - Current Data Storage/Usage	Where is your sensitive data currently stored (e.g., CRM, marketing platforms, payment systems)?	Sensitive data may be stored in various systems like Channels, Core Banking, Data Warehouse, CRM etc.
371	49	10.2 Usage and Functionalities	Customer profile creation with unique ID in the data platform with all available customer information such as age, city, Income, surrogate, product, unique customer identification, CIBIL etc. Will the bank create and pass a unique ID or is the Martech solution required to create this?	The MarTech solution is required to create a unique identifier for each customer, both anonymous and known

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372	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.**
373	52	11	Attribution platform - As attribution is not usually a martech component, can we remove this from the requirement?	The RFP specifies that the solution should offer an attribution solution across multiple campaigns and channels, so it should not be removed from the requirement
374	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.**
375	52	Attribution, 6)	Kindly confirm if any remote locations are present for the logs to be collected.	Remote locations are present for the logs to be collected for on-prem solution only.
376	166	Key Metrics:	Will the bank monitor monthly uptime or it will be the responsibility of the SP to monitor it ? If the monthly uptime drps below 99.9 will penalty be invoked irrespectiv e of whose fault it is ?	Monitoring of monthly uptime will be the responsibility of the Bidder. Bank has not specified any uptime of 99.9% in the RFP document.
377	28	k.	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.

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378	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.**
379	290	Data layer Encryption / Tokenization - Business Requirements	What are the key business outcomes you hope to achieve with tokenization (e.g., reducing risk, improving compliance, enhancing customer trust)?	Please refer to point no. 1.5 under the clause "Physical and Logical Security" in page no. 290 of RFP document which is self explanatory.
380	43	7.4	These journeys are to be done for which product / business lines ? Are there any order of priority that is to be considered ? Can list of journeys be shared ?	The journeys are to be done for various STP and non-STP Products and Services of Bank. Priorities will be discussed during planning and strategy phase of implementation.
381	263	Reporting and Dashboards , 1)	a.What key email performance metrics do you need to track and measure (e.g., open rates, click-through rates, conversions)? b. Are there any specific tracking requirements (i.e. will the format for these dashboards be provided or is the bidder is required to create the wireframe) for the journeys or conversion tracking?	Bidder to propose the required solution as per the prevalent best practices
382	140	Phase 2, 1)	Is vendor supposed to implement journeys? Who's responsibility is it to define the journeys and in what timeframe ?	Part of bidder's scope
383	245	Phase 2, B.5	Is there any specific Social plaftform requires integration for customer journey ochestration?	Examples of social media platforms are indicated in the RFP; however these are not exhaustive, and solution should provide capability to connect with required platforms
384	43	7.4	Customer journeys are to be done for which product / business lines ? Are there any order of priority that is to be considered ? Can this be shared along with the list ?	The journeys are to be done for various STP and non-STP Products and Services of Bank. Priorities will be discussed during planning and strategy phase of implementation.

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385	263	Reporting and Dashboards , 1)	Are there any specific tracking requirements (i.e. will the format for these dashboards be provided or is the bidder is required to create the wireframe) for the journeys or conversion tracking?	Bidder is expected to design as part of the scope
386	43	7.4 / Section II:	Once the journeys are built, Is the expectation from the consultant to integrate the existing or newly developed AI/ML models as part of the journey ?	Yes, as required by the specific journeys
387	259	Personalization	Who are the high level stakeholders who will be directly impacted or will leverage insights generated using Personalisation initiatives? Is it Retail / Corporate / Commercial, etc. ? Are there business process and workflows in place that are to be changed with the new journeys?	The scope of MarTech is relevant for all customer types and segments; and Bank departments who manage them. Bank may choose at its discretion to optimize/modify processes and workflows proposed by the bidder
388	246	Phase 2, 3)	How is analytics consumed currently for the proposed journeys at CBI?	Channels are individually conducting their own analytics selectively. However, bidder is required to propose a comprehensive solution
389	23	Section 3, o.	What are the various current success metrics, currently identified or monitored for the journeys? Are there any plans to revise these metrics in the future? For example making the success metric more product-specific and channel-specific, if not already.	Scope is outlined in the RFP, e.g., page 55, 245 (Annexure 23). However, Bank is open to additional success metrics like product-specific, channel-specific or business-specific which will bring more visibility to the Bank.
390	118	17.3, c)	Is there any event-based marketing happening currently around clickstream data or website journeys and is there a mechanism to collect clickstream or livestream data? eg: Someone spending 10 minutes on a home loan page likely to avail of a home loan offer placed etc.	Not in place today, however bidder to implement required functionality as part of the solution
391	244	Annexure 23: MarTech Use cases	Is there a culture of having a collective buy-in on use-case / journey performance, incentives and output metrics for current set of prioritized use-cases / journeys?	Buy in and alignment from the required SPOCs will be required for aligning on use cases and metrics. Details for each use case / functionalities should be finalized during the planning/analysis and design

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392	244	A. Campaign Management, 2.i)	Is the data required to implement the journeys already centralized within a data lake? Or will the partner also be required to have some data engineering skillsets in the team to have this foundational element ready?	No. The Bidder will be required to have data engineering skillsets in the team to have these foundational elements ready for successful implementation and value realization. The data existing in ODS to some extent would be useful to develop use cases.
393	277	Customer journey	Is the customer journey for fulfilment across each product and each channel completely digital or phygital?	Customer journey across channel is digital or phygital depending on the product category. Please refer to Table-1 in page no. 249 of the RFP document.
394	69	Customer Data Platform (CDP), 7)	Are we planning for any journeys which are going to include Email, SMS, Mobile and others as channel together in the same Journey. Ex. Are we going to send email or SMS based on action performed on Mobile app, If yes, is it part of this year plan or next year?	Yes, the solution should support multi-channel customer journeys that include Email, SMS, Mobile, and other channels. The implementation timeline (this year or next year) should be aligned with Bank's marketing strategy and plans
395	244	Annexure 23: MarTech Use cases	Are there any priority capabilities/ use-cases for each Phase that Bank has already idenfied to be considered for implementation planning? If yes, please share the list of use-cases in order of priority for the top journeys ?	Indicative list of use cases and prioritization is provided in the RFP. However, this is not finalized list or sequence, and Bank requires the bidder to continuously and iteratively discuss the prioritization with Bank
396	244	A.4)	How many current marketing campaigns or journeys are part of data migration activity ?	Current marketing campaigns are very limited, however with the new solution in place we expect extensive and varied marketing campaigns.
397	252	4)	Please elaborate the purpose of cohort with the perspective of marketing journey.	To acquire customers through creating lookalike audience basis current customer segments
398	69	Customer Data Platform (CDP), 7)	Please provide sample of one complex and one simple journeys.	The solution should support the creation and management of both simple and complex customer journeys based on various triggers and customer interactions
399	69	Customer Data Platform (CDP), 7)	How many reports are to be configured in dashboard as part of customer journeys implementation in first year? Please share some sample report types.	The solution should support the configuration of multiple reports in the dashboard, including campaign performance, customer engagement, and conversion metrics

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400	40	Solution should have end-to-end digital document solution that makes it easy to create responsive forms that customers can easily complete and securely e-sign, making a seamless customer journey from acquisition through retention.	Please clarify whether digital journey of customer acquisition through retention is expected to be build as part of solution?	Digital Journeys for customer acquisition are available on Bank's internal channels. However, Bidder to ensure integration with these digital journeys which may also include redirecting visitors to onboarding pages with required information pre-filled for acquisition.
401	281	Integration	Please provide us the list of intgeration to be consider in the scope of work	Bidder has to integrate the proposed Solution with Bank's Internal Channels as well as external channels as mentioned in clause "2. Channels/Source Systems in Scope", Indicative Data Flow Diagram", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 36, 53 and 59 respectively of the RFP document. The purpose of integration is mentioned in these clauses and various other section of the RFP document.
402	282	Integration 1)	What are the specific analytical, CRM, and data lake house platforms currently in use?	"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, However, Bank is having Integrated Customer Care (ICC) application which has CRM features having limited functionality. The Bidder may use thee limited features or provide a workaround so that the Bank will be able to leverage the MarTech Solution optimally."

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403	282	Integration 1)	Data Lake / Warehouse currently being used ?	Bank is having Data Warehouse of IBM Stack which is slightly dated and Bank is in the process of modernising this Data stack. Details will be shared with the bidder post onboarding. Bank is currently not having Data Lake House Platform.
404	289	Integration 3)	Which Camapign Mgt / Analytical platform is being used	No MarTech platform is currently in use.
405	288	Integration with social media , third party applications	Does the Third Party Apps Share the Transactions Data To CBI ?	Event data in third party App/Site are to be fetched through the proposed solution as part of the scope
406	288	Integration 1)	What does the current data architecture look like? (any documentation that can be shared)	Details will be shared with the bidder post onboarding
407	288	Integration 1)	Does the existing data require extensive data quality checks? eg. Is there a possibility of customer city/customer address being written differently across different source systems?	Yes, the Bidder has to evaluate the usability of the Data already available or make suitable changes for building use cases.
408	281	Integration	For internal and external integration, what platforms are in place?	Bidder has to integrate the proposed Solution with internal and external channels as mentioned in clause "2. Channels/Source Systems in Scope", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 53 and 59 respectively of the RFP document. Bidder may leverage Bank's Middleware for integration with Internal Channels as per the feasibility, however it should not be made as the dependency for such integrations.
409	53	Integration, 7)	Which CRM tool will need to be connected to the Engagement platform (Salesforce CRM?)	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.
410	53	Integration, 7)	What type of encryption is currently done on the CRM system?	Details will be shared with the bidder post onboarding

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411	53	Integration 8)	Is it right to assume CBI will take care of any development and changes required for Mobile app and deployment of SDK?	Bidder is not expected to build any Mobile App for Bank. MarTech related SDK development, testing, deployment, integration etc. will be bidder's responsibility
412	26	11.2 Stage 2-Technical Evaluation Criteria Integrated Solution: The solution offered to the Bank to be an integrated solution where minimum three components of the MarTech Stack such as Campaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management are provided by single OEM with in- built integrations of various capabilities being proposed as part of MarTech solution. Marking Criteria: The bidder providing integrated solution of all five MarTech components from single OEM solution will get maximum 100 marks. 80 marks for four integrated components of a single OEM solution. Minimum 60 marks for three integrated components of a single OEM solution. Less than three integrated	This criteria is restrictive in nature for the bidders to choose best fit solution that provides value while meeting the banks requirement. Request to kindly consider the maximum 100 marks criteria for solution comprising of maximum 2 OEM with minimum four integrated component from a single OEM.	No Change in clause No. 11.2 in page no. 26 of the RFP document.

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		components of a single OEM solution will get zero mark.		
413	76 - 80	Section 12 (Corporate Website Development) - Technical Architecture and Integration	Could you provide more details on how the proposed website will integrate with the Bank's existing MarTech stack, CRM, and business applications?	For better engagement and seamless experience for users, ultimately leading to improved satisfaction and conversions, the proposed Website should be seamlessly integrated with proposed MarTech stack and various existing Channels and Business Applications of Bank including but not limited to CRM, Single Data Repository, Omni Channel, Digital Lending Platform, Bank's Middleware, Complaints Management System etc.
414	76 - 80	Section 12 (Corporate Website Development) - Technical Architecture and Integration	Are there any specific APIs or middleware technologies currently used by the Bank that we need to work with for these integrations?	Bank has a middleware layer as indicated in the RFP, however the integration of Corporate Website and MarTech Components are either to be done with the Channels directly or through Middleware as per the use case.
415	76 - 80	Section 12 (Corporate Website Development) - Technical Architecture and Integration	Can you provide more specifics on the data migration requirements, such as volume and type of data (e.g., customer profiles, transactional data)? Do we have a CMS or does it needs to be build ?	Data migration from current website will be part of Bidder's scope. No such Content Management tool is in place. Bidder is required to propose an Enterprise Content Management Solution to be leveraged by MarTech, Corporate Website and other current and future Projects of Bank.
416	76 - 80	Section 12 (Corporate Website Development) - Technical Architecture and Integration	Are there any specific data extraction tools or formats (e.g., CSV, XLS) that the Bank prefers for this migration?	Bidder can propose the best suited extraction tools/formats/approach for migration.
417	76 - 80	Section 12 (Corporate Website Development) - Technical Architecture and Integration	Are there any specific regulatory or compliance requirements (other than RBI and CERT-In) that we should be aware of when designing and developing the website?	Please refer to the clause "18. Regulatory Compliance" in page no. 119 of the RFP document which is also applicable for designing and developing Corporate website
418	76 - 80	Section 12 (Corporate Website Development) - Technical Architecture and Integration	Will the Bank provide guidance or resources on how to implement security features required for regulatory compliance?	This is bidder's responsibility to implement security features required for regulatory compliance as part of the scope of RFP document.

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419	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.**
420	290	Data layer Encryption / Tokenization -Integration with MarTech Tools	Do you need to map tokenized data back to the original data for any reporting or analytics?	Yes, Bidder's understanding is correct. The Bidder needs to map tokenized data back to the original data for any reporting or analytics as well as to be consumed by Data Warehouse and other channels.
421	36	3	If the above understanding is correct, what integration methods are supported by all the systems?	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 systems of Bank. Bidder must ensure they conduct thorough analysis of each systems integration capabilities once they are onboarded.
422	253	3	What is the offer generation engine? And what integration methodologies are supported by the same?	Please refer to various clauses in the RFP document relating to personalization as defined in the Scope of work.
423	258	Part 1: Ingestion and usage ofCustomer Data	Data Security and Privacy: a. What measures should be in place to ensure the security and privacy of the ingested data? b. Are there any specific data encryption or access control requirements for data ingestion?	Bidder's responsibility to ensure 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.

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424	283	Data Ingestion 19)	It is stated that 'System should have the ability to scale up to 10 Crore on the same instance'. For purposes of infrastructure on cloud should the bidder cater for 10CR at all times or is there a ramp up that can be used to optimize the infrastructure ?	Volumetric projections are indicated in page no. 39 the RFP document. Bidder should consider them to do sizing and propose relevant solution.
425	283	Data ingestion	Are there any specific protocols or APIs (e.g., RESTful, SOAP) that need to be supported for data ingestion?	Depending on the system and use cases, Bidder should choose specific protocols or APIs. For data ingestion, the integration should be made with minimal customization in existing systems of Bank. Bidder must ensure they conduct thorough analysis of each systems integration capabilities once they are onboarded.
426	283	Data ingestion	Do you require any data format transformations or conversions during the ingestion process?	Data format transformations or conversions may be required during the ingestion process. Bidder to propose best suited process as part of solutioning with minimal changes in existing application/Channels.
427	283	Data ingestion	What measures should be in place to ensure the security and privacy of the ingested data?	This is bidder's responsibility to ensure security and privacy of the ingested data. 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.
428	283	Data ingestion	Are there any specific data encryption or access control requirements for data ingestion?	Bidder has to implement data encryption or access control requirements for data ingestion to propose the required solution. Please refer to the clauses "19. Data Protection" and "20. Security" in page no. 119 and 120 respectively in the RFP document.
429	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**

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				suitable costing in the TCO.
430	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.**
431	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.**
432	76	12.6	Please provide the details of CBI's existing technical infrastructure.	The details of existing technical infrastructure of Corporate Website will be shared with the bidder post onboarding.
433	40	Total traffic on Corporate Website for last 1 year: Approx. 80 Lakhs	For proper sizing of the infrastructure for website, apart from this information, can you please provide information on following: a) Peak traffic recieved in last 1 Year b) Please user Concurrency in last 1 Year	Please refer to page No.40 under section 6. "Projections & Considerations" for details regarding website traffic.

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434	290	Data layer Encryption / Tokenization - Technical Capabilities	What is your preferred method for tokenization (e.g., on-premise, cloud-based, or third-party tokenization services)?	Bidder to propose the required tokenization solution which is robust and secure and should adhere to the data security and privacy aspects comprehensively. The solution should be deployed on-premises in Bank's DC and DRC as mentioned in the RFP document.
435	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.**
436	34	Scope of Work	In Cloud deployment, the physical location of DRC must be in different location, and seismic zone with that of DC. Can the solution DRC be hosted in a seperate availability zone?	RFP clause is self explanatory and no change in RFP terms.
437	132	27.18	If hardware is to be delivered - please confirm the location for Delivery for DC and DR. Please confirm th capacity of the DC and DR and that it is able to accept the hardwares without modifications	The locations of DC and DRC are mentioned in the clause no. 13.2 (d) in Page No. 96 of the RFP document. Bank's DC and DRC are having adequate capacity to accommodate the hardware to be provided by the Bidder as part of on-prem deployment.
438	40	1	Understanding is - Bank will provide all the necessary hardware requested by the bidder to deploy the on-prem softwares/solutions. Is the understanding correct?	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.

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439	89	20	Is there a caching technology in place?	Caching technology is not in place. Bidder to propose the required solution
440	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.**
441	58	Nudges, Personalize the nudge, 3	what kind of UI customization and theming capabilities are required ? Please clarify	Bidder to propose the required solution as per the prevalent best practices and regulations
442	52	Attribution	Which mobile attribution tool is being used by the bank?	No attribution tool in place currently. Part of bidder's scope.
443	40	Key considerations for the bidder	Is image/content upload and hosting required as a capability from the vendor tool?	Yes, image/content upload and hosting required as a capability as part of the solution to be provided by the Bidder.
444	74	URL Shortener, Re direction	Does the bank have deeplink creation tool or bank also requires a deep link creation tool ? if yes , Name of the deep link creation tool ?	No, Bank does not have deep link creation tool. Solution should facilitate multi-platform deep links i.e. users having app should automatically get redirected to app while web users continue their web journey. Solution should facilitate deferred deep links for all channels i.e., Redirect users to previous landing page / screen post install/ login action.
445	54	Solution should have end-to-end digital document solution that makes it easy to create responsive forms that customers can easily complete and securely e-sign, making a seamless customer journey from acquisition through retention.	Please provide more detials on the intended functionality for e-Sign.	As part of digital documentation, Bidder has to integrate the proposed solution with Bank's esign partner/solution.

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446	290	Data layer Encryption / Tokenization - Technical Capabilities	Do you have in-house technical teams capable of implementing tokenization, or will you need external assistance?	Implementation and operation of tokenization is Bidder's responsibility. Please refer to clause "19. Data Protection" in page no. 119 of RFP document for further details. However, the Bidder is required to provide adequate knowledge transfer to the Bank's internal team to handle this.
447	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.**
448	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.**
449	33	1	What is the app framework?	The app framework would be shared with the Bidder post onboarding.
450	35	2.xvi	Who is the whatsapp BSP?	Bidder has to integrate the proposed solution with WhatsApp Service Provider or through Bank's Middleware and the details will be shared with Bidder post onboarding.

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451	35	2.xvii	Who is the SMS Service Provider?	Bidder has to integrate the proposed solution with SMS Service Provider or through Bank's Middleware as per the use case and the details will be shared with Bidder post onboarding.
452	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.**
453	35	2.xix	What is the solution that is powering ATMs and Kiosks for the OEMs to integrate with? And what integration methodologies are supported by the respective solution(s)?	Details ATMs and Kiosks solution will be shared with the bidder post onboarding. The integration will happen through API and other modes as per the use cases.
454	35	2.xx	Social Media - can you deliberate this? What all apps are included in social media? and who is the respective business partner for the same?	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. Further details will be shared with the Bidder post onboarding.
455	293	4.2	What is the role played during the fulfilment stage by the Outbound calling team	The calling team will be part of the fulfilment stage, detail will be shared with the Bidder post onboarding. However, the clause no. 4.2 in page no. 293 is part of security compliance of cloud solution.
456	282	11)	What is the fulfilment operating model (outsourced/ insourced setup)?	Solution should support both outsourced and insourced setup.
457	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.**

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458	118	5.f	Are there any existing segments/cohorts created that would need to be maintained in the new system?	Currently limited segmentations and cohorts are defined today, bidder is required to help create extensive and granular customer segmentation approach including hyper personalization as part of the CDP
459	43	7.7	Can you please provide the current communication channels/ vendor integrations currently available and details of vendors for different communication channels	Current communication channels like Email, SMS, WhatsApp, Social Media etc are already mentioned in the RFP document. Integration may be done through Bank's Middleware or directly with the channels as per the use cases. Bidder may leverage its own platform for delivery of emails. Further details will be shared with the bidder post onboarding.
460	255	1)	What is the Current Eco system in CBI for Campaigns and Promotions ?	Bank leverages empanelled digital marketing agencies for Campaigns and Promotions
461	43	7.9	Does CBI use any tool to manage the Requests and Approvals in the current eco system ? How is maker-checker done currently?	Currently Bank does not have these capabilities with respect to MarTech. Bidder to propose and implement as part of their solution
462	258	f)	What % of the customers that can be reached currently through the existing channels?	The tentative figures are shared through the clause "Projections & Considerations" in page no. 39 of the RFP document.
463	266	9)	Is there any dependency on any of the current vendors? If yes, then in which domain and what level of dependency?	Bidder to leverage Bank's existing partners and integrate with their solutions. Hence some amount of dependency would be there with existing partners for finalization of integration methodology.
464	117	3.d)	What are the martech tools which are currently deployed?	Currently there are no MarTech tools deployed in the Bank. Bidder has to implement the same as part of the scope of the RFP.
465	126	21.10, c)	How does the current setup build accountability within the field team for cross-sell?	The solution should support comprehensive reporting and analytics to track and measure cross-sell performance
466	137	E. Customer Data Platform (CDP)	Is there an existing CDP solution in place?	No, currently Bank does not have a CDP solution in place. However, the same has been included in the overall solutioning to be proposed by the Bidder.

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467	52	9	Which is the reporting system currently utilised by the bank?	Currently various reporting system is being used by the Bank for business use cases. However, the Bidder has to propose the same as part of their scope. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document.
468	74	Consent Management	Do we have source for truth system for customer consent management and how is customer preferences captured currently?	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.
469	39	6. Projections & Considerations	What are the current and future MAU/DAU projections in accordnace to the RFP contract timelines?	Please refer to page No.39 under section 6. "Projections & Considerations" for details regarding current and future projections.
470	73	6. Workflow Management	Will templates or creatives for all campaigns be provided by CBI or current agency or it will be the responsibility of bidder ? If agency is involved , please specify the name	The bidder shall be responsible for all aspects of creative generation required for the project. This includes subscription to stock image & video resources along with image and video editing software.
471	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.**
472	75	Section 12 (Corporate Website Development) - General Understanding and Scope	Can you share the current content and structure of the existing website?	The details of the current content and structure of the existing website would be shared with the Bidder post onboarding

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473	75	Section 12 (Corporate Website Development) - General Understanding and Scope	Are there any content or features from the current website that should not be migrated or should be redesigned entirely?	The Bank expects a total transformation of the current website and hence should be redesigned entirely. Please refer Point No.12.6, 12.7, 12.15 page 76 under section "Scope for Corporate Website Development" for details.
474	83	Section 12 (Corporate Website Development) - User Experience (UX) and Design	Could you share your current corporate theme guidelines or branding materials to ensure alignment in design?	Current corporate theme guidelines or branding materials would be shared with the bidder post onboarding.
475	88	Section 12 (Corporate Website Development) - Security and Monitoring	Are there any specific tools or systems the Bank is currently using for website performance analysis, or is it the bidder's responsibility to select and implement one?	Website performance analysis has to be done by the bidder as part of its Scope of Work.
476	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.**
477	5	TABLE-1, 6	Please confirm timelines for Presentation and Demonstration. How much advance notice time should thebidder expect ?	The timelines for the Presentation and Demonstration would only be shared with eligible Bidders post submission of the bids. Bidder may expect a minimum of 3 working days.
478	5	TABLE-1, 6	How much time will the vendor be given for a demo/presentation once they are shortlisted?	The timelines for the Presentation and Demonstration would only be shared with eligible/shortlisted bidders post submission of the bids. Bidder can expect a minimum of 3 working days.
479	5	TABLE-1	Please provide the clarity on the scope demo to be shown. What is the possible timeline for demo?	Please refer Page 23, Section 11.2 Stage 2-Technical Evaluation Criteria. The Timelines for the Presentation and Demonstration would only be shared with eligible/shortlisted bidders post submission of the bids.

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480	75	Section 12 (Corporate Website Development) - General Understanding and Scope	Could you specify the age groups and user demographics that the website needs to cater to in in more detail?	The proposed Corporate Website need to cater all the age groups and user demographics. Indicative target segments and business objectives are shared in the table in page no. 47 of the RFP document.
481	290	Data layer Encryption / Tokenization - Business Requirements	What are your main concerns regarding data security and privacy?	Being highly regulated entity, Bank gives high priority in data security and privacy. Please refer to the clauses "19. Data Protection" and "20. Security" in page no. 119 and 120 respectively in the RFP document.
482	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 component 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**
483	118	5.g	Data quality check - is this part of data mapping while ingesting data or an ETL layer for data sanity	Yes, data quality check is part of data mapping while ingesting data as well as in ETL layer for data sanity
484	57	34	Are there any existing third-party SDKs or tools that are used for app/web data acquisition and aggregation that the new SDKs need to integrate with? If yes, please provide some details	Currently no SDKs are leveraged for this purpose. Bidder to propose as part of their solution
485	72	58	Are there any specific compliance requirements for data exchange with bank's systems (e.g., encryption standards, etc.)	Compliance requirements for data exchange with bank's systems are mentioned in clause no 20.25 and 20.40 in page no. 122 and 123 respectively and other sections in the RFP document.
486	283	16	Is transactional data or any other data expected come via Kafka?	Bidder has to integrate the proposed solution with Bank's source channels including Data Warehouse, 3rd party platforms for transactional and other data.
487	109	5.1	What data formats are used by your data sources (e.g., CSV, JSON, XML)?	Structured, semi-structured and unstructured data are to be fetched from Data Sources through CSV, JSON, XML etc for consumption by the proposed solution
488	50	e. vi	Would there be contact center to manage customer interactions across multiple channels? Can you baseline the Period of Activity of the Customer Data to be displayed to Contact Center?	Yes, there will be a contact centre to manage customer interactions across multiple channels. The MarTech solution should provide real-time access to customer data for the contact centre.

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489	264	Data aggregation and storage, 11)	How is bank envisioning to handle errors or exceptions during the data export / import process in (from/to) existing Data Lakes	Bidder to propose the suitable solution to handle errors or exceptions during the data export / import process in (from/to) Data Warehouse. Bank is currently not having Data Lake.
490	126	21.14, d)	What kind of data CBI currently collects through the mobile app (AS PART OF THE CURRENT DATA MODEL OF EXISTING APP)? ex: Does it collects customer behavioural information through mobile app (For instance: the device model used; preferences basis the consent to collect the data from another app in the mobile device.	Bank is capturing all relevant data as part of interaction of customers with Bank's Mobile Application.
491	69	Customer Data Platform (CDP)	What kind of external data-sources/ external data partnerships are available to enhance Customer 360. (e.g. Bureau pulls)?	The solution should support integration with various external data sources and partnerships, such as credit bureaus, to enhance the Customer 360 view and provide comprehensive customer insights
492	43	7.3	What kind of data volumes exist currently within CBI for digital? What is the rate at which data volumes are growing at CBI?	Currently Bank does not have these capabilities with respect to MarTech, therefore no as such information is available. Certain projections are provided on page 39, bidder is requested to review these and conduct their analysis
493	264	11)	What tools/technologies are used for Datawarehouse, Data Lake, Analytics, Data Integration, Data Ingestion, ETL, Streaming/Batch, Change data capture?	Bank is having Data Warehouse of IBM Stack which is slightly dated and Bank is in the process of modernising this Data stack. Details will be shared with the bidder post onboarding.
494	50	d) Personalization	Will the bank require customer behaviour/clickstream information from Engagement/Personalization in their data tool for creating segments	Yes, the solution should perform advanced segmentation based on all data types collected from across channels, including real-time behaviours
495	78	12.23	How many rows of data will be required as part of the backup and storage.	The solution should support scalable storage to accommodate Bank's data backup and storage needs
496	52	Attribution	Will attribution tools provide the event data for click-thtoughs on created deeplinks that lead to app-open or app-installs events?	Yes, part of RFP scope

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497	76	12.7	Is data migration part of scope : Are there pre existing data of CBI users wrt attribute , events ? What is the colume of such data ?	Part of bidder's scope pertaining to relevant data for MarTech solution. The details will be shared with the bidder post onboarding.
498	282	10)	What kind of data - structured/ unstructured - is expected to be ingested from the internal on-premise DB and/or other sources in scope?	Structured, semi-structured and unstructured data are to be fetched from Bank's internal as well as 3rd party data sources. Bidder to ensure all data formats and types can be consumed by the solution.
499	284	23)	Is there a provision to link the data (Branch Offline data and/or customer website/ App or other transactional data from backend) currently available in multiple sources, to an individual user? Is there any unique identifier across online and offline data sources?	Some unique identifiers are in place e.g., CIF, A/C Nos etc. Bidder to ensure creation of a holistic identifier capturing all required data for the MarTech solution perspective
500	106	1.5	Should the commercial for exit management be included in the proposal for training and data migration ?	Bidder may quote their commercial by adding the rows in the Commercial Bill of Material which will be part of the TCO.
501	290	Data layer Encryption / Tokenization - Business Requirements	What specific types of sensitive data do you handle (e.g., credit card numbers, PII)?	Details will be shared with the bidder post onboarding
502	290	Data layer Encryption / Tokenization - Current Data Storage/Usage	How do you currently manage sensitive data (e.g., encryption, masking)?	Necessary practices and tools are in place. Details will be shared with the bidder post onboarding
503	290	Data layer Encryption / Tokenization - Current Data Storage/Usage	How do you intend to use tokenized data in your marketing campaigns, analytics, or other business processes?	Details will be shared with the bidder post onboarding
504	290	Data layer Encryption / Tokenization - Current Data Storage/Usage	Are there existing data management systems (e.g., databases, data lakes) where tokenization should be integrated?	Details will be shared with the bidder post onboarding
505	290	Data layer Encryption / Tokenization - Technical Capabilities	Are there any existing third-party services or providers that you are already using for data protection (e.g., payment processors, encryption services)?	Details will be shared with the bidder post onboarding

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506	290	Data layer Encryption / Tokenization - Security and Compliance	How do you currently handle data encryption, and would you prefer tokenization to be integrated into your existing encryption strategies?	Necessary practices and tools are in place. Details will be shared with the bidder post onboarding
507	290	Data layer Encryption / Tokenization - Security and Compliance	How do you handle breach detection and monitoring in the event that tokenized data is compromised?	The Bidder should propose suitable methodology/ solution to handle Breach Detection and monitoring of any compromise of tokenized data and should suggest suitable mitigation as part of the solution.
508	290	Data layer Encryption / Tokenization - Performance and Scalability	What is your expected volume of tokenized data? Are there scalability considerations (e.g., high transaction volumes)?	Details will be shared with the bidder post onboarding
509	290	Data layer Encryption / Tokenization - Performance and Scalability	How flexible do you need the tokenization solution to be? Do you foresee future changes in your data needs that might require tokenization adjustments?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details
510	290	Data layer Encryption / Tokenization - Performance and Scalability	Are there any anticipated changes in your business, customer base, or data structure that might require updates to the tokenization strategy?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details
511	290	Data layer Encryption / Tokenization - User Experience and Data Access	Will customers or users need access to tokenized data, and how will they interact with it (e.g., retrieving personal information via a secure portal)?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details
512	290	Data layer Encryption / Tokenization - User Experience and Data Access	How do you plan to handle tokenized data when a customer requests to view, update, or delete their information?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details
513	290	Data layer Encryption / Tokenization - User Experience and Data Access	Do you want any personalized or tailored customer experiences based on tokenized data?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details
514	290	Data layer Encryption / Tokenization - Governance and Auditing	How will you track and audit the usage of tokenized data for compliance purposes?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details

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515	290	Data layer Encryption / Tokenization - Governance and Auditing	What kind of governance framework will you put in place to ensure that tokenized data is properly managed and accessed only by authorized users?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details
516	290	Data layer Encryption / Tokenization - Additional Considerations	Do you need the option to reverse the tokenization process (i.e., mapping the token back to the original data)?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details
517	290	Data layer Encryption / Tokenization - Additional Considerations	Would you prefer to store tokenized data in-house, or are you comfortable with using a third-party tokenization service provider?	Bidder to propose the required solution as these are part of solution details. With their experience, bidder is required to guide Bank regarding the best practices on such details
518	39	Projections	What is the total contactable data base of the bank	The total contactable data base of the bank would be shared with the bidder post onboarding
519	40	For limited Cloud Deployment:	Bank is having Single Data Repository (SDR) Solution viz Data Warehouse What tool is the bank using for the warehouse? Snowflake / GCP / Redshift / if other / can you specify? What capabilities does this tool have to transform and send data to the proposed solution	Bank is having Data Warehouse (SDR) of IBM Stack which is slightly dated and Bank is in the process of modernising this Data stack. The SDR is currently integrated with limited Channels as mentioned in the Data Flow Diagram in page no. 36 of the RFP document. However, Bidder has to propose comprehensive CDP solution for analysis.
520	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.**
521	52	11. Detailed Techno-Functional Requirements for MarTech Components:	Solution should be able to identify channels responsible for driving app installations. Does the bank have an attribution tool to track installs? MarTech tools can consume such data and leverage them for further analytics and engagement?	Bank currently does not have an attribution tool in place for MarTech. The proposed MarTech solution should be able to consume such data and leverage it for further analytics and engagement

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522	52	11. Detailed Techno-Functional Requirements for MarTech Components:	Solution should facilitate influencer analytics. Can you please elaborate on influencer analytics? Where does this data reside currently?	The proposed solution should measure and analyse the performance of influencers within a marketing campaign e.g. custom link tracking, conversion tracking etc. Currently, there is no influencer analytics data being maintained in Bank.
523	21	c	Within CDP, the part of software which gets deployed on-premise for tokenisation & data vault - would that be considered as a separate OEM?	Bidder may propose the CDP and Tokenization & Data Vault of same or different OEMs as part of the scope of the RFP document.
524	35	2.ii	What is the Data warehouse that CBI is using right now?	Bank is having Data Warehouse of IBM Stack which is slightly dated and Bank is in the process of modernising this Data stack. Details will be shared with the bidder post onboarding
525	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.**
526	36	3	According to the indicative data flow diagram, understanding is, For this solution to connect with the banks existing ecosystem, only Data Mart, ODS, DLP, CRM & omni channel source system will be exposed. Is the understanding correct?	No, bidder is required to integrated with all required systems / data sources. The provided diagram is indicative and non-exhaustive, as mentioned in the RFP
527	41	2.i	As a realtime data sync needs to be present betweeen bank's SDR solution and the proposed martech, can the SDR solution expose an API to whcih the data needs to be streamed to?	SDR is slightly dated that is based on T+1 sync and can not expose API. Bank is in the process of modernising this Data stack. However, real time capabilities will required to be built by the bidder as part of the scope of this RFP.
528	45	8.9	Need some clarity on the unstructured 3rd party data sources. What is the expectation of the bank?	For further, clarification, please refer to clauses "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 53 and 59 respectively of the RFP document.

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529	51	10.3, a	Where does the solution get the ad-data from to build analytics? And what would be the integration methodology supported by the source? And what would be the unique ID with which a customer is identified for paid Ads?	The solution should integrate with various ad platforms like Google AdWords, Adobe Analytics, Facebook Business Manager, and others. The MarTech solution is required to create a unique identifier for each customer
530	252	6	What is the lead socring system that is currently used? Can the lead scoring system accept APIs of OEM to push the lead scores? or share data via S3/SFTP?	Bank at present does not have any Lead Scoring System. However, after implementation of Lead Scoring System, the integration may be required through API/SFTP as per the use case.
531	264	11	What is the Enterprise Data Warehouse that is used?	Bank is having Data Warehouse of IBM Stack which is slightly dated and Bank is in the process of modernising this Data stack. Other details will be shared with the bidder post onboarding.
532	278	13	Where is the catalogue data hosted currently?	Granular customer segmentation needs to be done by the bidder's solution, and ingested/integrated within CDP
533	287	56	As the scope doesnt require OEM to handle/process/store card/payment data, PCI DSS Certification does not apply in this case	As the solution may deal with customers' cards / payments data, complying to PCI DSS guidelines is required
534	108	4.5	Does the bank currently maintain DQ rules, scores and data changes centrally? If yes, where? Can that be leveraged for Martech?	Currently not implemented through a platform. Bidder to ensure data quality for data ingested / processed for MarTech purpose
535	283	20	Does the bank today perform identity resolution? How about entity resolution? If yes, can these be extended to Proposed Martech solution?	Currently, Bank performs unique identification through CIF, A/C Nos, Mobile No. , Email id etc. It is bidder's scope to analyse and propose the required solution for identity resolution/entity resolution.
536	70	18	What are the existing Data Lifecycle policies (Archive / purge / retain)?	The solution should store ingested data for as long as Bank requires (subject to regulatory constraints) and provide data retention options by time period, source, and data type. It should also support data purging and archiving processes
537	76	12.15	What is the existing data back up policy (Daily / weekly / monthly / annual)?	The solution should support data retention options by time period, source, and data type, and provide data purging and archiving processes

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538	"113	10.1	What is the current volumetric: a. Historical data size b. Daily incremental volume	The current database size of Data Warehouse (SDR) is approximately 250 TB. However, sizing and daily incremental value are to be factored by the bidder considering the data provided in the clause "6. Projections & Considerations" in page No.39 of the RFP document and point No. 20 of Corrigendum-2..
539	140	Phase 2, 2)	What is the recommended data growth and business growth projections (YoY)?	Please refer to the clause "6. Projections & Considerations" in page No.39 of RFP document for details regarding current and future projections.
540	273	18	Data Sources like ATM / Kiosk: Should this data flow into Martech Data Platform directly or come via CBS / Existing Data Layer	Data from ATM / Kiosk should flow into MarTech Data Platform through Bank's data platform unless required for real time use cases.
541	106	1.5	The bank has recommended to use existing infra. Please clarify the following: a. Object Storage: What is the make and model of the underlying hardware? Is it commodity / Bare metal / engineered? b. Object Storage: What is the size of the object storage available c. Compute: What is the compute specification of the existing IBM LinuxONE System? How big is the Cluster? Is it all available only for Martech? d. RAM: What is the RAM specification of the current hardware available for Martech? e. Can the bidder procure additional hardware to augment the current cluster.	Sizing for infrastructure of proposed Corporate Website and Data Protection Layer is to be provided by Bidder by keeping in mind the utilization guidelines mentioned in Annexure 31 of the RFP document. Infra for all other MarTech components to be provided by the bidder and quote the cost in the Bill of Material. Further details on the existing infrastructure including Object Storage, Linux ONE System will be shared with Bidder post on-boarding.
542	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.**

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543	69	Customer Data Platform (CDP)	a. PII data will be hosted separately on CDP b. PII data will be enriched with 3rd party / public domain details to create Customer Profiles exclusively for Martech. c. If no, then will CDP leverage existing Customer 360 Profile from existing DW and enrich with 3rd party / public domain. In this case, will there be a write back from CDP to existing DW?	For point no. (a) and (b), Bank hereby clarifies that hosting and handling of PII data as per the RFP terms is the responsibility of the bidder through the proposed solution. For point no. (c), Bank hereby clarifies CDP may leverage available Customer Profile data from Data Warehouse and enrich with 3rd party / public domain. In any of the cases, Data needs to be written back from CDP to Data Warehouse as per the methodology, format and frequency with minimal customization/changes in existing system.
544	246	Phase 2: Automated reporting	Is there a resource required to create custom dashboards on Power BI/other on behalf of Bank or Bidder only needs to share the data for Bank's consumption?	Yes, custom dashboards to be created as part of scope. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document.
545	51	10.3.C)	How many users are estimated to be using the dashboards and to what level of license is required ? (e.g.) view only, admin rights etc)	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.
546	263	Reporting and Dashboards , 1)	Do you require real-time analytics done in reporting dashboards?	Yes, real time analytics will be required done for select use cases.
547	261	7)	How many branches or RM/Feet on the street do you have where these use case are to be deployed ? Or adoption of self-service automated dashboards is to be facilitated?	Bidder should provide a flexible solution that can scale to the number of staff / FOS required. 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.
548	246	Phase 2: 1) and 2)	What is the visualisation software available with CBI and till what organisation level can this viz be used? Are any Real Time Dashboard available ?	Bank has a centralized platform, however bidder to propose their own solution for visualization of MarTech reports

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549	52	Insights & Reporting	Which analytical dashboard will be consumed by the bank from the analytical tool and which reports will be consumed by the bank from the vendor platform? (Eg: Campaign reports, event analytics reports, funnel reports, path reports etc)	The solution should provide a full-funnel view of all touchpoints in a single platform, including campaign reports, event analytics reports, funnel reports, and path reports.
550	261	7)	How many number of dashboards would be required ? any tentitive number of query and dashboards that would be required ?	Bidder to estimate and provide as part of their solution. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document.
551	261	7)	Would the Requirement gathering for dashboards be part of scope or the requirement is alreday defined ?	Yes, the requirement gathering for dashboards would be part of bidder's scope.
552	261	7)	Does the CBI has any dashboarding tool on prem or on cloud ? Which tool?	Bank is having dashboard tool deployed on-prem. However, for MarTech Solution, dashboarding tool has be implemented by the bidder as part of the scope of the RFP document.
553	258	Part 1: Ingestion and usage ofCustomer Data	Data Quality: For inhouse data, we believe the data quality check (e.g. valid email id / phone number, etc.) are out of scope. a. What data formats are used by your data sources (e.g., CSV, JSON, XML)? b. Are there any specific protocols or APIs (e.g., RESTful, SOAP) that need to be supported for data ingestion? c. Do you require any data format transformations or conversions during the ingestion process?	Yes, data quality for ETB is not in scope of Bidder. However, if any Data Quality issues that are encountered are to be handled suitably. a. Multiple data formats to be supported b. Multiple protocols to be supported as per need basis c. Bidder is required to manage and implement conversions for compatibility/integration with MarTech solution
554	245	9. Customer Communication and Engagement vi)	Please provide more detail information about Geo Specific Notifications.	The solution should support geo-specific notifications to target customers based on their location and provide personalized offers and content
555	64	119, Campaign Optimization	We Assume Bank will Identify necessary ESP and SMS Gateway Providers for Email and SMS Text Configirations with OEM and Address the necessary Security processes	Bidder may use existing gateway, however will have to assess the current capabilities. Bidder may leverage its email gateway for mail delivery.

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556	64	119, Campaign Optimization	We assume that the Levels of Control and Visibility for email delivery metrics will be provisioned by ESP's ?	Integration with Email Service Provider (ESP) to capture and process these information is in the scope.
557	23	Section 3, o.	What key email performance metrics do you need to track and measure (e.g., open rates, click-through rates, conversions)?	All relevant performance metrices should be utilized as per industry best practices including open rates, click-through rates, conversions.
558	285	37)	Data Quality: For inhouse data, we believe the data quality check (e.g. valid email id / phone number, etc.) are out of scope.	Yes, data quality for ETB is not in scope of Bidder. However, if any Data Quality issues that are encountered are to be handled suitably.
559	247	Phase 2 (By PO + 18 Months)	Do you have any channel preference model at a customer level?	Currently Bank is not having any channel preference model at a customer level. Bidder to propose the required model as Industry best practices.
560	282	Integration, 4)	Do you currently have capability to do marketing basis social listening, Inbound emails or other unstructured data ?	No, currently Bank does not have the capability to do marketing basis social listening, Inbound emails or other unstructured data.
561	266	9)	With reference to campaign roll outs, what are the channels (e.g. Email ? / SMS ? / Whatsapp ? Any other ?) where the vendors are currently engaged and what is the engagement period for these vendors? Are there other areas identified to engage vendors?	For list of channels, refer Page 34 section 2 "Channels/Source Systems of the RFP. Details of the vendors currently engaged and their engagement period would be shared with the bidder post onboarding.
562	264	9)	Is there any contact repository at a customer level? E.g. How many times a customer has been contacted across the channels? When or what time of the day was customer contacted? Customer Response Funnel; for example: a) tele caller called, b) phone connected c) conversation completed, d) leads received, e) appointment fixed, f) documents collected, g) Confirmed as a lead	Currently no such repository is present. These part of Bidder's scope as part of Customer Data Platform and reporting.

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563	293	4.2	Is there a centralized out-bound call center team that acts on cross-sell leads? What is the capacity/ operating model of this center? Do you have an Inbound Call Center ? Do Inbound Call Center cross-sell products as well ?	Bank is having an Integrated Customer Care Centre for handling Inbound and Outbound Calls. Details would be shared with Bidder Post onboarding.
564	276	3)	is web integration part of the scope or only app?	Both web and app integration are part of the Bidder's scope
565	283	20)	How many derived attributes will be created for the customer records (Eg: Total emails opened, Total whatsapp delivered, average account balance, Days since last loan repayment etc)	Bidder to propose the required solution as per Industry best practices including Total emails opened, Total WhatsApp delivered, average account balance, Days since last loan repayment etc
566	245	B. Content Management System (CMS):	Which Marketing Automation tool is currently used for communication channels such as SM, RCS, Email, WhatsApp, IVR	Presently Bank does not any have Marketing Automation tool. Part of Bidder's SOW.
567	294	5.1	Which Web app is referred in RFP? Is it CBI website?	The web application referred here is part of the proposed MarTech Solution and Corporate Website.
568	46	9.7	Do we also need to track customer behaviour on the website? And show pop ups or Notification Bars and others?	Yes, Bidder's understanding is correct.
569	259	Personalization	If Website personalization is required, How many pages and content zones are planned for delivering personalized content?	Yes, personalization is required. Bidder to propose the required solution as per the prevalent best practices in consultation with Bank.
570	49	c.i)	What are the projection numbers for SMS, EMAIL, WhatsApp, RCS, Push notifications, etc ? (Please provide transactional vs marketing bifurcation)	Bidder to estimate based on volumes shared in the clause "6. Projections & Considerations:" in page number 39 on the RFP document and point No. 20 of Corrigendum-2.
571	116	15.16	Please confirm that it's expected from solution bidder to setup a helpdesk support or call center and ticketing system.	The clause refers to bidder's internal helpdesk for issues / support required by Bank

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572	271	5) The Solution should be able to update content across channel using AI	Please provide more details on the intended functionality. As per our understanding, AI can generate contents for the Website or Campaigns but availability of these contents for omnichannels like CRMs, Mobile Apps, etc will be out of scope because the presentation layer of these channels will be out of the Website. The context should be changed to the following in our opinion: Availability of contents generated using AI as APIs for omnichannel experiences.	Bidder is required to propose and implement an Enterprise Content Management Solution having functionality to update content across various channels using AI. Bidder may use API or other integration to update the contents.
573	75	Section 12 (Corporate Website Development) - General Understanding and Scope	Any specific examples of the "hyper-personal interface" you envision for the website?	The hyper-personal interface should include personalized content, offers and recommendations based on customer behaviour, preferences and interactions across various channels. This includes dynamic content updates and real-time personalization.
574	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.**
575	80-81	Section 12 (Corporate Website Development) - Licensing and Compliance	What is the expected licensing model for the website, and will the vendor be expected to take responsibility for acquiring additional licenses for third-party tools?	Licensing model for Corporate Website should be perpetual. Bidder is required to propose required licenses and tools/utilities as part of the scope and quote the same in the Commercial Bill of Material. All tools/utilities provided as part of the solution should be licensed and having 24*7 OEM support.
576	290	Data layer Encryption / Tokenization - Technical Capabilities	Do you have any current integrations that would need to interact with tokenized data (e.g., CRM, eCommerce platforms, email marketing tools)?	The proposed CDP and tokenization layer need to be integrated with Data Warehouse (SDR) or the new Data Stack which the Bank propose to acquire as the case may be, CRM and other destination systems of Bank for data e-gress. As part of the scope, Bidder is also required to share the data with Bank's Systems in required methodology, format and frequency.

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577	290	Data layer Encryption / Tokenization -Integration with MarTech Tools	Do you plan to use the tokenized data with other marketing tools (e.g., segmentation platforms, ad networks, email systems)? If so, how do you envision these integrations?	Bank is not having any Marketing tool and has asked for a comprehensive Digital Marketing (MarTech) Solution through this RFP. However, the actual data (post de-tokenization) should be shared with Data Warehouse (SDR), CRM and other destination systems of Bank for data e-gress. The integration details for data e-gress including methodology, format and frequency will be discussed and finalised with the Bidder post onboarding.
578	39	Projections	Kindly confirm for SMS, Email and Whatsapp if bank has own delivery partners. We are assuming that the martech platform needs to only integrate with these channel partners and not own delivery.	Bank has its own delivery partners for SMS, Email and WhatsApp. Bidder has to integrate with these delivery partners or through Bank's Middleware as per the use case and feasibility. Bidder can also leverage their own platform for delivery of email.
579	53	11. Detailed Techno-Functional Requirements for MarTech Components:	Solution should integrate with CRM, email provider, SMS provider, push notification, online ad platforms, SEO tools etc. Can you please share the name of the tools currently being leveraged? Will you continue using the same tool for email / notification or this a requirement for the martech vendor?	The details will be shared with the bidder post onboarding. As per the use case, Bidder may directly integrate with SMS/Email etc. service provider or through Bank's Middleware. Bidder can also leverage their own platform for delivery of email.
580	27	g	Would we get access to any sandbox website environment of CBI for the presentation?	For presentation purpose, Bidder has to showcase/present through their own environment at Bank's location.
581	33	1	What is the website built upon?	Details to be shared with the Bidder post onboarding.
582	33	2	Can you list down the paid/owned channels?	Details provided in the RFP. Bidder to propose the necessary paid channels required for a successful solution
583	267	36	Does the Bank have any agency they are working with to design the campaigns ? Is there any expectation of the Bidder to work with the agency or be responsible for the creatives ?	Bidder will be responsible for these activities. In case bank enrols another agency for a specific purpose, bidder is expected to collaborate with them

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584	134	28.18	Will the bank or the Service Provider incur the cost of the Audit ?	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.
585	293	4.4	What audit will be done on the source code? Please specify audit timeline and Load testing procedure from the bank IT side.	Audit on the source code will be performed for checking vulnerability, integrity etc. Other than the initial audit performed by the Bidder prior to go live, Bank may perform quarterly audit on its own or by third party Auditor/Statutory body including RBI and audit compliance. Initial Load testing is to be performed by the Bidder.
586	266	13	Based on our understanding Mobile Applicatin shall support following language in User Interface. Please confirm.	Yes, the Campaign Management Solution should support the given languages.
587	297	6.11	Is business continuity plan only for the application of this RFP ? Can the current Bank BCP be supplied to the bidders to ensure it does not contradict ?	Business continuity plan and activity is to be performed by the Bidder for the supplied Systems and Solutions. The Bidder can propose and finalise a suitable BCP document articulating a comprehensive approach along with operational guidelines/Sop's for the MarTech Solution in particular and other application in general as per the requirement.

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588	49	10.2, a, iv	For the customer chats to be visible to branch, RMs etc., what is the application that branch, RMs use? and how open is that software for integrations?	MarTech solution should integrate with Bank's systems and channels (e.g., Branch interface, sales portal, admin portal etc.)
589	51	10.3.b	Is there any AI/ ML based Tool . If yes , Could you please explain more details around same.	At present, there is no AI/ML tool. Bidder to propose the required solution based on the defined scope of work.
590	51	10.3	How many AI models will be set up by the bank?	Bidder to propose the required solution based on the defined scope of work.
591	51	10.3	Which AI models will be used to set up AI inferences (Eg: GLM, GBM, XGBoost)	Bidder to propose the required solution based on the defined scope of work.
592	51	10.3	How often should the models be refreshed?	Bidder to propose the same as per Industry best practices.
593	156	9.3 Payment Terms	Requesting deletion of payments related to KPI's	No Change in RFP terms
594	156	9.3 Payment Terms	Requesting bank to consider the payment to be done monthly in advance for martech solution	No Change in RFP terms
595	103	Legal	The definition of FMS as per the RFP are the employees of the Vendor that shall be present onsite to provide services. However, under clause 14 on page 103 sub clause 22, it is mentioned that the Bank can terminate the FMS contract at convenience and pay to the bidder for the services rendered on a pro-rata basis. Requesting bank to provide more clairty on this FMS contract as previously in the RFP, there is no mention of a FMS contract. We would suggest that any clause regarding termination for convenience be removed.	The definition of FMS as per the RFP are the employees of the Vendor that shall be present onsite to provide services. The FMS contract/scope will be part of the Service Level Agreement to be executed by the Bank with the successful Bidder. The SLA to be executed will have appropriate termination clauses. No change in the RFP terms.

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596	133	Legal	Intellectual Property 28- The bidder is licensing its proprietary SAAS platform to the Bank for usage during the term of the Agreement. The bidder is not agreeable to transfer the ownership of the platform to the Bank as this solution is not being built for the Bank. This is a standard platform of the Bidder built for licensing to multiple customers. Moengage is not agreeable to transfer any ownership or the platform, or tranfer ownership to any customizations to the bank. Further, the Bcank cannot make any changes to the platform. We will not be sharing the source code of the platform with the bank or placing the source code in the Escrow. All rights to the platform will vest with moengage. We will further own all the modifications, and customizations made. We suggest deletion of entire clause 28.	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.
597	35	2.x	Is there a customer support CRM tool that is used right now? if yes, what is it?	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.
598	249	Table 1 - Minimum Business KPIs (MarTech)	A.What is the current Digitally acquired - STP Loans currently as of Jan'25? B.What is the current Digitally sourced - Non STP Loans currently as of Jan'25? C.What is the current Digitally acquired - CASA & Deposits currently as of Jan'25? D.What is the current Digitally acquired -Third party business currently as of Jan'25? How are you going to measure these business kpis each year ? We recommend the improvement be done in % basis as the kpi?	KPIs will be measured based on attribution model and the details will be discussed with the bidder post onboarding. No change in RFP terms.

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599	249	Table 2 - Indicative KPIs: Customer Acquisition	A.What is the current Digitally sourced & acquired New customers – Lending as of Jan'25? B.What is the current Digitally acquired New customers – Deposits as of Jan'25? How are you going to measure these business kpis each year ? We recommend the improvement be done in % basis as the kpi?	KPIs will be measured based on attribution model and the details will be discussed with the bidder post onboarding. No change in RFP terms.
600	250	Table 3 - Minimum Website KPIs:	How much digital acquired business will be attributed to martech? How will you attribute it to campaign vs non campaign? What is current central bank organic traffic for Jan'25? What is avg monthly central bank organic traffic? We recommend the improvement be done in % basis as the kpi?	Minimum Business and Website KPIs have been defined in the RFP document. Bank will finalize the revenue attribution models with the bidder post onboarding. For organic traffic, kindly refer to section 6. Projections & Considerations page no. 39 and 40 of the RFP document. No change in RFP terms.
601	165	Campaign setup	Measurement of Campaign Setup Time: Could you please specify when exactly the measurement of campaign setup time begins and ends for: <2 hours for 'BAU Campaigns (Small and Large)' <1 working day for 'New Campaigns' <2 working days for 'Large Campaigns'? RFP defines campaigns based on the number of nodes (e.g., 50–75 nodes for New Campaigns and 75–200 nodes for Large Campaigns). However, we recommend measuring kpi basis campaign complexity based on parameters that better reflect the effort involved, such as: Number of templates Number of channels Number of personas/segments	The measurement of campaign setup time begins when the campaign initiation request is submitted and ends when the campaign is fully set up and ready for execution. The solution should support the measurement of campaign setup time based on campaign complexity, including the number of templates, channels, and personas/segments

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602	76	12.6	Kindly please explain in detail as what existing Website / Technology being used. We would need more clarity also on all Master Data. What exactly is needed.	The list of Channels/Source Systems in Scope is mentioned in page no. 34 of the RFP document. The details of existing Website / Technology being used by Bank will be shared with Bidder post award of contract.
603	70	10	Please explain in detail how you envisage this functionality with respect to Dormant Deposits and how this functionality be executed. This is specific to the need for any integration points.	The solution should integrate with various data sources, including dormant deposits, to provide a comprehensive view of customer data. This includes ingesting real-time behavioural event data, customer interaction data, and transactional data to support advanced analytics and customer engagement
604	95	13.1	Will the Bank provide x86-64 compatible Kubernetes environment or Will the Bank be able to provide some confirmation if the supplied hardware plafrom for Web Hosting will be capable to run x86-64 kubernetes platform.	Bank will provide Red Hat OpenShift Container Platform on IBM Linux ONE Hardware with S390X architecture for deployment of Corporate Website and Data Protection Layer. For further details, please refer to the clause no. 13.4 in page no. 94 of the RFP document
605			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.**
606	249	Annexure 24	How will the bidder determine/calculate "Total Business linked with Payment Terms (E)". If the Marketing Campaigns bring potential customers to the Bank's products (assets or liability) and if the customers do not meet the product eiligibility criteria (for example loans) - how can Martech Solution or Campaigns be responsible for that?	Bidder has to achieve the Business KPIs mentioned in Annexure-24 of the RFP. No change in RFP terms.
607	95	13	If the Bidder provides a 100% on-premise solution then we assume that the Data protection Layer from the Bank is not required. Kindly clarify	Deployment of Data Protection Layer is in the scope of Bidder only. Data Protection Layer is required.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
608	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.**
609		Communication Channels	The Bidder will use the Bank's existing commnication infrastructure for Email, SMS, WhatsApp for sending marketing messages.These services will be accessed via APIs provided by the communication channels. Kindly confirm	Yes, Bidder may use the Bank's communication channels viz Email, SMS, WhatsApp for sending marketing messages via Bank's Middleware API and other modes as per the use case.
610	54	Survey Research	What is the use case for "Survey Research" capability? How will this capability be used by the Bank?	The proposed solution by the Bidder should be able to create surveys & questionnaires which can be shared in multiple channels.
611	58	Vernacular Content	What specific Indian Languages should be supported? Can this list be provided?	The solution should support English, Hindi & 14 other Regional languages. Regional language requirement to be finalized during planning phase.
612	54	Influencer Analytics	What is the use case for Influencer Analytics? WHat is the expecation from this requirement?	One use-case could be to measure and analyse the performance of influencers within a marketing campaign. (custom link tracking, conversion tracking etc.)
613	56	Commerce Integration	What is the use case for Commerce Integration? WHat is the expecation from this requirement?	The solution should support integration with various commerce platforms to enhance customer engagement and experience
614	33	Section II — Scope of Work: Value Realization & Adoption	What are the specific KPIs for campaign optimization across platforms (e.g., CTR, conversion)?	Bidders to propose the same in line with Industry best practices as part of scope
615	33	Section II — Scope of Work: Measurement — Web/App Analytics and Reporting Dashboards	Are there preferences for using native reporting tools Web/App Analytics and or integrating with third-party tools (e.g. Reporting Dashboards Tableau/Power Bl)?	Yes, Bank has preference for using Bidder's native reporting tools as part of proposed solution. Bidder may also required to integrate with third-party tools (e.g. Reporting Dashboards Tableau/Power Bl)
616	34	Section II —Channels/Source Systems in Scope: Real-time and Historical Customer Data Integration	What are the allowable latency thresholds for real-time data ingestion and processing?	Please refer to the table "Availability & System Performance" in page no. 166 of the RFP document.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
617	119	Section II — Scope of Work: Data Protection and Security	Should tokenization and encryption be applied to data in transit, at rest, or both?	Yes, tokenization and encryption are to be applied to data in transit as well as data at rest, both.
618	120	Section II — Scope of Work: Security and Access Control Mechanisms	Should role-based access control be implemented natively within the proposed solution, or via an external IAM system?	Role based access within the MarTech solution will be required. Bidder can integrate with Bank's Active Directory if required.
619	22	Section I — Evaluation Criteria: Value Realization and KPI Commitments	Will the Bank provide baseline data for current campaign performance to benchmark improvements post-implementation?	Bidder to estimate benchmarks based on industry standards and prevalent best practices for the criteria "Evaluation Criteria: Value Realization and KPI Commitments" in point No. o in Page No. 23 of the RFP document.
620	33	Section II — Scope of Work: Scalability and Infrastructure Considerations	What scalability requirements does the Bank foresee for adding new data sources or integrating additional Unica modules in the future?	Solution must be scalable / extensible to include new data sources in the future as and when required. The solution should have such flexibility.
621	41	Point C	What CRM system is required to be integrated with the martech solution? The RFP indicates that the 'Bank is implementing a CRM'	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.
622	34	Point 2	Please provide a list of the necessary bank and third-party system or application integrations required for the martech solution, including the data refresh frequency for each integration.	Data refresh frequency currently to the present Data Warehouse (SDR) is T+1. However, Bank is in the process of modernizing the complete Data Stack Infrastructure including the technology, storage etc. Real time integrations required for use cases and need to be managed by the bidder. Refer to page 41
623	63	Point 92	What is the appropriate 'retention period' for preserving historical data related to campaigns, customer interactions, contact history, and responses?	To be provided by Bank with the bidder post onboarding.
624	61	Point 54	Please provide the guidelines for 'cross-channel campaign schedules, such as recency, frequency, and monetary (RFM)' that should be taken into account when planning the campaign schedule.	The solution should manage cross-channel campaign schedules including recency, frequency, and monetary guidelines to optimize campaign effectiveness and customer engagement

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
625	72	Point 46	Kindly provide a detailed explanation of Offline Orchestration, specifically regarding the measurement of the media footprint for offline channels such as physical stores and out-of-home (OOH) advertising, Additionally, please outline the logic and criteria used for measurement.	Offline orchestration involves tracking and measuring customer interactions with offline channels such as physical stores and OOH advertising. The solution should provide visual customer journey mapping and orchestration, including the ability to create multi-stage, multi-logic sequences of messages across channels and dynamically adapt based on customer interactions
626	41	Point J	The Bank's SDR possesses over three years of historical data required for martech. What is the database size (in TB) of the Oracle SDR Solution.	The current database of Data Warehouse (SDR) is of IBM's stack (non Oracle) and the database size of last three years is approximately 250 TB. However, sizing to be factored by the bidder considering all the channels, volumetrics and projections provided by Bank.
627	122	20.5	Please provide an explanation or share the security standard policy requirements established by banks regarding the masking and isolation of Personally Identifiable Information (PII) data for marketing technology solutions, as referenced on page 122, section 20.29.	Bank follows all required policies for PII Data handling. The solution being proposed should comply with RBI guidelines and DPDP Act.
628	247	E4	What methodology is currently used for churn detection? Please provide details on the existing identification process.	The suitability of the current models may be assessed for the effectiveness, however it is expected that the Bidder should build these models a fresh using latest technology algorithms etc.
629	96	13.2	How many environments are needed to be created - Kindly confirm which of these environments is mandatory versus Optional - Development, Testing (UAT), Pre-prod, Production, DR	Minimum four environments are mandatory viz Development/SIT, UAT, Production at DC and Production at DRC.
630	97	13.3	Where is the Bank's DC location?	Bank's DC and DRC locations are mentioned in clause no. 13.2 (d) in Page No. 96 of the RFP document.
631	156	9.1.n	What Bank Locations does the Bidders Team need to work out of? Please specify location names	Bidder's team needs to work out of Bank's Navi Mumbai office premises.
632	33	Functions(1)	What are the current websites and mobile apps at the bank and what are their technologies.	Indicative information is provided in the RFP, however details will be shared with the selected bidder

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
633	34	Weightage	Please elaborate as to what weighage will be given to an On-Prem solution	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.
634	34	Real-time replication of Data	Please confirm bidder needs to provide real-time replication software as part of the solution or just manage the services	Yes, Bidder needs to provide real-time replication software as part of the solution and also manage the services, other than Oracle ADG for on-prem deployment, for which the licenses will be provided by the Bank.
635	34	2	Please provide underlying technologies of each of the channels and who currently supports them today.	Indicative information is provided in the RFP, however details will be shared with the selected bidder
636	95	13.1	Is the bidder free to recommend alternative DevSecOps technologies other than GITLAB if skills and solutions are with them ?	It is desired that Bidder uses Bank's enterprise wide DevSecOps solutions (GITLAB) for on-prem deployment. If, Bidder propose alternative DevSecOps technologies, then the same should be licensed and supported by OEM and the cost should be included in the Bill of Material.
637	41	CRM	What is the CRM technology the Bank is using ?	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.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
638	41	SDR / DW	Will the MarTech solution be allowed to access the bank's DW directly for information needed ?or only via SDR ?	SDR is currently the DW solution. As indicated in the RFP, SDR has select T+1 data that may be leveraged, however it is not comprehensive. Bidder has to integrate the proposed Solution with internal and external channels as mentioned in clause "2. Channels/Source Systems in Scope", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 53 and 59 respectively of the RFP document.
639	51	10.3	What currently technology is bein used for the building of Analytical Models ? Is the bidder required to provide these solutions as part of the scope ? Is the bidder free to recommend alternative solutions if it aids the solution ?	Mostly, the Bank uses Python for model building. The bidder is required to provide these solution as part of the scope and quote the cost in the Bill of Material.
640	120	Tokenization	Please confirm if the solution is purely on premise that a tokenization/de-tokenization solution is not required by the bank. as long as sensitive data can be encrypted.	Data Protection layer is to be implemented by the Bidder both for on-prem and cloud implementation. The tokenization/de-tokenization and encryption solution is mandatory for cloud implementation. However, for on-prem deployment, the encryption solution is to be mandatorily implemented by the Bidder.
641	266	Languages	How many languages are required to be supported . Please list the languages to be supported now and potentially in the future	The solution should support English, Hindi & 14 other Regional languages. Regional language requirement to be finalized during planning phase.
642	96	13.2	Please clarify that if the bank already owns the infrastructure - whether the bidder has to quote for all components listed in 13.2.e and 13.2.f	Yes, the bidder has to quote for all components listed in clause no. 13.2.e and 13.2.f are to be provided by the bidder and quote the cost in the Bill of Material.
643	98		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 list what tools the bank currently is using for all of the above.	Bank uses industry standard tools, details will be shared with the bidder post onboarding.

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644	133	27.22	How would bank look at ATS cost exceeding by 15% of Software cost Y.o.Y?	As per the RFP terms, the ATS cost System Software should be minimum 15% of Product Cost and there is no upper limit of the ATS percentage.
645	156	9.1 .U	How would bank look at AMC cost exceeding by 8% of Hardware cost Y.o.Y?	As per the RFP terms, the AMC cost of Hardware should be minimum 8% of the Product Cost and there is no upper limit of the AMC percentage.
646	95	13.1	95 13.1 Most Website Solutions will only run on x86-64 native processor Environments even Kubernetes will run on x86-64 processors. Can the bank clarify if the environment supporting x86-64 native. If emulation is being used how will it impact performance.	The bidder is required to deploy Corporate Website and Data Protection Layer on the Hardware Infrastructure to be provided by the Bank as mentioned in the clause no. 13.4 in page no. 94 of the RFP document
647	95	13.1	Given that the Bank is providing the Hardware from IBM which is 3rd party how will be able to provide SLA and meet performance metrices for Hardware not supplied by us and not under our control.	Performance metrices mentioned in the RFP document do not include the performance and downtime of Hardware provided by Bank.
648	95	13.1	Has the bank done any assessment to ascertain if x86-64 native Kubernetes can be run on the provided platform. Can the bank share the results of such an assessment. Also please indicate how native x86-64 support is provided it is native or thru emulation. How much performance variance is there during emulation.	The bidder is required to deploy Corporate Website and Data Protection Layer on the Hardware Infrastructure to be provided by the Bank as mentioned in the clause no. 13.4 in page no. 94 of the RFP document
649	95	13.1	If the WebSite solution runs using emulation how will be able to meet Performance Metrics, KPI and SLA timelines. As emulation is always not reliable and prone to failures. Will the bank provide leverage in SLA calculation for failures due to emulation.	Will the bank provide leverage in SLA calculation for failures due Hardware Infrastructure provided by the Bank.
650	257	Annexure 25: Functional & Technical Par	"5) Can enroll customers through multiple channels and support auto-enroll" What would Enroll or Auto enroll mean?	Enroll would typically mean a user manually registers or signs up for a particular program, email list, or service etc. Auto-Enroll refers to automatic enrolment of a user into a service, program etc. for example loyalty program

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651	263	Annexure 25: Functional & Technical Par	4) The Solution should support Bank's in-house media and metrics." We need details on what is being meant here, what is the Bank's ask on supporting Inhouse Media and Metrics?	The solution should support in analysing the performance of in-house media like website, blogs or, digital assets.
652	263	Annexure 25: Functional & Technical Par	5) The Solution should support setting up of tracking codes and capabilities for non- technical person" What would setting up tracking codes and capabilities mean and include?	This refers to simplified process of implementation of small snippets of code on Bank's channel like website.
653	265	Annexure 25: Functional & Technical Par	15) The Solution should run QA reports against the data and perform data transformation functions / validation" What type data transformation does the Bank expect from a MarTech tool?	Bank expects the MarTech tool to run QA reports and perform data transformation functions/validations to ensure that the data it collects, processes and reports is clean and in correct format for analysis.
654	266	Annexure 25: Functional & Technical Par	"8) The system should facilitate in sending communications to 3rd party sources of customer contact." What do we mean by third party sources of customer contact ?	Sending communications to 3rd party sources of customer contact include email marketing platform, SMS messaging services etc.
655	266	Annexure 25: Functional & Technical Par	"14) The Solution should support virtual mobile number services (short code /long code), on which incoming SMS can be configured" What would this mean? Does it mean running Shot Code campaigns?	Yes, for instance a campaign where users text a keyword to a short code to get a discount code or participate in a contest.
656	268	Annexure 25: Functional & Technical Par	"54) The Solution should be able to take relevant actions for both hard and soft bounced emails" What action would the bank want us to take for Hard Bounce customers?	Relevant actions include (non exhaustive): - Removal or Deactivation of Email addresses - Updating of Email list - Retry Sending - Log the Reason
657	268	Annexure 25: Functional & Technical Par	"56) The Solution should be able to upload content into a campaign that has already been made" What would this mean?	This means that the solution should be able to add or update content in to an existing campaign without the need to create a new one from scratch.

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658	269	Annexure 25: Functional & Technical Par	70) The Solution should provide other functionalities that help complete user journeys" What would this mean and include?	This means that the solution should offer features that support and optimize the entire customer journey from initial awareness to conversion and beyond.
659	269	Annexure 25: Functional & Technical Par	72) The Solution should support the user to input the location, date, and time of a marketing program once, and have these fields automatically populate to every relevant email and landing page associated with that program" What would this mean?	This means instead of manually entering details like location, date, and time the solution allow users to auto-fill the information that has been inputted before.
660	270	Annexure 25: Functional & Technical Par	86) The software should provide visual interface to calculate cost benefit analysis for calculating CBA of the campaign"Please elaborate the requirement	The requirement is self explanatory.
661	270	Annexure 25: Functional & Technical Par	88) Support for CBA to be performed on the user segments across pre-defined metrics, with defined filters" Please elaborate the requirement	This feature allows to measure financial impact of a campaign on specific customer groups instead of analysing overall results.
662	271	Annexure 25: Functional & Technical Par	89) The System should facilitate in reach amplification and enhanced capabilities across all the digital channels What does this mean?	This means that the Solution should enable expansion of audience engagement, improve visibility and maximize campaign impact.
663	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.**
664	271	Annexure 25: Functional & Technical Par	2) The Solution should have the capability to create adapt basis master file and use the adaptation for deployment at scale" Please provide more details on this requirement.	The solution should allow user to create a master file (email, landing page etc.) and then create multiple adapted versions of the same.
665	271	Annexure 25: Functional & Technical Par	3) The Solution should take input based on brand guidelines & give suggested creative output that is ready use" Please provide more details on this requirement.	The solution should allow user to input brand guidelines (such as colours, fonts etc.)

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666	272	Annexure 25: Functional & Technical Par	"10) The system should allow for SEO tags creation and management without technical development" Please provide more details on this requirement	The Solution should allow for SEO tags creation and management without requiring coding or developer assistance.
667	275	Annexure 25: Functional & Technical Par	"3) The Solution should provide insights on move area and the info should be segmented e.g., demographic, device, custom segments etc. The system should facilitate in changing the position of CTA accordingly" What would this mean	The requirement is self explanatory.
668	276	Annexure 25: Functional & Technical Par	The Solution should have UI of the nudge to be personalized" What does this mean	This means the nudges should be tailored to individual user based on their behaviour, preference, engagement history etc.
669	277	Annexure 25: Functional & Technical Par	"4) Data augmentation should be used in conjunction with the Solution" What would this mean and require?	This means that the CDP should enhance and enrich data by integrating additional information from external sources, AI-driven insights etc.
670	278	Annexure 25: Functional & Technical Par	14) The Solution should Offers multiple recommendation types including collaborative filtering, trending items, similar items, new or expiring items, and others." What would this mean and require?	The solution should include recommendation engines that offer various suggestions based on different methodologies to enhance customer engagement, conversions and retention.
671		Generic	We understand CBI looking for the network infra for MarTech solution, Kindly confirm if any preferred vendor for the same for switches and load balancers	Bank has no preference for Vendor of Network Infrastructure, however RFP terms should be fulfilled as part of the deployment and operation.
672		Generic	As per our understanding, supplier will leverage the current WAN links and Routers .Please confirm our understanding is correct.	Yes, Bidder's understanding is correct for on-premises deployment.
673		Generic	Does CBI required all the domains e.g UAT, Prod, Non prod separated as a prt of physical or logical infra level (e.g core switches, server switches , Load balancers,FWs etc)	The UAT, Prod, Non prod should be separated at logical Network infra level (e.g. core switches, server switches, Load balancers, FWs etc).

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
674		Generic	To size the Load balancer (Internal and External) LB , please share the below information : 1. what exactly throughput required in LB devices 2. Number of connections per sec which required below information 3. L7 request per sec 4. L4 request per sec 5. L4 HTTP request per second 6. Maximum L4 concurrent connections 7. SSL TPS (transition per second) required	The sizing should be factored considering the projections, high availability and SLA terms mentioned in the RFP document.
675		Generic	Could you provide a high-level overview of your compliance scope, including on-premise/cloud environments, applications (in scope), and locations? How are compliance issues identified and tracked?	Please refer to the clauses "18. Regulatory Compliance", "19. Data Protection", "20. Security" and other clauses in the RFP document.
676		Generic	What is the scope of applications and IT infrastructure under PCI DSS, and what is the current maturity level of PCI DSS compliance? Are there any gaps identified in previous assessments, and does the supplier provide support for remediation actions?	The details will be shared with the bidder post onboarding.
677		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 #	Pre-Bid Query	Bank's Response
678		Generic	Is an IT risk management program required for this RFP? If so, does CBI have an existing framework, or should the supplier design and implement one?	Bank is having IT Risk Management Framework/Guidelines and the Bidder has to adhere to the IT Risk Management Guidelines of the Bank.
679		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.**
680		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.**
681		Generic	We understand as part of the manage service , Bidder has to provide the support for OS/DB level and underline hardware (Compute, Storage & Backup) will be manage by CBI/Existing Partner team, Please clarify the same.	Please refer to the clause "13.4 Maintenance and Support of Hardware and Associated System Software provided by the Bidder" in page no. 99 of the RFP document.
682		Generic	We understand CBI looking for the infra(Compute, Storage & Backup solution) for MarTech solution, Kindly confirm if any preferred vendor for the same.	Bank has no preference of Vendor for on-prem deployment of infra (Compute, Storage & Backup solution) for MarTech solution, however RFP terms should be fulfilled as part of the deployment and operation.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
683		Generic	Kindly help with Backup strategy - Backup Frequency, Retention Period, Archival for how much time for MarTech solution	Please refer to the clause no. 21.12 in page no. 126 of the RFP document.
684	34	Generic	In the RFP it refers to environment as Development/SIT. Can we therefore assume that CBI requires 4 environments - 1. Development/SIT, 2.UAT 3. Production 4. DR	Yes, Bidder's understanding is correct.
685	38	5.4 Technology Integration and Interoperability	e) Integrate with Bank's Solutions: Ensure compatibility with existing tools and platforms to avoid redundancy. Please list all the tools and platforms that the bidder's solution is expected to have compatibility with.	Please refer to the clause "2. Channels/Source Systems in Scope" in Page No. 34 of the RFP document.
686	38	5.6 Scalability and Reusability	a) Reusability of the Solution: Ensure the solution is reusable by the bank and future vendors. Please explain what the bank means by this	The reusability of the proposed Solution means that the solution implemented/customised for the Bank should be reusable by the Bank after expiry of contract.
687	39	6. Projections & Considerations:	It is projected that Registered digital banking users on bank's platforms and source systems in year 5 would be 45 lakhs. Out of this what % does the bank to be active digital users in year 5	The Bidder may consider the maximum of the estimated projected figure as the digitally active user.
688	39	6. Projections & Considerations:	Please break down Projections over 5 years by : a) Customer Base, ETB Digital User Base, ETB non-digital user base, total active digital base, NTB Target Base	The bidder may estimate various projections based on the figure shared by the Bank.
689		Generic	We understand CBI looking for the network infra for MarTech solution, Kindly confirm if any preferred vendor for the same for switches and load balancers.	Bank has no preference for Vendor of Network Infrastructure, however RFP terms should be fulfilled as part of the deployment and operation.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
690		Generic	To size the Load balancer (Internal and External) LB , please share the below information: 1. what exactly throughput required in LB devices 2. Number of connections per sec which required below information 3. L7 request per sec 4. L4 request per sec 5. L4 HTTP request per second 6. Maximum L4 concurrent connections 7. SSL TPS (transition per second) required	The sizing should be factored considering the projections, high availability and SLA terms mentioned in the RFP document.
691		Generic	Could you provide a high -level overview of your compliance scope, including on -premise/cloud environments, applications (in scope), and locations? How are compliance issues identified and tracked?	Please refer to the clauses "18. Regulatory Compliance", "19. Data Protection", "20. Security" and other clauses in the RFP document.
692		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 #	Pre-Bid Query	Bank's Response
693	39	6. Projections & Considerations:	Please break down Projections over 5 years by : a) Customer Base, ETB Digital User Base, ETB non-digital user base, total active digital base, NTB Target Base	The bidder may estimate various projections based on the figure shared by the Bank.
694	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.**
695	Generic	Corporate Website	What is the technology of the current corporate website. ?	The details will be shared with the bidder post onboarding.
696	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 #	Pre-Bid Query	Bank's Response
697	P.100	General Specifications	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. However on P.100 it says 13.5 General Specifications Bidder should integrate the On-Prem Platform and Solution with Bank's systems as given below: 8. Application Whitelisting (AW), Please confirm whether application whitelisting tool is to be provided by bidder	For on-prem deployment, Application Whitelisting tool will be provided by Bank
698	P.128	DevSecOps	b) DevSecOps pipelines should have automation tools to enable continuous planning, continuous development, continuous integration, continuous deployment, continuous testing, continuous monitoring etc. Please confirm that GitLab (which is said on P.95 will be provided by the bank) will be able to do the following above continuous functionalities	For on-prem deployment, GitLab tool will be provided by Bank for DevSecOps pipelines.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
699	75	12.2	Can you please elaborate on "Integration with MarTech Stacks and Bank's Channel" with respect to Bank's channels. Does is mean the website will have login links or much more ?	Bidder has to integrate the proposed Solution with Bank's Internal Channels as well as external channels as mentioned in the clauses "2. Channels/Source Systems in Scope", Indicative Data Flow Diagram", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 36, 53 and 59 respectively of the RFP document. The purpose of integration is mentioned in these clauses and various other section of the RFP document.
700	75	12.1	What would be source data for personalization - "Bank aims to develop an on-premises website with a hyper-personal interface, wherein it dynamically adapts to each user's individual needs, preferences, and behavior."	Bidder needs to suggest as part of their proposed solution. The examples can be permission based cookies, previous interactions, hover time, geolocation of visitor etc.
701	75	12.4	What is the data which would be used from business applications such as CRM, CDP, Digital lending platform etc. Kindly provide 1-2 examples	The data from business applications will include customer interaction data, transaction data, and other relevant data types to enable personalized customer experiences and advanced analytics
702	77	12.19	Will this be bank's responsibility - "The dynamic source code has to be tested for security vulnerabilities by 3rd party"	Bidder's understanding is correct. However, security scans /testing to be ensured by the bidder as part of the RFP requirements through Bank's DevSecOps pipeline (GitLab)
703	98	Section 13.3 Pg 98 ;Perform Power and Network Cabling including structured Rack Cabling & Uplink Cabling from Bank's TOR switches to the supplied Hardware.	Share the details on uplink ports throughput to be proposed ,pls suggest.Also is any software defined networking comptaible solution to be factored for switching layer	Bank to provide 10 Gbps SFP for Data Transmission and 1 Gbps copper ports for Management Console L3 switches (No SDN required in the proposed deployment)

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
704	98	Section 13.3 Pg 98 ;Visit the DC and DRC and factor the transportation, installation cost till Server Room within the Bill of Material. Bidder to make good of the damages if any during the course of delivery, installation and commissioning of the hardware.	Power (in KVA) per rack to be provided for deploying proposed hardware.pls confirm	Power (in KVA) to be provided by Bank as per there Server/Rack specifications provided by Bidder
705	97	13.2 Page 96 Hardware and Associated System Software to be provided by the Bidder.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.	Bank or bidder will provide the log management solution,Pls confirm.Assuming that bank will manage the seutup for patch management,monitoring etc… Bidder will be allowed the access of the existing tool to do the required tasks only.Also DR runbooks will be managed by bank overall ,bidder need to provide the required inscope details to bank existing team	In case of cloud, bidder to provide the capabilities In case of on-prem, Bank has the required components / solutions and bidder will be required to implement the agent based solutions. For agent-less solutions, logs need to be shared and integrated with the respective Bank solutions
706	126	21.13 Business Continuity/ Disaster Recovery Implementing and maintaining BCP and the DR readiness (including data replication), in order to meet the Bank's RTO and RPO Objective. Real time replication of data between the primary and the DR site from the disaster recovery perspective.	Assuming bank will provide the required redudndant link between DC & DRC for data replication.Pls clarify	Bank to provide the network link between DC and DR for on-prem deployment. However, replication solution needs to be proposed and implemented by the bidder to achieve RTO and RPO defined in the RFP document.

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707	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.**
708	156	9.3 Payment terms	1) Hardware & Software Supply - The payment for both hardware and software suppy should be made 100% on delivery and not based on milestone ie 60%, 30% and 10% as mentioned in the RFP. 2) AMC for software & ATS for hardware should be paid yearly in advance. Application support/AMS should be paid quarterly in advance.	The payment methodology for Product, License, Subscription, Implementation, AMC, ATS, Onsite FMS is mentioned in the clause "9.3 Payment Terms" in page no. 156 of the RFP document. No change in Payment Terms of the RFP document.
709	161	9.3 Payment terms	10% of the cost of Product, License, Subscription, Implementation, AMC, ATS of Proposed MarTech Component and Corporate Website and 40% of Facility Management Services for the entire contract period is linked on achieving the Business and Website KPIs. - This is withholding of payment and releasing on basis of targets achieved, this is not acceptable and we would want deletion of this clause.	The payment methodology for Product, License, Subscription, Implementation, AMC, ATS, Onsite FMS is mentioned in the clause "9.3 Payment Terms" in page no. 156 of the RFP document. No change in Payment Terms of the RFP document.
710	65	DSP- Audience management	Given we are heading towards a cookieless world, we understand the audience management is focussed on first party/second party data. Please confirm	As per the prevalent best practices, Bidder is required to use the best permissible sources and provide a flexible solution. First party, second party data and third party data are part of Bidder's Scope under DSP- Audience Management.

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711	65	DSP - Biding and lead targetting	Is the DSP expected to be on premise as well? There is reference of DV 360 - is that a preffered choice?	Bank has preference for an on-prem solution, however Bidder may propose cloud based DSP as part of overall solution requirement wherein Bidder is required to manage the ads operations with oversight from Bank team. DV 360 is mentioned in the RFP document as an example only.
712	64	Cost benefit analysis	How is the cost benefit analysis envisoned to be implemented? Is this for advertisement attribution or marketing attribution (campaigns)?	The cost-benefit analysis is envisioned for both advertisement and marketing attribution to track and measure the return on investment (ROI) from various campaigns and channels
713	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 #	Pre-Bid Query	Bank's Response
714	19	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. Will there be any modification to this to allow "make in india" Startup OEMs to participate?	There is no change in point no. 4 in page no. 19 of the RFP document.
715	49	10.2 a iii	Does bank have any relationships with 3rd party data providers that the bidder has to leverage? If the bidder suggests third party data providers, do they need to factor their cost in the proposal or would the bank bear it directly?	Bidder should be able to leverage Bank's 3rd party data providers. Bidder can propose data sources along side potential use cases and benefits to Bank as part of Bill of Material; however, it should not be a dependency on the solutions asked for in the RFP document. Bank will not bear any cost other than the cost mentioned in the Bill of Material and any cost which is budgeted should be part of TCO.
716	49	10.2 a iv	What is the expectation on this point? Does the chat history data need to be ingested or should reps be able to see "live" / "real-time" chat details of the customers during interaction?	Yes, chat history needs to be ingested to ensure "offline" mode operations. Real time chat history should be made available in "online" mode
717	51	10.3	It is assumed that the bidder does not need to develop any AI/ML models, only integrate models as developed by the bank / third party deployed by bank separately. Please confirm.	AI/ML models as per use cases will be required to be developed by the bidder
718	49	11-1-	Tracking Does the bank use any tag management system currently, or should the bidder include it in its proposal?	Tag Management is part of bidder's scope.

Sr No	Page #	Point / Section #	Pre-Bid Query	Bank's Response
719	53	53 11	Reporting and Dashboards Integration with 3rd party apps - Please clarify if spend updates on a near-real time basis will be sufficient (ex. once every 10 mins)?	Bidder has to integrate the proposed Solution with Bank's Internal Channels as well as external channels as mentioned in clause "2. Channels/Source Systems in Scope", Indicative Data Flow Diagram", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 36, 53 and 59 respectively of the RFP document. The purpose of integration is mentioned in these clauses and various other section of the RFP document.
720	55	11-1-	Website and App Heatmaps Does the bank have any tools currently for website and app heatmap generation or is that to be provided by the bidder?	Website and App Heatmaps is part of bidder's scope.
721	55	11-1-	Website and App Heatmaps (3) Does the bank have any A/B testing tool currently for website and app CTA position changes or is that to be provided by the bidder?	These tools and functionalities are part of bidder's scope
722	72	11-1-CDP-46	Offline Orchestration Does the bank have requisite set-up to track offline interactions ex. Stores, OOH, etc. that can be collected and ingested in CDP?	The solution should be able to handle offline channel media footprints, including physical stores, out-of-home (OOH) advertising, cloud telephony, TV, and radio. It should gather data from these offline interactions and integrate them into the CDP for a comprehensive customer view
723	15	3.4	We understand that bidder's proposal shall form part of the contract.	The clauses mentioned in the RFP document will be part of the contract which is independent of the Bidder's proposal. Please refer to the clause 3.4 "The Contract" in page no. 15 that describes the agreement between Bank and Successful Bidder. The Bank's RFP requirement and subsequent corrigendum will be final and binding for the Bidder.
724	16	3.16	Bidder requests that contract period commence from the date of execution of mutually agreed contract and not upon implementation or go-live.	No Change in RFP terms

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725	18	9	Any forfeiture of PBG should only be done as a last resort and only in the event of it is proven as per the dispute resolution process that IBM is in material breach of its performance obligations, and has not remedied such breach within a reasonable period of time. Any recovery/set-off should be done only for administrative convenience and not to use it as a means to impose one-sided penalty. Hence, request that any such dedudction shall only be made if and to the extent mutually agreed between the parties and only limited to this contract. If so agreed, the amount withheld/set-off must be limited to the service that is disputed and must be addressed by Dispute Resolution Process. Any withheld amount should not exceed in aggregate of 2 months' portion of average monthly billing.	No change in the clause "9. Performance Bank Guarantee (PBG)" in Page No. 9 of the RFP document.
726	31	11.3	Request to delete as this is pre-award of contract and there will not be any client dedicated site. Any other sites have sensitive and confidential treatment for other client data.	No Change in clause "11.3 Stage 3 -Commercial Evaluation Criteria" in page no. 30-31 of the RFP document.
727	32	1	We understand that this is a the broader scope which shall be read as limited by the comprehensive BOQ and scope details specified in the bidder's tender and that approved Bidder's scope in the proposal shall form basis for defining the entire scope of the project.	The requirement and scope of the Bidder are clearly mentioned in various sections of RFP document that are self explanatory. There is no change in RFP terms.
728	45	7.24 - 7.27	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.	Update/change in regulatory and statutory policies/circular shall be notified by Bank to the successful Bidder. Any update which has financial implication should be addressed by the bidder at no cost to the bank. However, no change in clause no. 7.24 to 7.27 in page no-45 of RFP.

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729	74	12.3	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..	Regulatory and statutory policies/circular shall be notified by Bank to the successful Bidder.
730	77	12.16	Any forfeiture of PBG should only be done as a last resort and only in the event of it is proven as per the dispute resolution process that IBM is in material breach of its performance obligations, and has not remedied such breach within a reasonable period of time. Bidder understands that the performance shall be measured against the agreed parameters and SLAs	No change in the clause No. 12.16 in Page No. 77 of the RFP document.
731	77	12.17	Any third party audit or any review of functional specififcations 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.**

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732	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.**
733	78	12.24 (A)(5, 6)	Bidder seeks clarity that applicable laws in respect of each party shall mean the laws that generally apply to such party in its usual business activities. we understand that any laws that apply to the Bank shall be identified by the Bank and notified to the Bidder as part of the agreed requirements.	Point no. 5 is self explanatory. Revised clause on point no. 6 in page-78 is as under: All regulatory and mandatory requirements w.r.t website including design, content, functionality or any other technical requirement, which arise during the period of contract are to be complied and should be implemented without any extra cost to Bank for entire period of contract.
734	81	12.24 (A)(15(iii)(b))	we understand that data security measures which bidder is required to comply with shall be limited to those as identified and specified in writing as part of agreed security infrastructure to be implemented for the solution	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. 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.
735	81	12.24 (A)(15(iv))	Bidder seeks clarity that applicable laws in respect of each party shall mean the laws that generally apply to such party in its usual business activities. we understand that any laws that apply to the Bank shall be identified by the Bank and notified to the Bidder as part of the agreed requirements.	No Change in RFP terms

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736	88	12.24 (I)(8)(10)	Any third party audit or any review of functional specififcations 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.
737	97	13.2	Bidder seeks clarification in the RFP in that OEM products shall be provided on the terms and conditions to be executed through a EULA/similar agreement directly between OEM and Buyer. Bidder will only be provisioning/reselling the same as part of our scope of work. ACcordingly, OEM products (including any rights and any sublicensing rights/assignment rights etc. if any therein) will be subject terms provided by the OEM to Buyer directly.	No Change in RFP terms
738	99	13.3	Bidder requests clarity that such property refers to that which is in Bidder's custody and shall be subject to being proven as per the dispute resolution process and will be subject to the liability cap of the contract	In case damage of the property owned / leased by the Bank during server delivery and installation which is attributable to the successful bidder, successful bidder must replace/repair the damaged property at no cost to the bank. RFP clause is self explanatory and no change in RFP clause.

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739	99	13.4©(f)	Bidder seeks clarification in the RFP in that OEM products shall be provided on the terms and conditions to be executed through a EULA/similar agreement directly between OEM and Buyer. Bidder will only be provisioning/reselling the same as part of our scope of work. ACcordingly, OEM products (including any rights and any sublicensing rights/assignment rights etc. if any therein) will be subject terms provided by the OEM to Buyer directly. Request to limit the warranty to the SOlution materially complyin with agreed specifications for the agreed warranty period. Bidder agrees to remedy material defects during the warranty period within a reasonable time on terms to be mutually agreed between the Parties. Accordingly, request to delete the remaining warranties. Bidder requests following clauses be added: Bidder does not warrant uninterrupted or error-free operation of an Bidder Product or that Bidder will correct all defects or prevent third party disruptions or unauthorized third party access to an Bidder Product. These warranties are the exclusive warranties from Bidder and replace all other warranties, including the implied warranties or conditions of satisfactory quality, merchantability, noninfringement, and fitness for a particular purpose. Bidder warranties will not apply if there has been misuse, modification, damage not caused by Buyer, failure to comply with instructions provided by Bidder. Non-Bidder Products, OEM material are sold under this Agreement as-is, without warranties of any kind	Bank's requirement and scope of Bidder on "Maintenance and Support of Hardware and Associated System Software provided by the Bidder" are clearly mentioned in clause no. 13.4 in page no. 99 and 100 of the RFP document. RFP clause is self explanatory and no change in RFP clause.

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			other than the pass through warranties as such third parties may provide to the Buyer.	
740	100	13.4(k)	we understand that any laws that apply to the Bank shall be identified by the Bank and notified to the Bidder as part of the agreed requirements.	Regulatory/statutory changes shall be notified by Bank to the successful Bidder. However, no change in clause no. 13.4 (k) in Page No. 45 of RFP.
741	107	14C(2.12)(3.15)	Bidder seeks clarity that applicable laws in respect of each party shall mean the laws that generally apply to such party in its usual business activities. we understand that any laws that apply to the Bank shall be identified by the Bank and notified to the Bidder as part of the agreed requirements.	RFP clause is self explanatory and no change in RFP clause.
742	115	15.11	any breach of confidentiality obligations should be limited to the obligations as specified in the NDA. Further, bidder seeks clarity that the compensation mentioned herein shall be if the breach is proven and damages awarded by the applicable tribunal as per the dispute resolution process and shall be subject to the liability cap	RFP clause is self explanatory and no change in RFP clause.
743	115	15.12	Bidder seeks clarity that any such instances of negligence/gross misconduct/violation of trade secret/disclosure of data shall be determined as per the dispute resolution process.	RFP clause is self explanatory and no change in RFP clause.
744	118	16(5)(c)	Bidder seeks clarity that applicable laws in respect of each party shall mean the laws that generally apply to such party in its usual business activities. we understand that any laws that apply to the Bank as the controller shall be Bank's responsibilitiy and Bank shall instruct Bidder in writing with respect to the processing of any such data. BIdder also seeks to clarify whether personal data will be encrypted by the bank such that it is not accessible to the bidder. Further any data processing if applicable shall be governed by an agreed data processing agreement.	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.

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745	118	16(5)(e)	we understand that data security measures which bidder is required to comply with shall be limited to those as identified and specified in writing as part of agreed security infrastructure to be implemented for 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. No change in RFP terms.
746	119	18	Bank should note that the bidder will comply with all applicable laws that are applicable to it as an IT Service Provider at no additional cost. Bidder requests that Bank to identify the requirements under laws applicable to the Bank and provide guidance on how to comply with it. In case there is any change in laws applicable to Bank, the parties must mutually agree on the change and its impact before it is included in 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. No change in RFP terms.
747	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.**

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748	120	20	we understand that data security measures/obligations which bidder is required to comply with shall be limited to those as identified and specified in writing as part of agreed security infrastructure to be implemented for the solution, and that Bank will ensure that Bank's IS policy and security requirements are addressed in such specified requirement. Also Bidder seeks to clarify that any compliance with laws regulations, standards, etc that apply to the solution would be agreed as part of the requirement and any financial implication resulting from any such updates will be handled as per change request process.	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. RFP clause is self explanatory and no change in RFP clause.
749	126	21.14	we understand that any laws that apply to the Bank as the controller shall be Bank's responsibility and Bank shall instruct Bidder in writing with respect to the processing of any such data	RFP clause is self explanatory and no change in RFP clause.
750	126	21.14	we understand that data security measures/obligations which bidder is required to comply with shall be limited to those as identified and specified in writing as part of agreed security infrastructure to be implemented for the solution, and that Bank will ensure that Bank's IS policy and security requirements are addressed in such specified requirement.	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. RFP clause is self explanatory and no change in RFP clause.
751	127	21.14	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.	The compliance to the Audit observations has to be performed by the Bidder within the prescribed timeline mentioned in the table in page no. 170 of the RFP document without any additional cost to Bank. RFP clause is self explanatory and no change in RFP clause.

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752	131	27	Bidder seeks clarification in the RFP in that OEM products shall be provided on the terms and conditions to be executed through a EULA/similar agreement directly between OEM and Buyer. Bidder will only be provisioning/reselling the same as part of our scope of work. ACcordingly, OEM products (including any rights and any sublicensing rights/assignment rights etc. if any therein) will be subject terms provided by the OEM to Buyer directly	RFP clause is self explanatory and no change in RFP clause.
753	133, 134	28, 29	Bidder requests that position on IP rights be revised as follows: Bank will own the copyright in works of authorship that bidder develops for Bank under a Statement of Work (SOW) (Project Materials). Project Materials exclude works of authorship delivered to Bank, but not created, under the SOW, and any modifications or enhancements of such works made under the SOW (Existing Works). Some Existing Works are subject to a separate license agreement (Existing Licensed Works). A Program is an example of an Existing Licensed Work and is subject to the Program terms. Bidder grants Bank an irrevocable (subject to Utility t's payment obligations), nonexclusive, worldwide license to use, execute, reproduce, display, perform and prepare derivatives of Existing Works that are not Existing Licensed Works. Bidder retains an irrevocable, nonexclusive, worldwide, paid-up license to use, execute, reproduce, display, perform, sublicense, distribute, and prepare derivative works of Project Materials. Any OEM material shall continue to be owned by the respective OEM and provided under the OEM standard terms. Bidder requests that it be clarified that escrow	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.

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			requirements are for code for customization. Furtther the escrow requirements (including cost and audit) need to be mutually agreed.	
754	134	28. Intellectual Property:	request to delete as infringement related indemnity is mentioned below (read with bidder's query)	No Change in RFP terms
755	141	31(c)Phase 2	we understand that data security measures/obligations which bidder is required to comply with shall be limited to those as identified and specified in writing as part of agreed security infrastructure to be implemented for the solution	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. RFP clause is self explanatory and no change in RFP clause.
756	141	31. Project Timeline(c) (Phase 3)(7)	Bidder understands that any change in delivery schedule may be requested by the bidder but shall be implemented only through a change request as the same may impact the schedule, financials etc. Further, any no penalty or LD shall apply for any defaults arising due to such delivery schedule.	RFP clause is self explanatory and no change in RFP clause.
757	142	1	we understand that any laws that apply to the Bank as the controller shall be Bank's responsibility and Bank shall instruct Bidder in writing with respect to the processing of any such data Request that any update which has financial implication should be addressed as per the change request process.	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. RFP clause is self explanatory and no change in RFP clause.
758	142	2	Bidder can only agree to liquidated damages where there has been a material delay which is solely attributable to Bidder. Bidder also seeks to clarify that LD should be the sole and exclusive remedy for that delay and any other penalty/PBG/EMD forfeiture should not apply over and above LD simultaneously and severally. Bidder also requests that termination as a consequence of exceeding LD should only apply where such delay results in material breach of	RFP clause is self explanatory and no change in RFP clause.

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			contract and remains unremedied - and should be dealt with under the termination for material breach clause itself. Bidder requests the following amendment: The successful bidder must ~~strictly~~ adhere to the schedules for completing the assignments <u>as set out in the Agreement</u>. <u>Material</u> ~~F~~failure to meet these Implementation schedule, ~~unless it is due to reasons entirely attributable to the bank,~~ may constitute a material breach of the successful bidder's performance <u>provided that such material failure is solely attributable to the Bidder.</u> ~~In the event that the Bank is forced to cancel an awarded contract (relative to this RFP) due to the successful bidder's inability to meet the established delivery dates, and also the bank may take suitable penal actions as deemed fit.~~ ~~The Bank will consider the inability of the bidder to deliver or commission the product or service within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder.~~ The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to <u>material</u> delay in performance of the obligations (relating to delivery, installation, Operationalization, implementation, knowledge transfer, acceptance, warranty, maintenance etc. of the entire scope of the tender) by the bidder <u>provided that such material delay is solely attributable to the Bidder</u>. "	

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759	144	4. Monitoring & Audit:	Any audit, inspection, examination as mentioned in this contract, shall be conducted (a) upon thirty days prior written notice to IBM; (b) no more than once each calendar year; (c) only in relation to the previous twelve months' activities; (d) during normal business hours; and (e) to the extent it does not interfere with IBM's ability to perform the services in accordance with the contract. Additionally, notwithstanding anything contained elsewhere in the RFP and any of the forms thereunder, IBM will share information only with respect to project, and shall not be obligated to share any information or records relating to the IBM's proprietary information, internal controls, internal or external audit information, internal cost records or IBM's affiliates, subcontractors' proprietary information, or any information subject to attorney-client privilege or prepared at the direction of counsel.	No Change in RFP terms
760	162	9.3 Payment Terms	Bidder requires that payment be made within 30 days of the invoice date. The Bidder submits that there should be no other obligations required of it to receive payment other than to issue an invoice. Bidder requests following amendments: The bidder will estimate and provide a list of the required hardware, software licenses and Subscriptions required for the MarTech Solution and Website Development through the contract period as per the format in Commercial Bid: Annexure 30 Bill of Material. The Bidder must accept the payment terms mutually agreed by Bank and Bidder. ~~mentioned in the RFP document.~~ The Commercial Bid submitted by the Bidder must be in conformity with the payment terms. Any deviation from the payment terms would not be accepted. The Bank shall have the right to	No Change in RFP terms

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			withhold any payment due to the bidder, in case of <u>material</u> delays or defaults on the part of the bidder <u>provided that such material delay/default is solely attributable to the Bidder.</u> Such withholding of payment shall not amount to a default on the part of the Bank. ~~If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost quoted by the bidder in the price bid against such activity / item.~~ All payments will be released within 30 days from the date of ~~receipt~~ of invoice. ~~subject to submission of proof of acceptance/signoffs of the respective deliverables by concerned Bank officials and other related documents. Successful Bidder has to submit the invoices, milestone sign off & other documents required for release of payment.~~ ~~The Bank will pay of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected bidder within 30 days from the date of receipt of the invoice. After the dispute is resolved. Bank shall make payment within 30 days from the date the dispute stands resolved.~~ The required documents to be provided along with original invoice. Original delivery Challans /UAT sign off / go live signoff/ DR Drill completion as per applicable milestone duly stamped and signed by the Bank Official. The payments will be released on submission of invoice to Bank's Office at CBD- Belapur through NEFT / RTGS/account credit after deducting the applicable LD/Penalty, TDS if any. The Successful Bidder has to provide necessary Bank Details like	

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			Account No., Bank's Name with Branch, IFSC Code, GSTIN, State Code, State Name, HSN Code etc.	
761	162, 163	9.3(V)(1)(4)	ANy recovery/set-off should be done only for administrative convenience and not to use it as a means to impose one-sided penalty. Hence, request that any such dedudction shall only be made if and to the extent mutually agreed between the parties and only limited to this contract. If so agreed, the amount withheld/set-off must be limited to the service that is disputed and must be addressed by Dispute Resolution Process. Any withheld amount should not exceed in aggregate of 2 months' portion of average monthly billing. For any dispute invoice, post payment the same shall be addressed as per the dispute resolution mechanism.	No Change in RFP terms
762	163	9.3(Change Requests / Enhancements in the Application:))	Any changes to solution or applicable legal/regulatory requirements should be mutually agreed, including the commercial impact of the same.	No Change in RFP terms
763	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.**
764	171	9.4 (Availability Service Level Default)(h)	penalty should be applied only if solely attributable to Bidder's actions Request to remove termination as a consequence of breach of SLA, as termination for material breach already exists.	No Change in RFP terms

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765	174	9.5	Bidder requests that termination rights are set out in the termination section. Bidder requests that termination rights are set out in the termination section and that termination should only take place where there is a material breach on 30 days notice where the breach is not remedied. For delay, also there is LD specified elsewhere. Further any damages should only be payable where awarded as per dispute resolution process and should not be foreclosed using bank guarantee unless mutually agreed	No Change in RFP terms
766	174	9.6	The Bidder only provide an indemnity on third party claims regarding the infringement of copyright and patent. Bidder requests the following amendment. Other indemnities should be deleted as there are remedies under contract and under law for any party to party claims for any other breaches under the contract. Accordingly Bidder requests deletion of the existing clause and replacing with the following: The Bidder shall indemnify by defending the Bank, from and against any third party claims, resulting directly from infringement of any patent or copyright and pay amounts finally awarded by a court against Bank or included in a settlement approved by Bidder. The Bankwill give prompt notice to the Bidder of any such claim without delay, shall provide reasonable assistance to the Bidder in disposing of the claim, supply all relevant information to Bidder and shall at no time admit any liability for or express any intent to settle the claim. Bidder will controls the defence and settlement of the claim. Bidder has no responsibility for claims based, in whole or part, on Non-Bidder products, items not provided by Bidder, or any violation of law or third party rights caused by Bank's content, materials, designs, specifications, or use of a non-current	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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			version or release of an Bidder's product when an infringement claim could have been avoided by using a current version or release. Bidder has no responsibility for claims based, in whole or part, on Non-Bidder products, items not provided by Bidder, or any violation of law or third party rights caused by Bank's content, materials, designs, specifications, or use of a non-current version or release of an Bidder's product when an infringement claim could have been avoided by using a current version or release. The foregoing provides for the entire liability of the Bidder and the exclusive remedy of the Bank in matters related to infringement of third-party patents or copyright.	
767	177	9.7	Request to clarify that the provisions of the NDA shall also apply to the agreement once awarded (subejct to the clarifications of Bidder below). Accordingly request deletion of this clause.	RFP clause is self explanatory and no change in RFP clause.
768	178	9.8	Bidder agrees to use commercially reasonable efforts to avoid introducing viruses into the Software. Bidder requests the following amendment: The bidder shall guarantee that the software supplied under this contract to the Bank is licensed and legally obtained. The Bidder shall use commercially reasonable efforts to supply Software supplied should not have without any embedded malicious and virus programs.	No Change in RFP terms

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769	179	9.9	request to clarify that only non-monetary obligations are suspended due to force majeure. Further request to delete the right to terminate as dependening upon the nature of force majeure parties may mutually wish determine the next course of action as opposed to terminate.	RFP clause is self explanatory and no change in RFP clause.
770	179	9.1	Bidder seeks to clarify that this obligation to continue performance of contractual obligations is limited to those obligations which are not impacted by the dispute.	RFP clause is self explanatory and no change in RFP clause.
771	180	9.11	Obligation of the bidder with respect to providing third party OEM material is limited to ensuring that Bidder is authorized by the third party to provide the same under the contract. The same will be covered as per MAF and hence request to delete this. All other warranties of such software are provided by the OEM itself.	No Change in RFP terms
772	180	9.12	Bidder seeks clarity that Bidder shall comply with the applicable laws that generally apply to Bidder as an IT service provider.	RFP clause is self explanatory and no change in RFP clause.
773	181	9.13	Bidder requires that the right to assign must be made mutual and only on prior written agreement from the other party. Further IBM requires the ability to assign its rights to receive payments and in conjunction with the sale of a portion of its business without prior written consent of the other party. Further ,request to remove the right of assignment of the Bank in the event of refusal/inability to perform, as if such instances constitute material breach, Bank is free to terminate the contract as per the material breach termination clause and then contract afresh with a third party. Assignment	No Change in RFP terms

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			doesnt apply in such scenario. Bidder also cannot make any commitments on behalf of any such third party or subcontractor as to the terms under which they will contract with Bank. Bidder requests that this clause be amended as follows: Neither party~~Bank~~ may assign the Contract~~Project,~~ ~~and the solution and services provided therein by Bidder~~ in whole or as part without the prior written consent of the other party ~~of a corporate reorganization, consolidation, merger, or sale of substantially all of its assets.~~ Assignment of Bidder's rights to receive payments and by Bidder in conjunction with the sale of the portion of Bidder's business that includes the product or service is not restricted. ~~The Bank shall have the right to assign such portion of the facilities management services to any of the Contractor/sub-contractor, at its sole option, upon the occurrence of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform; (iii) termination of the contract with Bidder for any reason whatsoever;(iv) expiry of the contract. Such right shall be without prejudice to the rights and remedies, which the Bank may have against Bidder. Bidder shall ensure that the said sub-contractors shall agree to provide such services to the Bank at no less favorable terms than that provided by Bidder and shall include appropriate wordings to this effect in the agreement entered into by Bidder with such sub-contractors. The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of Bidder to perform or termination/expiry of the contract/project.~~	

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774	181	9.15	Based on the reading of the two points in thise section 9.15, Bidder understands that the liability resulting from misconduct or gross negligence of the Bidder, its employees, and subcontractors is capped. Further, Bidder requests that the aggregate liability of the Bidder be limited to actual direct damages incurred by Bank up to the amounts paid (if recurring charges, up to 12 months' charges apply) for the product or service that is the subject of the claim, regardless of the basis of the claim. This limit applies collectively to IBM, its subsidiaries, contractors, and suppliers. Further Bidder agrees to have uncapped liabiltiy for direct damages arising out of Bidder's indemnity obligations with respect to third party patent and copyright infringement claims. Bidder wishes to draw attention to the disclaimer of indirect, consequential, special incidental damages as specified in clauses 1, 2. At both places, it appear to be for Bank only and seems like duplication. We understand that this is a typographical error and that the same is intended to apply mutually to both parties.	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.
775	182	9.16	any obligations with respect to confidentiality and security should be limited to those expressly mentioned in the NDA (read with Bidder's query) and shall be limited to using reasonable standard of care. Further, bidder seeks clarity that any civil, criminal, or administrative penalties shall only apply if the breach is proven and such penalties are awarded by the applicable tribunal as per the dispute resolution process. Any question regarding unauthorized disclosure should be also addressed as per the dispute resolution process to allow fairness	RFP clause is self explanatory and no change in RFP clause.

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776	182	9.17 Inspection, Audit, Review, Monitoring & Visitations:	Bidder will provide access to specified routinely prepared records and reports. Such audits are to be limited to verifying specified matters such as accuracy of charges and other factors set out below. IBM's standard position is that it does not agree to broad audit access, installation of client software or any client-specific record-keeping requirements which are in addition to IBM's routine record-keeping arrangements. Bidder's preferred position regarding the conduct of audits is that they will: any audit, inspection, examination as mentioned in this contract, shall be conducted (a) upon thirty days prior written notice to IBM; (b) no more than once each calendar year; (c) only in relation to the previous twelve months' activities; (d) during normal business hours; and (e) to the extent it does not interfere with IBM's ability to perform the Services in accordance with the contract. Additionally, notwithstanding anything contained elsewhere in the RFP and any of the forms thereunder, IBM will share information only with respect to project, and shall not be obligated to share any information or records relating to the IBM's proprietary information, internal controls, internal or external audit information, internal cost records or IBM's affiliates, subcontractors' proprietary information, or any information subject to attorney-client privilege or prepared at the direction of counsel.	No Change in RFP terms
777	183	9.17 Inspection, Audit, Review, Monitoring & Visitations:	same as above	No Change in RFP terms
778	184	9.17 Inspection, Audit, Review, Monitoring & Visitations:	Bidder requests deletion as this is not relevant to the present scope as work will be performed out of Bank's premises.	No Change in RFP terms

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779	184	9.18	we understand that data security measures which bidder is required to comply with shall be limited to those as identified and specified in writing as part of agreed security infrastructure to be implemented for the solution. and that Bank will ensure its IS policy is already included as part of the requirements. Bidder seeks to clarify that any such disclsoure shall be done on a reasonable effort basis, as per Bidder's internal assessment of whether and to what extent a security breach impacts the client and the solution and requires notification.	RFP clause is self explanatory and no change in RFP clause.
780	184	9.19	Standard position with respect to any work of authorship and other materials is as follows: Upon payment, Bank will own the copyright in works of authorship that Bidder develops for Bank (Project Materials). Project Materials exclude works of authorship delivered to Bank, but not created, hereunder, and any modifications or enhancements of such works (Existing Works). Some Existing Works are subject to a separate license agreement (Existing Licensed Works). Bidder grants Bank an irrevocable (subject to Bank's payment obligations), nonexclusive, worldwide license to use, execute, reproduce, display, perform and prepare derivatives of Existing Works that are not Existing Licensed Works. Bidder retains an irrevocable, nonexclusive, worldwide, paid-up license to use, execute, reproduce, display, perform, sublicense, distribute, and prepare derivative works of Project Materials. Any OEM material shall continue to be owned by the respective OEM and provided under the OEM standard terms	No Change in RFP terms
781	187	9.20(3)	Bidder requests that notice duration be made 90 days for all scenarios and it be further clarified that all payments for services till that date be made. Further if Bank is terminating without cause, bidder be compensated with termination charges as mutually agreed.	No Change in RFP terms

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782	188	9.20(4)	request to limit the right to terminate to instances of material breach which is not remedied within a reasonable period of time. Failure to accept the contract should be for reasons solely attributable to the Bidder and only when such failure occurs after the terms have been mutually agreed.	No Change in RFP terms
783	188	9.20(4)	Any damages sought should be pursuant to an award of a tribunal as per the dispute resolution process. Furhter, Bidder seeks to clarify that this obligation to continue performance of contractual obligations is limited to those obligations which are not impacted by the dispute. any dispute regarding the transition should be resolved as per the dispute resolution process and not be unilaterally determined.	No Change in RFP terms
784	189	9.21 Privacy & Security Safeguards	Bidder seeks to clarify that this obligation shall be fulfilled by signing appropriate agreements with the subcontractors.	Sub-contracting is not allowed and no change in RFP Clause.
785	189	9.21 Privacy & Security Safeguards	Bidder seeks to clarify that any such disclsoure shall be done on a reasonable effort basis, as per Bidder's internal assessment of whether and to what extent a security breach impacts the client and the solution and requires notification.	RFP clause is self explanatory and no change in RFP clause.
786	189	Governing Law and Jurisdiction	Bidder seeks to clarify that the laws which Bidder is required to comply with refer to those laws that generally apply to the Bidder in its usual business conduct. Further, we understand that any legal compliances applicable on the Bank which Bank requires Bidder to comply with shall be identified by the Bank and notified to the Bidder as part of the agreed requirements.	RFP clause is self explanatory and no change in RFP clause.

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787	189	9.22	Bidder seeks to clarify that the laws which Bidder is required to comply with refer to those laws that generally apply to the Bidder in its usual business conduct. Further, we understand that any legal compliances applicable on the Bank which Bank requires Bidder to comply with shall be identified by the Bank and notified to the Bidder as part of the agreed requirements. Bidder seeks following modifications: 1. Compliance with all applicable laws: Successful bidder shall undertake to observe, adhere to, abide by, comply with ~~the Bank about all~~ laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work <u>in so far as they are applicable to the Bidder as an information technology services provider</u> 2. Compliance in obtaining approvals/permissions/licenses: Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary ~~or required for any of the purposes of this project or~~ for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project.	RFP clause is self explanatory and no change in RFP clause.
788	190	9.26	Bidder seeks to clarify that Bidder's proposal shall form part of the Contract	Please refer to "Annexure 2: Letter for Conformity of Product as per RFP" in page no-196 of the RFP

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789	195	Annexure 1: Conformity Letter:	Request to modify as follows: Further to our proposal dated _____, in response to the RFP document (hereinafter referred to as "RFP DOCUMENT") issued by Central Bank of India ("Bank") we hereby covenant, warrant and confirm as follows: We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP document and the related addendums and other documents including the changes made to the original tender documents issued by the Bank and the Bidder's proposal. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, unless agreed by the Bank whether orally or in writing by awarding the bid, and the Bank's decision to accept or not to accept the bid. with any such extraneous conditions and deviations will be at Bank's reasonable discretion final and binding on us.	No Change in RFP terms
790	196	Annexure2: Letter for Conformity of Product as per RFP:	We understand that the finalized form of the contract (with our proposal) will be the only binding document and services will commence only upon execution of such Contract.	Please refer to "Annexure 2: Letter for Conformity of Product as per RFP" in page no-196 of the RFP
791	196	Annexure2: Letter for Conformity of Product as per RFP:	Bidder seeks to clarify that Bidder's proposal shall form part of the Contract. Accordingly request to modify as follows: We understand that any deviations mentioned elsewhere in the bid will not may be considered and evaluated by the Bank, at its reasonable discretion.	No Change in RFP terms

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792	197	Annexure 3: Pro-forma for Deed of Indemnity:	Request to remove Annexure 3. Indemnity shall be limited to the obligations mentioned above (refer Bidder's clarifications in that regard). For all other breaches, damages can be sought under applicable law and as per dispute resolution process	Annexure 3 "Pro-forma for Deed of Indemnity" stands deleted. Please refer to point no. 9 of Corrigendum-2.
793	201	Annexure 5: Undertaking for Acceptance of Terms of RFP:	Request to delete this sentence as this is very broad and doesn't take into consideration dependencies on various factors which will be owned by either of the parties.	No Change in RFP terms
794	204	Annexure 7: Integrity Pact:Annexure 7: Integrity Pact:	Bidder requests that the PBG only be invoked for material non-performance or material failure which is solely attributable to bidder and only where bidder has been given a reasonable time period to remedy. Further, amount of PBG should be considered as liquidated damages as the damages should be determined as per the disputes resolution process as awarded by a tribunal. Request that the actions mentioned be taken only as a last recourse, in the event of any serious misdemeanor after affording to the Bidder, notice and reasonable opportunity to cure any such breach, if either the Bidder is convicted of an offence under applicable anti-bribery and anti-corruption laws or is proven to be in violation of the integrity pact. Also, while administering the Integrity Pact we assume that you will follow the principles of equity and natural justice, only after coming to a conclusion (done after pragmatic analysis of the circumstances) that the bidder has violated this code of integrity in competing for the contract or in executing the contract.	No Change in RFP terms
795	205	Annexure 7: Integrity Pact:Annexure 7: Integrity Pact: sec 6	note that we already have empanelled subcontractors with whom we have signed contracts. We request that a separate format not be required here, especially where we remain solely liable for their performance	Sub-contracting is not allowed and no change in RFP Clause.

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796	205	Anexure 7: Integrity Pact:Anexure 7: Integrity Pact: sec 7	Request that the actions/disclosures mentioned be taken only as a last recourse, in the event of any serious misdemeanor after affording to the Bidder, notice and reasonable opportunity to cure any such breach, if either the Bidder is convicted of an offence under applicable anti-bribery and anti-corruption laws or is proven to be in violation of the integrity pact. Also, while administering the Integrity Pact we assume that you will follow the principles of equity and natural justice, only after coming to a conclusion (done after pragmatic analysis of the circumstances) that the bidder has violated this code of integrity in competing for the contract or in executing the contract.	No Change in RFP terms
797	205	Anexure 7: Integrity Pact:Anexure 7: Integrity Pact: Section 8 – Independent External Monitor / Monitors	note that we already have empanelled subcontractors with whom we have signed contracts. We request that a separate format not be required here, especially where we remain solely liable for their performance	Sub-contracting is not allowed and no change in RFP Clause.
798	153	6. Integrity Pact	Bidder seeks to clarify that "documents relating to the project/procurement, including minutes of meetings"	Bank appointed Independent External Monitors (IEMs) have the right to access all the documents relating to the project/procurement, including minutes of meetings.
799	205	Anexure 7: Integrity Pact:Anexure 7: Integrity Pact: Section 8 – Independent External Monitor / Monitors	Bidder seeks to clarify that "Project documentation" should be limited to documentation created as part of the activities undertaken by Bidder's, and that project documentation will not include any of Bidder's financial books and records.	No Change in RFP terms
800	207	Anexure 7: Integrity Pact:Anexure 7: Integrity Pact: sec 11	Bidder requests deleteion of this clause. Since parties will enter into a contract based on mutual discussion and agreement of the parties for a customized solutios, this clause does not apply.	No Change in RFP terms
801	209	Annexure 8: Non-Disclosure Agreement:	Request that information should be marked as confidential or if disclosed orally, should be identified at the time of disclosure as confidential by summaizing it therafter. request to clarify that the obligation is to use	No Change in RFP terms

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			reasonable measures/steps to prevent disclosure of CI other than as permitted in the clause.	
802	210	Annexure 8: Non-Disclosure Agreement:	Request to specify an end date of 1 year post execution, in case the business relationship is not fructified. Further, request to specify a confidentialiy period of five years from the initial disclosure to allow for effectively maintaing the customized measures required for this project.	No Change in RFP terms
803	211	Annexure 8: Non-Disclosure Agreement:	Bidder seeks to clarify that any destruction and return shall be done to the extent feasible and subject to any other licenses.	RFP clause is self explanatory and no change in RFP clause.
804	212	Annexure 8: Non-Disclosure Agreement:	request to delete. Breach of confidentiality should be proven as per dispute resolution process and damages shall be awarded accordingly.	No Change in RFP terms
805	220	Annexure 12: NPA Undertaking:	Request to modify as shown: We _____ (bidder name), hereby undertake that- to the best of our knowledge, We have not been declared NPA by any Bank in India. Further, to the best of our knowledge, we do not have any pending case with any organization across the globe which materially affects our credibility to service the bank.	No Change in RFP terms

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806	225	Annexure 15: Cover Letter:	**Request the following changes:** **Having examined the** ~~S~~scope ~~D~~documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, install and maintain all the items mentioned in the 'Request for Proposal' and the other schedules of requirements (including Bidder's proposal) and services for your bank in conformity with the said Scope Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of our Bid (this "Scope" or "Scope Document") . If our Bid is accepted, we undertake to abide by all terms and conditions of this Scope and also to comply with the delivery schedule as mentioned in the Scope Document. We agree to abide by this bid Offer for 180 days from date of bid (Commercial Bid) opening and our Offer shall remain binding on us which may be accepted by the Bank any time before expiry of the offer. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us. We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988". We certify that we have provided all the information requested by the bank in the format prescribed for. We also understand that the bank has the exclusive right to reject this offer in case the bank is of the opinion that the required information is not provided or is provided in a different format.	No Change in RFP terms

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807	299	Annexure 27: Undertaking for Information Security:	Request to modify as follows as it is not possible to ensure bug free solution. Further, Bidder seeks to clarify that Bank will ensure its IS policy is already included as part of the requirements. Further, any new IS requirement may have effort implications and hence cannot be confirmed as being provided within Bank mandated timelines. **We** will not intentially introduce in ~~hereby undertake that~~ the ~~proposed~~ solution developed by us ~~/ software to be supplied will be free of~~ any malware~~, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/ modifications done)~~. Also, undertake that the proposed solution / software to be supplied will be complying to agreed specifications and requirements as specified in the RFP read with Bidder's proposal ~~Bank's Information Security Policy (of the version of the application being delivered as well as any subsequent versions/modifications done). And new Information Security requirement will be compiled within the timeline set by Bank / Regulatory agencies.~~	No Change in RFP terms

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808	300	Annexure 28: Undertaking for Data Privacy:	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. Suggest the modifications as shown below: <u>To the extent Bidder is required to process personal data as part of providing the Services, we hereby undertake to comply with the regulations of</u> ~~Digital Personal Data Protection Bill (DPDPA 2023) and any future amendment/addition to the Bill~~ <u>the privacy law in India that will become effective</u> in future as part of the engagement during entire period of contract<u>, to the extent applicable to its role and subject to Bank's compliance with its obligations thereunder. Any such data processing shall be done only upon execution of and subject to the terms of a mutually agreed data processing agreement.</u>	RFP clause is self explanatory and no change in RFP clause.
809	300	Annexure 28: Undertaking for Data Privacy:	Request to delete this sentence as confidentiality and security obligations are elsewhere specified and shall have dependencies on the bank as well and may not necessarily be attributable to Bidder, nor can a compromise of data security and confidentiality be totally prevented. The obligation of Bidder should be limited to complying with the specific confidentialtiy obligations only	No Change in RFP terms
810		General	What we should consider digitally active customer profile - Total customer base or customer base on mobile banking and internet banking.	Digitally active customer base of Bank includes customers on Mobile Banking, Internet Banking, OMNI Channel, Digital Lending Platform etc.

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811		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.**
812		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.**
813		General	What is exact difference between mobile banking & digital banking.	Digital Banking platforms include Mobile Banking, Internet Banking, OMNI Channel, Digital Lending Platform etc.
814	Point 28.10 of 134 page number	General	We want to refer to the Point 28.10 of 134 page number of the RFP. No OEM is ready to accept this clause. Request you to modify the clause.	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.

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815	51	10.3 Advanced Analytical Models	1. What tools are currently used for advanced analytics models like drop-off analytics? 2. What web analytics and CRM tools are you using today? 3. What chatbot tool are you using today? 4. Are the data storage platforms cloud-based or native? 5. Could you please elaborate on the extent of changes needed for advanced analytics on a scale of 10? 6. Which dashboard is preferred for visualization, Power BI or Tableau? 7. What is the number of customers in the current database included in customer analytics? 8. Can you rate the data quality as high, medium, or low? 9. What data channels are available in the system, and what KPIs are being captured? 10. Is there any new channel expected to be added? 11. Do you currently have a single view to monitor performances of campaigns?	The point wise response to the queries are as under: 1. Currently limited segmentation and analytics are being undertaken through Bank's Data Warehouse. Bank uses Python for model building. However, Bidder is supposed to perform segmentation and analytics as part of the scope of the RFP. 2. 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. 3. Chatbot is being implemented in Bank and the bidder needs to integrate MarTech and Corporate Website the solution with Chatbot. 4. The current data storage platform is deployed on-prem. 5. Bidder has to perform advanced analytics as part of the scope of CDP. 6. Bidder has to propose the dashboard for visualization as per the scope of the RFP. 7. Bank is having approx. 8.4 Crore customers and total active customer count is shared in page no. 39 of the RFP document. 8. Data quality may be rated as medium. 9. The summary of data channels is mentioned in the clause "Channels/Source Systems in Scope" in page no. 34 of RFP document and capturing KPIs is the scope of the Bidder. 10. There may be addition of new channels and change in existing channels. 11. Bank is not currently having a single view to monitor performances of campaigns. However, this is part of Bidder's scope. Further details will be shared with the bidder post onboarding.

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816	19	10. Eligibility Criteria, Sr. No. 3	We request Bank to consider certificate of the Chartered Accountant/**Statutory Auditor** from Bidder for the given Financial Years for average annual turnover	Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs are to be submitted.
817	19	10. Eligibility Criteria, Sr. No. 4	We request Bank to consider certificate of the Chartered Accountant/**Statutory Auditor** from OEMs for the given Financial Years for average annual turnover	Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs are to be submitted.
818	19	10. Eligibility Criteria, Sr. No. 5	We request Bank to consider certificate of the Chartered Accountant/**Statutory Auditor** from Bidder for the given Financial Years for profit and loss statement	Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs are to be submitted.
819	5	Table 1. Cost of RFP / Bid Document	Cost of RFP mentioned is ₹1,50,000/- which seems to be high as compared to other PSU/Govt RFP documents and that too Non Refundabale. Request Bank to reduce the cost of RFP/Tender Fees to 15000	No Change in Cost of RFP / Bid Document
820	NA	Generic	Percentage break up of Payment Milestones for Implementation, Support, Hardware, Software is not mentioned.	Please refer the tables of Payment Terms viz "Product cost of on-Premises Hardware & System Software License/ Subscription Cost" and "Implementation Cost of On-Premises Hardware & System Software" in page no. 159 and 160 of RFP document.
821	148	C. Terms & Conditions of Online Submission	Though the evaluation mechanism says it is QCBS (70-30), it is also mentioned as Bank has decided to determine L1 through bids submitted on Bank's E-Tendering website. Pls clarify whether the Bid is QCBS or L1.	Please refer to the clause no. 11.3 (f) in page no. 31 of the RFP document for shortlisting of successful bidder.
822	32	Scope of Work	What are the projection numbers for Email/SMS/WhatsApp/RCS & Push notifications, etc. ? (Please provide transactional vs marketing bifurcation)	Please refer to the clause "6. Projections & Considerations" page no. 39 and 40 for the projection numbers and point No. 20 of Corrigendum-2.
823	32	Scope of Work	What are the current and future Monthly Active Users projections in accordance to the RFP contract timelines? & Also the customer Base Projections?	Please refer to the section 6. Projections & Considerations page no.39 and 40 for the projection numbers and point No. 20 of Corrigendum-2.

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824	32	Scope of Work	Is Central Bank of India customer post login and its user tracking part of the scope ?	Bank envisions the corporate website experience to be pre-login based. Bank may suggest any specific use cases for post login
825	32	Scope of Work	Is unknown user or anonymous website user tracking part of scope? if yes any use cases for engagement with this user base ? What is the retention period or event tracking history for such users ?	Yes, anonymous website user tracking is part of the Bidder's scope and are referenced in multiple sections of the RFP.
826	32	Scope of Work	How many number of analytics dashboard would be required ? any tentative number of query and dashboards that would be required ?	The number of analytics dashboards required is to be proposed by the bidder as a part of overall solutioning. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document.
827	32	Scope of Work	Does the bank have deep link creation tool or bank also requires a deep link creation tool ? if yes , Name of the deep link creation tool ?	Currently not available, bidder may propose if required and suggested as part of the solution
828	32	Scope of Work	Would the Requirement gathering for analytics dashboards be part of scope or the requirement is already defined ?	Yes, requirement gathering for analytics dashboards be part of scope.
829	32	Scope of Work	Does the Central Bank of India want analytics dashboards on prem or on cloud ?	Bank prefers on-prem, as indicated in the RFP. Bidder may also propose cloud solution that conforms to the required regulations mentioned in the RFP document.
830	296	Migration	Who is the current marketing automation platform ?	Bank is not having Marketing Automation Platform. Bidder is supposed to provide the same as per the scope of the RFP
831	296	Migration	Is data migration part of scope : Are there pre existing data of Central Bank of India users wrt attribute , events ? What is the volume of such data ?	Part of scope of proposed Corporate Website
832	296	Migration	How many current marketing campaigns or journeys are part of data migration activity ?	Current marketing campaigns are very limited, however with the new solution in place we expect extensive and varied marketing campaigns.

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833	32	Scope of Work	What kind of data - structured/ unstructured - is expected to be ingested from the internal on-premise DB and/or other sources in scope?	Structured, semi-structured and unstructured data are to be fetched from Bank's internal as well as 3rd party data sources. Bidder to ensure all data formats and types can be consumed by the solution.
834	32	Scope of Work	Is there a provision to link the data (Branch Offline data and/or customer website/ App or other transactional data from backend) currently available in multiple sources, to an individual user? Is there any unique identifier across online and offline data sources?	Bidder is required to create the required customer ID to track and integrate all activities
835	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.**
836	32	Scope of Work	How many websites or apps should be considered in scope from an integration standpoint? Please share details on the tech stack of the websites and apps in scope.	Please refer to clause no. "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 53 and 59 respectively. List of Bank's channels is mentioned in page no. 34 of the RFP document. Further details on tech stack to be shared with the selected bidder post onboarding.
837	32	Scope of Work	Will the bank allow OEM Marketing automation SDK in apps/website to track user activity/events for capturing behavior data and using the same for segmentation ?	Please propose the required solutions. SDK approach can be acceptable provided it adheres to required regulations, laws and Security and does not impact the functioning of existing channels / systems it is being integrated with.

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838	32	Scope of Work	All data exchanges between cloud environment and On-Premises platform/ Bank's platform shall be through Encrypted SFTP or through Secured/ Encrypted APIs. Will bank provide Encryption layer/keys or OEM can use its own encryption techniques ?	This is Bidder's scope, however as per encryption standards prescribed by Bank
839	32	Scope of Work	Will templates or creatives for all campaigns be provided by Central Bank of India or current agency or it will be the responsibility of bidder ? If agency is involved , please specify the name	Part of bidder's scope
840	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.**
841	32	Scope of Work	Name of the Email, SMS, WhatsApp , RCS vendors to whom the marketing solution needs to be integrated	The name of the Email, SMS, WhatsApp, RCS vendors and Bank's Middleware in which the marketing solution needs to be integrated would be shared with the bidder post onboarding.
842	187	Exit management plan	Should the commercial for exit management be included in the proposal for training and data migration ?	Bidder may quote their commercial by adding rows in the Commercial Bill of Material which will be part of the TCO.

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843	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.	If bidder is proposing a Martech stack consisting of multiple OEM's, understanding is that the OEM for the 3 components can suffice the 100 Cr. Turnover requirement. Kindly confirm?	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.
844	26	11.2 Stage 2-Technical Evaluation Criteria Integrated Solution: The solution offered to the Bank to be an integrated solution where minimum three components of the MarTech Stack such as Campaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management are provided by single OEM with in- built integrations of various capabilities being proposed as part of MarTech	This clause restricts bidder to select the martech solution components, hence kindly remove this and include the points for the Solution demonstration	No Change in clause No. 11.2 in page no. 26 of the RFP document.

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		solution. Marking Criteria: The bidder providing integrated solution of all five MarTech components from single OEM solution will get maximum 100 marks. 80 marks for four integrated components of a single OEM solution. Minimum 60 marks for three integrated components of a single OEM solution. Less than three integrated components of a single OEM solution will get zero mark.		
845	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.**
846	287	5) The system should have any language translation capability to support languages: English, Hindi, Gujarati, Marathi, Bengali, Malayalam, Tamil, Telugu, Kannada, etc.	Is Translation in Scope of the bidder?	Yes, translation is part of the Scope of the Bidder.
847	NA	Suggestion	Is the bank envisaging usage of CDN for better Website performance? CDN will be provisioned by CBI or Bidder?	To be provisioned by the bidder as part of the solution

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848	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.**
849	29	Performance Metrics	Is there flexibility in proposing alternate KPIs or business outcomes based on the bidder's experience?	The Bidder has to provide KPI commitments based on the business parameter and target with a minimum threshold as defined in Annexure-24. However, Bidder may propose additional KPIs or business outcomes based on the bidder's experience.
850	34	Facility Management	What are the expectations for the onsite facility management team in terms of skillset and deployment structure?	Kindly refer to section 14. Resource Requirement – Onsite, page no.101 for minimum resource requirements. The number of onsite resources required for each component mentioned above and in the Bill of Material is minimum indicative requirement from Bank.
851	34	Facility Management	Could you clarify the minimum resource requirements, including roles such as UI/UX designers and data scientists?	Kindly refer to section 14. Resource Requirement – Onsite, page no.101 for minimum resource requirements. The number of onsite resources required for each component mentioned above and in the Bill of Material is minimum indicative requirement from Bank.
852	141	Timelines and Deliverables	Could you share detailed timelines for project phases, including design, implementation, and go-live milestones?	Kindly refer to section 31. Project Timeline, page 135 for detailed timelines for the project phases, including design, implementation, and go-live milestones.
853	141	Timelines and Deliverables	What is the expected go-live date for the Corporate Website and MarTech solution?	Kindly refer to section 31. Project Timeline, page 135 for go-live milestones for the Corporate Website and MarTech solution.
854		General Clarifications	What is the process for obtaining amendments or clarifications to the RFP after the pre-bid meeting?	Any requests for amendments or clarifications to the RFP has to be routed through the pre-bid queries only.

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855		General Clarifications	Could you confirm the process and timeline for bid evaluation and the announcement of results?	Timeline for bid evaluation will be intimated in due course.
856		General Scope	Could you provide more details on the expected deliverables for "value realization" as outlined in the MarTech solution's scope?	The Bidder has to provide KPI commitments towards value realization based on the business parameter and target with a minimum threshold as defined in Annexure-24.
857		General Scope	Are there any existing systems or solutions in place that the MarTech stack will replace or integrate with, and if so, can you provide details on these systems?	There is no existing MarTech stack in the Bank.
858	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.**
859	157	Campaign Management	Are there specific workflows or automation rules that the Campaign Management solution should incorporate, such as approvals or content scheduling?	Please refer to "6. Workflow Management" on page number 73 of the RFP document. Bidder may propose a stock solution and discuss with bank on specific workflow configuration / customizations
860	157	Content Management	Is there an existing Content Management System (CMS) in place, or will the implementation start from scratch?	There is no existing Content management Solution.
861	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.**
862	157	Content Management	Are there multi-language requirements for the CMS, and if so, which languages should be supported?	The Website should support English, Hindi & 14 other Regional languages. Regional language requirement to be finalized during planning phase.

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863	158	Web/App Analytics	Are there specific key performance indicators (KPIs) or metrics that the Bank expects to measure using analytics?	Please refer to "1. Measurement & Attribution" on page number 52 and Annexure 24.
864	159	Customer Data Platform (CDP)	What are the specific use cases for the CDP, such as segmentation, personalization, or predictive analytics?	List of indicative use cases for CDP is mentioned in page no. 247 of the RFP document. In addition, the Bidder can also suggest additional use cases.
865	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.**
866	117	Digital Asset Storage & Management	Are there any specific requirements for metadata tagging, searchability, or version control for digital assets?	Bidder is required to propose the granular capabilities that are required for the solution, and will enable the best value and ROI for Bank
867	30	Corporate Website Development & Maintenance	Can you provide a detailed list of expected functionalities for the revamped website (e.g., self-service portals, chatbot integration)?	Please refer to the point 12 on page number 75 of the RFP document for detailed scope of work. Further suggestions needs may be provided by the bidder, and Bank will evaluate the proposed solution and approach as part of the bid.
868	30	Corporate Website Development & Maintenance	Should the website include personalization capabilities, and if so, what types of user data will be used for dynamic content adaptation?	Yes, details to be scoped and shared by the bidder as per the details shared in the RFP.
869	171	Onsite Resources	Could you provide a breakdown of the roles, responsibilities, and required experience for onsite facility management resources?	Kindly refer to section 14. Resource Requirement – Onsite, page no.101 for minimum resource requirements. The number of onsite resources required for each component mentioned above and in the Bill of Material is minimum indicative requirement from Bank.

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870	171	Onsite Resources	What is the expected availability model for these resources (e.g., 24/7 support, business hours only)?	Please refer to the clause "14. Resource Requirement – Onsite" in page no.101 of the RFP document for minimum resource requirements. The number of onsite resources required for each component mentioned above and in the Bill of Material is minimum indicative requirement from Bank. The expected shifts of onsite Resources is mentioned in the table under this clause.
871	172	Customization & Flexibility	Will the Bank require any customization of the MarTech components beyond the standard functionalities offered by OEMs?	Bidder to propose the required solutions, components, and need for any customization or configuration based on Bank's required objectives
872	172	Customization & Flexibility	Should the solution include tools for A/B testing or multivariate testing across campaigns and channels?	Proposed solution should include tools/capabilities for A/B testing and multivariate testing across campaigns and channels.
873	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.**
874	13	KPIs & Value Realization	Can you clarify the KPIs expected for year 1 versus the subsequent years of the project, as mentioned in the RFP?	For year wise KPI, please refer to the Annexure-24 in page no. 248 of the RFP document.
875	27	Reporting & Dashboards	What are the specific requirements for dashboards and reports? Should they be customizable or predefined?	Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document. The Reporting & Dashboards should be predefined and customizable.
876	27	Reporting & Dashboards	Are there regulatory reporting needs that the MarTech solution must support?	MarTech solution should be able to facilitate data exchange in case any regulatory reports require data from the solutions/components within the MarTech stack

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877	26	11.2 Stage 2-Technical Evaluation Criteria Integrated Solution: The solution offered to the Bank to be an integrated solution where minimum three components of the MarTech Stack such as Campaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management are provided by single OEM with in- built integrations of various capabilities being proposed as part of MarTech solution. **Marking Criteria**: The bidder providing integrated solution of all five MarTech components from single OEM solution will get maximum 100 marks. 80 marks for four integrated components of a single OEM solution. Minimum 60 marks for three integrated components of a single OEM solution. Less than three integrated components of a single OEM solution will get zero mark.	kindly remove this criteria as it is restrictive in nature for the bidders to choose martech stack as per the best technical and functional features	No change in RFP terms

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878	34	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.	Undertanding is there will be total 5 environments: Development SIT UAT Production DR Kindly confirm?	There will be total 4 environments viz Development/ SIT, UAT, Production and DR
879	40	Total traffic on Corporate Website for last 1 year: Approx. 80 Lakhs	Can you provide details on the peak concurrency per second or minute observed on the website and the expected system to be scalable to handle peak concurrency load.?	Bidder to estimate peak concurrency based on the projections shared in the RFP document.
880	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.**
881	271	5) The Solution should be able to update content across channel using AI	Is the bank envisaging use of AI tools or Gen-AI tool, as this would have dependency on data compliance, cost and many other factors to realise the outcome.	Bank envisaging use of AI tools or Gen-AI tool

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882	34	Bank prefers majority of the MarTech Solution components to be deployed on-premise and only for certain inevitable components, it may use Cloud Infrastructure for a limited processing.	we understand the CBI prefer PII data to be on - Prem, kindly share the component which CBI will accept deployment to be On Cloud	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 Bidder proposes a hybrid deployment model for the MarTech solution, Bank prefers majority of the MarTech Solution components to be deployed on-premise and only for certain inevitable components, it may use Cloud Infrastructure for a limited processing. 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. No PII data is allowed to be put on cloud. The appropriate Data Tokenization technique needs to be adopted to ensure that PII data is within the Bank on-prem architecture only.
883	37	Implementation Methodology (Onsite):	Can we propose a hybrid deployment model for the implementation team? In this model, the critical team will be onsite, while the development team can be based at the bidder's premises	**No Change in RFP terms.** **Implementation, Integration, Commissioning and operation of MarTech Solution and Corporate Website will be performed onsite i.e. at Bank premises only.**
884	43	f) Integration of the solution with current and proposed new website	Will the bank sunset the existing website once the new website becomes operational? Kindly share your approach.	Bank may sunset the existing Corporate Website once the new website becomes operational and data migration activities are completed, however the timeline of discontinuing the existing Corporate website will be decided by the Bank.
885	43	7.3	Please share the overall count of use cases that CBI has envisaged for this project.	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.

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886	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 which is providing the core Martech Components or any three components just like other clauses in the RFP?	Each OEM(s) of Core MarTech Solution 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)

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887	26	11.2 Stage 2-Technical Evaluation Criteria Integrated Solution: The solution offered to the Bank to be an integrated solution where minimum three components of the MarTech Stack such as Campaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management are provided by single OEM with in- built integrations of various capabilities being proposed as part of MarTech solution. **Marking Criteria**: The bidder providing integrated solution of all five MarTech components from single OEM solution will get maximum 100 marks. 80 marks for four integrated components of a single OEM solution. Minimum 60 marks for three integrated components of a single OEM solution. Less than three integrated components of a single OEM solution will get zero mark.	This criteria is restrictive in nature for the bidders to choose best fit solution that provides value while meeting the banks requirement. Request to kindly consider removal of this clause and instead award marks for the Technical Presentation	No Change in clause No. 11.2 in page no. 26 of the RFP document.
888	34	The Development/SIT, UAT and Production (both DC and DRC) setup of proposed Corporate	Is DR and UAT supposed to be replica of the Production? Kindly confirm	The DR setup should be replica of the Production environment at DC. The Compute, Memory, Storage and other Infrastructure

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		Website will be hosted only at Bank's Data Centre and Disaster Recovery Centre.		of Dev and UAT environments should be adequate so that the resource utilization remains below 70% during the contract period. For UAT and other environment sizing, refer to RFP for utilization requirements to size the infra requirement.
889	40	Total traffic on Corporate Website for last 1 year: Approx. 80 Lakhs	For proper sizing of the infrastructure for website, apart from this information, can you please provide information on following: a) Peak traffic received in last 1 Year b) Please user Concurrency in last 1 Year	Peak traffic per minute is around 500 and User Concurrency per minute is approx. 150. However exponential growth is expected for traffic and concurrency in Corporate Website post proposed revamping and implementation of MarTech solution. Bidder has to do sizing considering the projections mentioned in page no. 40 of the RFP document.
890	287	5) The system should have any language translation capability to support languages: English, Hindi, Gujarati, Marathi, Bengali, Malayalam, Tamil, Telugu, Kannada, etc.	Is Translation in Scope of the bidder?	Yes, translation is part of the Scope of the Bidder.
891	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.**
892	34,	Channels/Source Systems in Scope	Integrations to be developed for 23 other Central Bank applications, 1) Let us know the existing tool that can be used for Integration scope 2) Integration Type: SOAP/REST/API 3) Is there any data transformation required?	Bidder has to integrate the proposed Solution with Bank's Internal Channels as well as external channels as mentioned in clause "2. Channels/Source Systems in Scope", Indicative Data Flow Diagram", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 36, 53 and 59 respectively of the RFP document. 1. Bidder is required to bring necessary tools and tech capabilities to perform integration. 2. Integration type may be SOAP/REST/API/TCP-IP/SFTP/ETL etc. 3. Data transformation may be required as part of integration.

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893	155	9. General Terms: 9.1 Important Terms & Conditions: u) The AMC cost of Hardware should be minimum 8% of the Product Cost. v) The ATS cost System Software shall be minimum 15% of Product Cost.	Kindly explain the expectation on defining the minimum % on the cost	These are the minimum percentage of AMC and ATS cost with respect to the product cost of Hardware and System Software that the Bidder should quote in the Commercial Bill of Material. There is no upper ceiling of AMC and ATS percentage.
894	161	Payment Terms	Linking 10% of the cost to the Product, License, and Subscription component with the KPIs is not a standard industry option, as it will unnecessarily delay the payment that the bidder must pay upfront	No Change in RFP terms
895	301	Annexure 29: Format for Local Content	We request CBI to accept the signature of the authorized signatory for this annexure	No change in RFP terms
896	303	A. Cost of MarTech Solution Components and Corporate Website (Part 1)	what response is expected in 'Technical/ Functional Requirement of the proposed Solution' section	The core purpose/capability of the Proposed Solution/Software is to be mentioned in the column 'Technical/ Functional Requirement of the proposed Solution' of the table in the Bill of Material, for understanding of the Bank.
897	310	F. Cost for customization and new changes other than the RFP Scope (100 Man-days per year)	We would like to understand the approach that CBI will follow if the customization exceeds 100 man-days. Additionally, will the unused man-days be carried forward by CBI if the utilization is less than 100 man-days in the respective year?"	The unutilized Man-days will be carried forward to subsequent year at the discretion of Bank and the rate for carried forward man-days would be as that of the previous year. For customization beyond 100 man-days, even after exhausting the carry forwarded man-days, the cost of additional man-days will be calculated and paid as per man-day rates of respective year quoted in the Commercial Bill of Material. Please refer to the clauses 7.21, 7.22 and 7.23 in page no. 44 and 45 of the RFP document.
898		General	Can you pls share the details of the existing application deployed at bank and also what are the pain areas Bank is facing in the existing app	The list of existing application deployed in the Bank are mentioned in the clause "2. Channels/Source Systems in Scope" in Page No. 34 of the RFP document. The details and pain area (if any) will be shared with the Bidder post onboarding.

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899		General	Can you pls share the details of the existing service provider for Corporate website deployed at bank and also what are the pain areas Bank is facing in the existing app	The data points on Corporate Website are mentioned in the clause "6. Projections & Considerations" in page no. 39 of the RFP document. Further details and pain area (if any) will be shared with the Bidder post onboarding.
900		General	can we leverage any of the existing tech stack/ Oracle EULA license procured by bank	For on-prem deployment, Bidder may leverage the existing tech stack/Oracle EULA license as mentioned in the clause "Key considerations for the bidder" and "13.1 Hardware and Associated System Software to be provided by the Bank" in page no. 40 and 96 respectively of the RFP document.
901	52	Technofunctional / Section 11 / Measurement & Attribution	what analytics tool are you currently utilizing? Or any preference? Google stack (gtm/ga), Adobe stack (launch / adobe analytics), telium?	Though Bank is performing limited analytics using certain analytics tool, Bidder has to propose analytics tool/solution as part of the scope. The proposed solution should support integration with platforms like Google AdWords, Adobe Analytics, Facebook Business Manager, and other relevant demand-side platforms
902	52	Technofunctional / Section 11 / Measurement & Attribution	is there a separate analytics tool to be deployed for apps? Or any preference?	The solution should support web and app analytics including tracking user behaviour on Bank's websites, channels and mobile apps.
903	52	Technofunctional / Section 11 / Measurement & Attribution	any BI tools preference? Is CBI has license for any of the reporting & dashboarding tool?	Bidder to propose as part of the scope of work and quote the cost in the Bill of Material.
904			is creation of campaign assets are in scope? Or just campaign management?	Both creation of campaign assets and campaign management are in the scope of Bidder.
905	66	Section 3 - Digital Asset Storage and Management	Are you open for any cloud-based solution for the CMS and DAM products?	Bank prefers on-prem, as indicated in the RFP. Bidder may also propose cloud solution that conforms to the required regulations mentioned in the RFP document. Please refer to page no. 34 of the RFP document.
906	66	Section 3 - Digital Asset Storage and Management	What kind of digital assets will be stored in the DAM?	The Digital Asset Storage and Management Solution should store various digital assets including images, posters, web banners, logos, animations, videos etc to as mentioned in various sections of the RFP document.

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907	66	Section 3 - Digital Asset Storage and Management	Please share details on the volume of the digital assets.	The solution should support scalable storage to accommodate Bank's digital marketing needs and projections during the contract period as defined in the RFP document.
908	66	Section 3 - Digital Asset Storage and Management	What kind of workflows are needed for content authoring and publishing?	The solution should support workflows for content authoring and publishing, including drag-and-drop interfaces, version control, approval processes, and real-time integration of insights and feedback. Bidder is required to provide Industry standard workflows and suggest to bank on best possible workflows given their experience in this field.
909	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.**
910	66	Section 3 - Digital Asset Storage and Management	Assuming we will use a 3rd party translation engine to support multi-lingual support.	Bidder may use 3rd party translation engine to support multi-lingual support. However, Bidder has to ensure compliance to all requirements and considerations including licensing, security, regulatory, legal etc mentioned in the RFP document.
911	66	Section 3 - Digital Asset Storage and Management	Can you call out the current issues / challenges in the current application?	Currently Bank has no MarTech Solution in place. Implementation and operation of Digital Asset Storage and Management as part of overall solutioning is part of Bidder's scope.
912	66	Section 3 - Digital Asset Storage and Management	Is there any hard contracting timelines which needs to be considered	For contracting timelines, please refer to the clause "9.14 Execution of Contract, SLA & NDA" in page no. 181 of the RFP document.

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913	70	Customer Data Platform - Source Systems	What are the different sources of data that need to be integrated with the CDP?	Bidder has to integrate the proposed Solution with Bank's Internal as well as external source systems as mentioned in clause "2. Channels/Source Systems in Scope", Indicative Data Flow Diagram", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 36, 53 and 59 respectively of the RFP document. The solution should ingest attribute, event, transactional data etc from all sources, including online and offline channels, all devices, and internal systems that collect customer data throughout the customer lifecycle. This includes web and app analytics, CRM, email providers, SMS providers, push notifications, online ad platforms, SEO tools, and more.
914	71	Customer Data Platform -AI and Predictive Intelligence	What kind of use cases require predictive intelligence and AI ?	The solution should have natively integrated AI-powered predictive intelligence, including both out-of-the-box and customizable machine learning models that predict buying propensity, user engagement, and affinities etc. Use cases include dynamic segmentation, recommendations, journey building, and generating predictive scores for customer behaviour
915	71		Which Campaign tool and technology is being used for Digital marketing Automation Campaigns?	Currently Bank is not having any Campaign tool and technology for Digital marketing Automation Campaigns. However, the Bidder has to implement the same as part of the scope of work.
916		Discovery / Identification	What specific features do you want a new product or service to have, if there is a need to set up a new marketing Automation tool and technology?	Functional and Technical requirements for new marketing Automation tool and technology are already mentioned in the RFP document.
917		Discovery / Identification	What are the key metrics you and your team are responsible for?	Bidder's scope and responsibilities are clearly mentioned in the RFP document.
918			What type of product support do you have and what's inclusive of the support?	Bidder's scope and responsibilities including product support are mentioned in the RFP document.
919		Discovery / Identification	Do you have the aforementioned tool already setup and in working condition?	Currently Bank has no MarTech Solution in place. The detailed requirements for MarTech solution and Corporate Website are mentioned in the RFP document.

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920		Discovery / Identification	Do you need to have one time (first time) setup done for the instance being used?	Detailed requirements and Bidder's scope are mentioned in the RFP document.
921		Discovery / Identification	Is your marketing Automation tool an on Prem, hosted or hybrid instance?	Currently Bank is not having any Marketing Automation Tool and Bank prefers an on-prem solution as mentioned in page no. 33 and 34 of the RFP document.
922		Discovery / Identification	What are the capabilities of the tool being used for Digital marketing Automation? Like segmentation, Emailing, SMS, DAM, CDP etc	Currently Bank is not having any Digital Marketing Automation Tool/Solution. The functional and technical requirements for the proposed MarTech Solution are mentioned in the RFP document.
923		Discovery / Identification	What are the main objectives for your email operations (e.g., lead generation, sales, engagement, retention)?	Bank's requirements on email operation are defined in various sections of the RFP document.
924		Admin	Do you have a regional administrator looking after your platform?	Bank is having system administrators looking after Bank's platform. However, Bidder's scope and responsibilities are mentioned in the RFP document.
925	59	Campaign Copy	What is the campaign priority criteria? e.g. regular vs seasonal, email vs other channels	Campaign priority will wary based on different factors and will be discussed with the Bidder post onboarding. Bidder to propose the required solution as per the prevalent best practices and regulations.
926	69	Data	What are different data outgoing and incoming sources ?	The list of internal and external channels are mentioned in clause "2. Channels/Source Systems in Scope", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 53 and 59 respectively of the RFP document.
927	69	Data	What is the existing data quality governance process in place? Would you like have global data management programs?	The details of existing data quality governance process will be shared with the bidder post onboarding.
928	69	Data	What is the existing local Database? Do they provide API integration ?	Bank is having SQL and No-SQL databases for various Channels and Applications. API and other mode of integration to be performed as per the use case.

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929	69	Data	How filters/segmentation/workflows will be managed, is there any other tool which will be used to Import/Export segments to the current tool?	Bidder is required to propose the capabilities including filters/ segmentation/ workflows and Import/Export segments that are required for the solution as per the details mentioned in the RFP document.
930	69	Data	How many different segmentations will be required?	Bidder is required to propose the granular capabilities including segmentation that are required for the solution as per the details mentioned in the RFP document.
931	69	Data	How is audience segmentation being done today? Can you provide the segmentation for the campaigns?	Bidder is required to propose the granular capabilities that are required for the solution. Details of the current audience segmentation to be shared with the Bidder post onboarding.
932	69	Data	How would you like to manage unsubscribes?	The solution should support a comprehensive opt-out management process to handle customer unsubscribes and ensure compliance with regulatory requirements. Bidder is required to propose required capabilities as part of the solution.
933	69	Data	How long do you manage/maintain contact history data?	Bank manages and maintain data in compliance to regulatory and business requirements. Here, as part of scope the data should be retained for the contract period. Further details on specific data domains and requirements will be discussed with the Bidder post onboarding.
934	69	Data	How often are the segments updated?	Bidder is required to propose the granular capabilities that are required for the solution. Details of the current segment update will be shared with the Bidder post onboarding.
935	69	Data	How many custom fields needs to setup?	Bidder is required to propose the granular capabilities that are required for the solution as per the details mentioned in the RFP document.
936	69	Data	Do you want data dedupe check for signup?	Yes, Bidder is required to propose the required solution to achieve the same.
937	69	Data	Will the concept of throttling be used in larger sends?	Yes, Bank may utilize the concept of throttling depending on various use cases. Bidder is required to suggest industry best practices that are required for the

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				solution.
938	69	Data	Is data cleansing and data enrichment in scope?	Yes, data cleansing and data enrichment is part of the Bidder's scope.
939	69	Data	Is there any Data Integration with other systems	Please refer to the list of Channels/Source Systems in Scope and the indicative Data Flow Diagram in page no. 34 and 36 respectively in the RFP document for details on data integration with other systems.
940	69	Data	Any details on Data Model	Bidder is required to propose the granular capabilities that are required for the solution with respect to Data Models.
941	69	Data	Where is your email data stored, and how is it managed?	Bidder is required to propose the granular capabilities that are required for integration with Email Service Provider and store required email data as part of scope. Details of the current processes to be shared with the Bidder post onboarding.
942	69	Data	How do you handle subscriber list hygiene (e.g., cleaning, segmentation)?	Bidder is required to propose the granular capabilities that are required for the solution including subscriber list hygiene and segmentation. Details of the current processes to be shared with the Bidder post onboarding.
943	66	Design	Will Transactional (real time) messaging will be used?	Yes, the solution should support real-time messaging for transactional communications across various channels. Bidder to propose the required solution as per the details mentioned in the RFP document.
944	66	Design	How many new automated / dynamic Email marketing programs are planned? Any view on the campaigns?	Bidder to estimate based on the clause no "6. Projections & Considerations" in page number 39 of the RFP document and point No. 20 of Corrigendum-2.
945	66	Design	What are the category of campaigns? How many Triggered / batch / scheduled / ad-hoc campaigns are there?	Currently Bank is not having any MarTech Solution in place. Indicative campaign types, target segments and business objectives are shared in the table in page no. 47 of the RFP document. Current campaign specific details will be discussed with the Bidder post onboarding.

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946	66	Design	What are the types of campaigns? How many promotional, transitional, cross-selling, other type of campaigns are there?	Indicative campaign types, target segments and business objectives are shared in the table in page no. 47 of the RFP document.
947	66	Design	Complexity of Campaigns need to be migrated / to be built after the migration / new build if any migration is there?	Currently Bank is not having any MarTech Solution in place. Indicative campaign types, target segments and business objectives are shared in the table in page no. 47 of the RFP document. The solution should support varying complexity of campaigns.
948	66	Design	How many HTML Emails needs to be migrated/created in the current Instance?	Bidder to estimate based on the clause no "6. Projections & Considerations" in page number 39 of the RFP document and point No. 20 of Corrigendum-2.
949	66	Design	Do you use UTM parameters for link tracking in emails?	Currently usage of UTM parameters for link tracking in emails is not in place.
950	66	Design	Who is responsible for converting creative assets into HTML?	It is the Bidder's responsibility to convert the creative assets into HTML
951	66	Design	Are existing Email campaigns reusable or will be build from scratch?	Bidder to assess, however bidder's responsibility to design and execute campaigns and not rely on availability of existing templates only. The solution should support the reuse and creation of new email campaigns as needed.
952	66	Design	Where do they host the Forms, Surveys and landing pages?	Hosting of Forms, Surveys and landing pages will be at Corporate Website as well as internal and external channels. Bidder to propose suitable solution based of specific use cases.
953	66	Design	Do we have any current Templates Integration (HTML template integration with AEP or assets etc)	Bank is currently not having Templates Integration (HTML template integration with AEP or assets etc), however bidder's responsibility to design and execute campaigns and not rely on availability of existing templates only. The solution should support the reuse and creation of new email campaigns as needed
954	66	Design	Do we have any Custom workflows in Campaigns (Automated, ingestion, export etc)	Currently Bank is not having any Custom workflows for Campaigns. This is part of Bidder's scope.

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955	67	Emails & Asset	What types of emails do you send (e.g., newsletters, promotional emails, transactional emails)?	Bank sends various types of emails including newsletters, promotional emails, transactional emails, and other types of marketing and operational communications
956	67	Emails & Asset	How many templates do you need migrated over to / created in the tool	The solution should support the migration and creation of multiple email templates as needed. Details will be shared with the Bidder post onboarding.
957	67	Emails & Asset	How many emails do you need migrated over to / created in tool	The solution should support the migration and creation of multiple email templates as needed. Bidder to estimate based on the clause "6. Projections & Considerations:" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2.
958	67	Emails & Asset	How many sends do you typically perform in a week / month?	Bidder to estimate based on the clause "6. Projections & Considerations:" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2. The solution should support high-volume email sends as per the required frequency.
959	67	Emails & Asset	Do you need us to provide any creative services for email template design or specific emails? If so, how many?	The proposed solution should include creative services for email template design. Bidder to estimate based on the clause "6. Projections & Considerations:" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2.
960	67	Emails & Asset	How many types of forms and landing pages do you currently host? Do they need to be migrated over to / created in current tool?	Details of currently hosted forms and landing pages will be shared with the Bidder post onboarding. The solution should support the migration and creation of multiple forms and landing pages as needed.
961	67	Emails & Asset	Is custom development or external integration needed for any of the landing pages?	The solution should support custom development and external integration for landing pages to meet specific business requirements and enhance customer engagement as required by the Bank.
962	67	Emails & Asset	Image hosting can be maintained externally, or images can be loaded and hosted in Campaign?	The Bidder is required to propose required methodology and solution as part part of the overall scope defined in the RFP document.

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963	67	Emails & Asset	How is email creative currently developed (in-house, agency, or third party)?	The email creative currently are currently developed by both in-house teams and by agencies. The solution should support the creation and management of email creative by in-house teams, agencies (including the bidder), or third parties
964	67	Emails & Asset	Do you have existing email templates, or will new ones need to be created?	The solution should support the creation of new email templates as per the scope defines in the RFP. Designing of email template is part of Bidder's Scope.
965	67	Emails & Asset	What is your current content review and approval process?	The solution should support a comprehensive review and approval workflow to ensure high-quality content. Bidder may propose a best practice workflow fit for Bank needs
966	67	Emails & Asset	Are there any specific brand guidelines to follow?	Bank is having Brand guidelines that will be shared with the Bidder post onboarding.
967		Governance	How do you manage PII data. Any Masking done? And required for new setup?	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.
968		Governance	What is your GDPR/CPRA and CAN-SPAM or any other compliance level?	Bank follows all required processes for handling PII data in line with applicable 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.
969		Governance	Can you share the list of domains per market?	List of domains to be shared with the Bidder post onboarding.

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970		Governance	How many countries would be there in the current instance?	Bank is serving Indian market only. However, based on various products and services, Bank may venture into overseas markets.
971		Governance	What are the current permissions your marketers have in the platform?	Currently MarTech platform is not in place.
972		Governance	Do you have a regional administrator looking after your platform?	Bank is having system administrators looking after Bank's platform. However, Bidder's scope and responsibilities are mentioned in the RFP document.
973		Governance	How many environment/instances required ? (Stage, Prod, Dev)	Minimum four environments are mandatory viz Development/SIT, UAT, Production at DC and Production at DRC. Please refer to Page. No.101, 112, 128 of the RFP document.
974		Governance	What are the various Brands they are being used	Currently no MarTech solution is in place. Bidder has to propose the MarTech Solution as part of the scope and integrate with Bank's Internal Channels as well as external channels as mentioned in clause "2. Channels/Source Systems in Scope", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 53 and 59 respectively of the RFP document. Further details will be shared with Bidder post onboarding.
975		Governance	Authentication & Security- API keys, OAuth, or other authentication protocols.	Please refer to the clauses "17. System Architecture", "19. Data Protection" and "20. Security" in page no. 118, 119 and 120 respectively in the RFP document.
976		Integration	How many environment/ Instance required (Prod / Dev/ Stage)?	Minimum four environments are mandatory viz Development/SIT, UAT, Production at DC and Production at DRC. Please refer to Page. No.101, 112, 128 of the RFP document.
977		Integration	What are the different channels used and overall estimated volume for campaigns by type (Email, SMS, DM, etc) per month?	For the channels to be used and overall estimated volume for campaigns by type, please refer to the clause no. "6. Projections & Considerations" in page no. 39 of the RFP document and point No. 20 of Corrigendum-2 for estimates.

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978		Integration	Is Real time integration with Campaign management in scope?	Yes, real time integration with Campaign management is in bidder's Scope.
979		Integration	Frequency of Reporting out of Box, how do you want it, do you need any third party add on for advance reporting?	Bidder to provide required solution as per the scope defined in the RFP document. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document.
980		Integration	What are the views about any 3rd party agency and integrations like for SMS, What's App, CRM etc?	The Bidder has to integrate the proposed solution with Bank's Middleware for SMS and WhatsApp. The integration with CRM may be direct or through Bank's Middleware that will be decided with the Bidder post onboarding.
981		Integration	Which CRM is in use for data management, if any?	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.
982		Integration	How many custom integrations are there within Suite / Cloud	The list of internal and external channels is mentioned in the clauses "2. Channels/Source Systems in Scope", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 53 and 59 respectively of the RFP document. Bidder to estimate the integrations with these channels as well as the proposed stacks based on the scope of work defined in the RFP document.
983		Integration	What channels are currently used for marketing and what channels are planned for in future? e.g., Email/Mobile/Social/Ads etc	Email/Mobile/Social/Ads etc are used currently for marketing. However, the internal and external channels to be utilised for digital marketing are mentioned in the RFP document.
984		Integration	Do they have feature in any tool for SSO	Bank is currently not having SSO solution.

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985		Integration	Are there any non Native tools included in the e2e architecture like Google Analytics, Qualtrics etc	Bidder to propose the required Tools/Solution as part of the scope of the RFP document.
986		Integration	What are the integration methods- API (Application Programming Interface) integrations, connectors or plugins	Multiple integration methods required to be supported like SOAP/REST/API/TCP-IP/SFTP/ETL/Connectors/ Plugins etc
987		Integration	Is IP warmup required	IP warmup might be required based on specific use cases. Bidder to propose the required solution and strategy.
988		Performance/SLAs	Is Analytics and reporting (Ad hoc / customized / OOTB) in scope? What reports do you have available today and what level of reporting do you expect to see in the future?	Yes, analytics and reporting (Ad hoc / customized / OOTB) is in Bidder's scope. Bidder to propose the required Analytics and reporting solution. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document. The Reporting & Dashboards should be predefined and customizable.
989		Performance/SLAs	What types of metrics or analytics do you use in rating the effectiveness of your communication channels?	Bidder to propose the required metrics or analytics for rating the effectiveness of communication channels as per the prevalent best practices.
990		Requirements	Is campaign execution / monitoring in scope ?	Yes, campaign execution and monitoring is part of Bidder's scope
991		Requirements	Any Non-functional requirements for Campaigns?	Requirements for campaigns are mentioned under various sections of the RFP document.
992		Requirements	Frequency of Real Time and batch campaign from the current instance?	Bidder to estimate frequency based on the clause "6. Projections & Considerations" in page number 39 of the RFP document and point No. 20 of Corrigendum-2.
993		Requirements	Who will do the requirement gathering ?	Requirement gathering part of Bidder's scope.
994		Requirements	Who will prepare the Business Requirement Document (BRD)?	Preparation of the Business Requirement Document (BRD) is part of Bidder's scope which will be reviewed by the Bank.
995		Requirements	How do you see our teams working together respective to campaign deployment process?	Bidder to propose the required processes based on industry best practices. Details to be discussed with the Bidder post onboarding.

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996		Requirements	What will be the general campaign lifecycle?	Bidder to estimate based on the scope of the RFP document and industry standards.
997		Requirements	Do they have a separate Preference Centre to manage opt In/Out	Bank is not having any Preference Centre to manage opt In/Out. The requirements are mentioned in the RFP document. The Bidder has to propose the required solution.
998		Requirements	Are Double opt in feature being leverage currently?	Currently Bank is not leveraging double opt-in feature as part of Marketing Campaigns. Double opt in feature may be required as part of the proposed solutions for specific use cases. Bidder to propose the required solution as per the prevalent best practices.
999		Requirements	What is the current processes for Lead Capture	Bank is having various methodologies and channels for capturing offline and online leads. However, Bidder has to propose required solution to capture and manage the leads as defined under various sections of the RFP document.
1000		Volumetrics	What is the average Campaign volume for a week/month/year?	Bidder to estimate the average Campaign volume for a week/month/year based on the projections mentioned in the clause "6. Projections & Considerations" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2.
1001		Volumetrics	What is the total/ average value of Email /SMS send in a week/month/year?	Bidder to estimate the total/average value of Email/SMS to be send in a week/month/year as per industry standards based on the projections mentioned in the clause "6. Projections & Considerations:" in page number 39 of the RFP document and point no. 20 of Corrigendum-2.
1002		Volumetrics	Number of campaign users based on Regions / Countries to cover? How many languages in scope?	Primary focus will be in India. Bidder to propose the necessary solution based on details provided in the RFP. The solution should support English, Hindi & 14 other Regional languages. Regional language requirement to be finalized during planning phase.

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1003		Volumetrics	What does your normal send cadence look like (daily, weekly, semi-monthly)? What is the frequency of campaigns? How many campaigns are having multiple touchpoints?	Bidder to estimate the frequency and number of campaigns based on the clause "6. Projections & Considerations:" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2.
1004		Volumetrics	How frequently are email campaigns sent?	Bidder to estimate the frequently are email campaigns sent, based on the projections mentioned in the clause "6. Projections & Considerations" in page no. 39 of the RFP document and point no. 20 of Corrigendum-2.
1005		Workflow	How does work assignment currently work? Do you have any tools used for that like JIRA etc	Bank is having GITLAB as Project Management/Work Assignment Solution which is to be leveraged as part of the scope. If, Bidder proposes alternative Project Management/Work Assignment Solution, then the same should be licensed and supported by OEM and the cost should be included in the Bill of Material.
1006		Workflow	Do you have any automated workflow management tools like Workfront etc?	This is part of Bidder's scope. Please refer to "6. Workflow Management" on page number 73 of the RFP document.
1007		Workflow	Do you have workflows or journeys in place?	Yes, journeys are in place in various channels, however bidder needs to implement the journeys and workflows as part of their solution.
1008	59	Analytics and Reporting	Are there any specific metrics or dashboards you would like to built?	Bidder to propose the required solution as per the prevalent best practices and scope of the RFP document. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and various sections in the RFP document.
1009	59	Analytics and Reporting	Are you satisfied with current email performance? If not, what improvements are you seeking?	Bidder to propose the required solution as per the prevalent best practices and scope of the RFP document. Please refer to clauses "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 53 and 130 respectively and var

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1010	59	Target Audience	Who are your primary recipients (e.g., demographics, segmentation criteria)?	Primary recipients will vary for different campaigns and products. Bidder to propose the required solution as per the prevalent best practices. Further details will be discussed with the Bidder post onboarding.
1011	59	Target Audience	Do you have a preference for list management strategies?	Bidder to propose the required list management strategies as per the prevalent best practices. Further details will be discussed with the Bidder post onboarding.
1012	64	SEO	Does CBI has a SEO tool in place? For auditing, tracking etc.	Bidder to propose SEO tool for Corporate Website as per the RFP scope in line with Industry best practices and using its own experience and understanding in similar implementation.
1013	86 and 87, 88	UI	What is frontend UI tech stack the Web site is built on?	Bidder to propose the frontend UI tech stack of Corporate Website as per the RFP scope in line with Industry best practices and using its own experience and understanding in similar implementation.
1014	86 and 87, 88	UI	What are the user roles /user personas of the new website?	The proposed Corporate Website need to cater all the age groups and user demographics. Indicative target segments and business objectives are shared in the table in page no. 47 of the RFP document.
1015	86 and 87, 88	UI	What is expected number of users who will be accessing the new web site?	The expected number of users who will be accessing the new web site is mentioned in the clause 6. Projections & Considerations in page no. 39 of the RFP document.
1016	86 and 87, 88	UI	What is preferred hosting platform of this website?	Bidder has to propose the platform/solution for implementation of Corporate Website which will be hosted on-premises at Bank's DC and DRC on the Infrastructure to be provided by Bank as mentioned in the clause "13. Infrastructure Requirements for On-Prem Deployment" in page no. 94 of the RFP document.
1017	86 and 87, 88	UI	Our understanding is that all the digital assets (e.g. images, icons, videos, etc.), branding, themes - will be provided by CBI. Please confirm.	Bidder has to create the digital assets (e.g. images, icons, videos, etc.) required for MarTech and Corporate Website in line with the Brand guidelines of Bank which will be provided to Bidder post onboarding.

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1018	86 and 87, 88	UI	Do you have any preferred tech stack/tool where the chat-bot or virtual assistant to be built on?	Implementation of chat-bot or virtual assistant is not part of the scope. However, Bidder has to integrate the proposed solution and Corporate Website with the chat-bot or virtual assistant.
1019	87 and 87, 88	UI	What is preferred website architecture with CMS - Headless or headful?	Bidder to propose the website architecture required solution as per the prevalent best practices and the scope mentioned in the RFP document. Bidder has to use its own experience and understanding in the similar implementation to propose suitable architecture. Details will be discussed with the Bidder post onboarding.
1020	34	Weightage will be given to the on-premises deployment for MarTech Solution	How will this parameter be evaluated in the Techno Commercial bid? Point k on Page 28 shows 50 marks but what is the earning criteria?	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.
1021	43	7.1.e Integration of the solution with Omni channel Mobile Banking system	Will mobile notifications continue to be operated through the Omni-channel Mobile Banking System or will it get delivered through the new Martech Stack?	Both, depending on use cases notifications will continue to be operated through the Omni-channel Mobile Banking System and new MarTech Stack
1022	256	Annexure 25 – Functional Features Measurement, Optimization, and Management 2) Ability to customize offering, content, channel, timing along with rapid A/B testing on the fly.	Can you elaborate with a use case?	Example use cases are provided in the RFP. A use case example could be a personalized marketing campaign targeting customers who have shown interest in home loans. The solution should track customer interactions on the website, send personalized offers via email and SMS, and provide real-time notifications based on customer behaviour. For instance, if a customer spends a significant amount of time on the home loan page, the system can trigger an email with a personalized home loan offer and follow up with an SMS reminder

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1023	260	Annexure 25 – Functional Features Personalization 5) The Solution should be able to customize offering, content, channel, and timing along with rapid A/B testing on the fly	Can you elaborate with a use case?	Use cases provided in Annexure 23 of the RFP document.
1024	262	Annexure 25 - Functional Features Advanced Analytical Models 8) MIS and dash boarding by developing model to draw deep insights of campaign data captured across channels	What kind of models are expected to be built. Please elaborate.	The intended outcome of the models are like Measuring the success of the marketing campaigns, Smart insights, to identify key areas of improvement, to encourage high online and in app offer engagement, Engagement Optimization etc. Please refer to clause "10.3 Advanced Analytical Models" in page no. 51 of the RFP document.
1025	51	Annexure 25 - Functional Features Advanced Analytical Models 9) Detailed reports and delivering smart insights by identifying key areas of improvement	What is the scope coverage expected? How many reports are expected?	The details scope and tentative reports are mentioned in the clauses "10.3 Advanced Analytical Models" "Reporting and Dashboards" and "26. Management Information System (MIS) Reports" in page no. 51, 53 and 130 respectively of the RFP document. The Bidder may propose additional analytics dashboards as a part of overall solutioning.
1026	263	Annexure 25 - Functional Features Web Analytics - Tracking 4) The Solution should support Bank's in-house media and metrics.	What kind of in-house media files are these? What is meant by metrics here?	Inhouse media files include images, animations, videos etc. Different channels track different metrics and Bank expects the bidder to propose the best practice metrics.
1027	287	On the fly content modification 5) The system should have any language translation capability to support languages: English, Hindi, Gujarati, Marathi, Bengali, Malayalam, Tamil, Telugu, Kannada, etc.	Do you want only support for these languages OR You want translation also to be done by system as well as support for these languages?	Both translation and support are part of Bidder's scope. The solution should support English, Hindi & 14 other Regional languages. Regional language requirement to be finalized during planning phase.

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1028	248	Annexure 24: KPIs: The Bidder has to provide KPI commitments based on the parameters and targets with a minimum threshold as defined below. Higher commitment will fetch higher marks in technical evaluation and the Bidder has to clearly explain the strategy, ways and means to achieve the committed KPIs. 1)Payment related to achievement of MarTech KPIs are only linked with the Total Business as defined in row E of Table 1.	What is the current benchmark against we compare the new KPI's What is the rate of growth Y-o-Y	The current Business figures are available in public domain including Bank's Website that can be referred by the Bidder. Bidder has to provide KPI commitments based on the business parameter and target with a minimum threshold as defined in Annexure-24. However, Bidder may propose additional KPIs or business outcomes based on the bidder's experience.
1029	255	Annexure 25:Functional & Technical Evaluation Facilitate Omni-channel Communication for promotional purposes 6) Filtration and de-dupe capabilities for running campaign data with multiple databases, at will	Statement is not clear/complete	This clause means that the solution should have filtration and de-dupe capabilities for running campaign data with multiple channels as and when required by Bank.
1030	161	9.3 Payment Terms Payment against KPI Targets a) 10% of the cost of Product, License, Subscription, Implementation, AMC, ATS of Proposed MarTech Component and Corporate Website and 40% of Facility Management Services	What are the Y-o-Y pre-martech rate of growth in the categories shared in annexure 24?	The previous and current Business figures are available in public domain including Bank's Website that can be referred by the Bidder.

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		for the entire contract period is linked on achieving the Business and Website KPIs. b) The Business & Website KPI targets as defined under row E of Table 1 and Table 3 respectively of Annexure-24 are linked with the payment terms. KPI targets are defined on yearly basis, which will be equally divided between the number of quarters in each year, wherein the 1st year will be having two quarters for Business KPIs and one quarter for Website KPIs. Subsequent 2nd – 5th year will be having four quarters for both Business KPIs and Website KPIs. c) At the end of each quarter, the Business and Website KPIs achieved will be benchmarked against the KPIs Targets as defined under row E of Table 1 and Table 3 respectively of Annexure-24 or the KPIs committed by the Bidder as part of bidding process, whichever is higher.		

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1031	248	Annexure 24 KPI: For Business KPIs (MarTech): Rows A through D are indicative, and the bidder shall strive to achieve at least 50% of the targets set under each KPI parameter within a given year, as the KPIs are the foundation that help the bidder to achieve the total business target (row E of the table below)	Q1: Will this target be set as a collaborative effort that will refrect the current rate of growth compared to with new set targets	The Bidder has to provide KPI commitments based on the business parameter and target with a minimum threshold as defined in Annexure-24. However Bidder may propose additional KPIs or business outcomes based on the bidder's experience.
1032	19	section 10. Eligibility Criteria.	It is not possible to have an average annual turnover of minimum ₹100 Crores during the 03 (three) financial years (2023-24, 2022-23, 2021-22) as per RFP document section 10. Eligibility Criteria. We assure you that we are a profitable organization during the last three financial years	No Change in eligibility criteria
1033	19	Refer Point 6, Page 19	Supporting Document for eligibility - Client PO for the proposed stack should be in the form of a work order. (Refer Point 6, Page 19).Note: Requesting the Bank to allow OEM's with rewarded work orders be deemed eligible for this bid.	No Change in eligibility criteria
1034	20	6,7	What is the definition for 50lakh customer base, is it a total base or active users?	A minimum of 50 lakhs customer base at the time of implementation.
1035	34	Channels/Source Systems in Scope:	Scope of work: In a scenario for certain components to be deployed on cloud, Can PII data be passed in an encrypted format on cloud? For the purpose of sending communication to users.	Tokenization is mandatory for any cloud implementation
1036	35	Channels/Source Systems in Scope:	Channels/Source systems in scope: Can an OEM bring their own delivery pipes for channels such as Email, WhatsApp, SMS, Omni-channel?	OEM/Bidder has to utilize Bank's existing delivery pipes such as Email, WhatsApp, SMS, Omni-channel.
1037	35	Channels/Source Systems in Scope:	Channels/Source systems in scope: What is the tech stack on which Internet Banking and Mobile Banking channels are built on?	The details of the tech stack of Internet Banking and Mobile Banking channel will be discussed with the bidder post onboarding.

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1038			What are the estimated volumes for sending Email, SMS, WhatsApp, App/Web Push notifications expected by CBI in the first 12 months?	Bidder to estimate based on the Please refer to the usage projections for MarTech mentioned in the clause "6. Projections & Considerations" in page no. 39 of the RFP document and point No. 20 of Corrigendum-2
1039	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.**
1040	237	Annexure 19: Format for Submission of Client References by Bidder	Due to NDA with clients, bidder may not be able to share exact persons name and contact details. Can we instead submit an undertaking?	In such case, copy of the Purchase Order and Work Completion Certificate are to be submitted as mentioned in point no.6 and 7 of the Eligibility Criteria in page no- 19.
1041	36	INDICATIVE HIGH-LEVEL DIAGRAM	We understand that the current scope of program is to implement the desired MarTech solution and enhance the current corporate website (https://www.centralbankofindia.co.in/en). Currently there is no consideration to enhance the logged in Internet Banking website. Pls confirm.	Yes, Bidder's understanding is correct. Bidder has to implement and operate desired MarTech solution and Corporate Website along with value realization as mentioned in the RFP document. Enhancement of Bank's existing Retail and Corporate Internet Banking (Net banking) website is NOT in the scope of the RFP.
1042	42	An indicative high level data flow diagram for Bank's channels and CDP is given below, the Bidder should propose the data flow diagrams for other MarTech components.	We assume that data from existing banking channels is already available in the SDR Solution. The scope of this project is to build the necessary integrations to bring the data from the existing source i.e the SDR solution to the MarTech platform. Pls confirm.	As indicated in the RFP, SDR has select T+1 data that may be leveraged, however it is not comprehensive. Bidder has to integrate the proposed Solution with internal and external channels as mentioned in clause "2. Channels/Source Systems in Scope", "Integration with social & 3rd Party applications" and "Web & Paid Media Integration" in page no. 34, 53 and 59 respectively of the RFP document.

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1043	47	Any campaign from the Bank could be constituted from each of the rows given below and the integrated MarTech stack should facilitate in doing so. (Non-Exhaustive)	Are these the list of personas that the corporate website should cater to or do you anticipate any more personas?	The provided list is indicative and non-exhaustive
1044	56	Content Creation	Do you expect the vendor to create all the text, graphical audio, video content that will be rendered on the corporate website?	Yes, the Bidder's understanding is correct
1045	101	Resource Requirement – Onsite:	Are these the list of experts that are expected to work from CBI office in Mumbai? Can there be more ? Will the remaining team members work out of the vendor office?	Bidder can propose the required migration solution or approach
1046	139	c.Website Development:	Does Phase 1 here indicate a discovery or a due diligence phase for selection of the technology and tech design?	The bidder has to propose the solution/technology for Corporate website as part of technical bid submission. Phase-I comprises of Competitive Analysis, Content Inventory and Mapping, Technical Discussion, Preparation of Detailed Website Requirement Specification and Documentation.
1047	139	c.Website Development: Phase 2 - Website Design	Does this imply the User Experience design of the new corporate website?	Please refer to the clause "Phase 2: Design and Development" in page no. 139 of the RFP document.
1048	249	Annexure 24: KPIs:, For Business KPIs (MarTech):	Are these the desired business KPI targets against which the vendor delivery will be measured and is any payment of fees linked to this outcome?	Please refer to the clause "Payment against KPI Targets" in page no. 161 of the RFP Document
1049	303	Cost of MarTech Solution Components and Corporate Website (Part 1), (Part 2)	Can you pls clarify what is Part 1 & Part 2 here?	Part 2 is the continuation of part 1 of the table on "Cost of MarTech Solution Components and Corporate Website".

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1050	18	9. As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) from scheduled Commercial Bank other than Central Bank of India, in the format given in Annexure-9, for 10% of the total project cost valid for 66 months post successful implementation (implementation period + 5 years for total project period plus 6 months for claim period) validity of PBG starting from its date of issuance	Bidder requests that PBG to be reduced to 5% of the Contract Amount	No change in RFP terms
1051	133	27.22 The ATS for software should be minimum 15% of the License cost. In case of subscription license, the price of year wise subscription should be either same or the price should be higher than that of the preceding year.	Can you please cancel this condition	No change in RFP terms
1052	135	31. Project Timeline	We understnd the Total Contract period would be Implementation period(as given on the RFP) and 5 Years of Support/AMC/ATS. Please clarify.	Please refer to clause "3.16 Contract Period" in page no. 16 of the RFP document.
1053	142	2. Liquidated damage	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value, including all Penalties and LDs put together.	No Change in RFP terms
1054	159	II Implementation Cost of On-Premises Hardware & System Software	Bidder requests the Payment terms should not be milestones based for all SWs and HWs. Bidder requests for 90% of the Payment at the time of SW/HW Delivery and 10% at the time of Installation.	No Change in RFP terms

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1055	168	9. Penalty	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value, including all Penalties and LDs put together.	No Change in RFP terms
1056	197	Pro-forma for Deed of Indemnity	Kindly remove this Annexure 3 as there is already an Indemnity Clause in the RFP.	Annexure 3 "Pro-forma for Deed of Indemnity" stands deleted. Please refer to point no. 9 of Corrigendum-2.
1057	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**

End of Document