

Clarifications to the queries raised by the bidders during the Pre-bid meeting held on 28/11/2024.

CO: Information Technology Department

Date: 04/12/2024

Bidders are requested to go through the original RFP and Clarification issued under this document and submit their bid accordingly.

SI No	RFP Clause / Page No. / Para No.	Query Raised	Clarification/Response by Bank
1	20/Point 7	Can we demonstrate our experience with multilingual and interactive websites for BFSI (Banking, Financial Services, and Insurance) and NBFCs (Non-Banking Financial Companies) as valid references under the eligibility criteria? As per Point 7, one reference must be for a Scheduled Public or Private Sector Bank in India, while the second can include Banks, Financial Institutions, PSUs, or Government Organizations in India. We want to ensure that BFSI and NBFC experiences align with the criteria.	One reference must be a Scheduled Public or Private Sector Bank in India and other can be any Banking, Financial Services in India including NBFCs in this area. Insurance Sector (Other than PSUs) is not included. Please adhere to RFP terms
2	24/Section 1.1.1.1	Should we expect more features as part of early design discussions that we may have to add to the website or it would be largely the same content as on current website?	Yes, we are expecting more features than in our existing website like SEO optimization, event based theme/ UI/UX, survey page etc... Please refer to RFP for full requirements of proposed website.
3	26/Section 1.1.1.22	Assuming that Indian Bank will get the STQC certification done for the website? Please confirm.	STQC certification will be taken up by bank, supplier should make sure that developed solution is complying with latest available WCAG and GIGW Guidelines thereby ensuring the developed solution will get STQC certified.
4	26/Section 1.1.1.23	Assuming that the logic and process flow for the calculators will be provided by the Bank? Please confirm.	Yes, the logic and the process flow will be provided by bank.
5	35/Section 1.3.4.2.b	Assuming that Indian Bank will arrange and provide end users for user interviews. Please confirm.	Bank will arrange for interviews with various stakeholders during the discovery phase.
6	20/3 (S no. 6 in General Evaluation)	Could you kindly clarify whether this means the bidder is required to have a minimum turnover of Rs. 3 Crore in each of the last three financial years, or if the cumulative turnover over the three years (i.e., Rs. 9 Crore) is acceptable?	RFP clause states average turnover and not in each year. Cumulative turnover of 9 crore over 3 years is acceptable.
7	24/Additional	What is the primary challenge / objective to solve for?	Enhancing existing website in various parameters like SEO, CMS, UI/UX/ theme, other aesthetics, foot fall, user engagement etc...



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8		Who are the visitors of the current website? And what are the percentage of the customers as per the age bracket?	Basically, all type of customers and non- customers are the visitors of the website. We don't have age wise foot fall data currently. Being a public sector bank, Indian Bank serves all age categories with a varied range of banking products & services.
9		Will the client provide the brand guidelines and logo assets for the mock designs?	Yes, brand guidelines, logo and themes will be provided by bank on specific request of what is required. Vendors may obtain these from current website also.
10		What all content or features to be migrated from the current website?	All the contents and features are to be migrated from the current website.
11		What are the top competition to scan?	Top competitors are Private and Public sector banks in India for domestic operations and India Based banks in Colombo / Singapore for respective operations.
12		What is the preferred website for the reference and benchmarking?	Top competitors are Private and Public sector banks in India for domestic operations and India Based banks in Colombo / Singapore for respective operations. Any specific website as a reference to be used will be discussed with successful bidder during discovery phase, if necessary
13		Do we need to include the mock designs for all the URLs which includes main websites and microsites or just the main website's home page mock will suffice?	It is sufficient to include POCs for home page and few navigation pages to demonstrate the home page design, subpage design and navigation
14	29/Additional/ Generic	Are there specific pages or sections you want us ignore or target in terms of SEO content (e.g., customer service, banking solutions)?	Targeted marketing varies from time-to-time as per banks discretion. Various products/pages can be targeted at various times depending on banks market requirement.
15		Do you have existing Content agency, or will new website and blog content creation be required as part of SEO services?	No, bank has not engaged any such agencies. Content will be provided by bank. Reviewing the same and suggesting changes required for SEO will be under the scope of this engagement
16		Will the website require multi- language SEO support? If yes, what languages? (Any other languages apart from English and Hindi)	Only English and Hindi is targeted now.



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17		Are there any specific regulatory or security guidelines (e.g., RBI or GOI) to consider in SEO strategies?	There are no regulatory guidelines with respect to SEO. EASE requirements on SEO is applicable. However security guidelines as applicable from time to time as released by GOI, RBI, CERT-IN etc. will be applicable.
18		Can you provide access to Google Search Console, Google Analytics, or other tracking platforms?	Yes, bank will provide access to Google search console, Google analytics etc....
19		Before the new website goes live, monthly SEO optimization of existing website is to be included in scope?	Yes, as scope involves takeover of existing website, SEO optimization of existing website which does not require major changes in website design will be a part of scope.
20		Can you share a list of keywords you currently target or aspire to target?	Keywords that needs to be targeted depending on the market requirements will be provided by the bank from time to time. Majorly it will focus on banking products and services
21		Are there specific geographies (e.g., India, Sri Lanka, or Singapore) or customer segments for targeted SEO campaigns?	As of now bank has its presence in Singapore and Sri Lanka apart from India. In future if bank expands its business across other geographies such targeted SEO campaigns may be taken into consideration. Also with respect to the customer segments, bank has both domestic and NRI customers and is expanding on foreign businesses. Specific geography targeting, if any required, will be informed depending on banks business alignment.
22		Any specific SEO migration activities to be included as part of scope	The optimisations already done in the existing website to be carried over, especially in the contents and tags.
23		Any monthly off page activities to be considered as part of scope?	The successful bidder shall ensure the creation of 50-100 high-quality, free backlinks monthly through strategies such as directory submissions, social bookmarking, guest posting on non-paid platforms, forum participation and Q & A contributions to enhance the website's authority and organic reach.
24		Management of GMB listings for branches as well as branch specific pages to be considered within scope?	No. Management of Google Map Listings of the bank is not part of this scope.



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25	26/Additional	Will the client provide hosting, domain, and server infrastructure, or should these costs be included in our proposal?	Yes, bank will provide hosting, domain, and server infrastructure. So these costs need not be included in the proposal. Bank will be providing the infrastructure as mentioned in RFP section 1.18 Bank Private Cloud Infrastructure. However, the cost of any other specific solution licences and subscriptions required for hosting the solution, other than mentioned above) to be included in the proposal.
26		Are there any existing APIs that need to be integrated? If so, will the client provide access, or are we required to procure licenses?	Yes, API subscriptions will be provided by bank.
27		Are there any third-party services (e.g., payment gateways, CRMs, analytics tools) that need integration? Who will cover the subscription or licensing costs?	The solution needs to be integrated with the Google and Bing analytics. Bank will arrange for any subscription or license for such integration.
28		Will the client provide a staging and testing environment, or is the agency expected to set up these environments?	Bank will provide staging and testing environment. Such environments will be accessible only from bank premises. If any environment requirement required for basic design and development including necessary tools at vendor premises, those shall be borne by the bidder.
29		Is a CDN required for the website? If yes, will the client provide one, or should the agency include this in the proposal?	Not as per current scope. In case this is decided in future, bank will bear necessary cost for such hosting
30		Will the client provide services like transactional email platforms or are we expected to procure them?	Bank has Email platform and any automated mailers for alerts, OTPs etc. can use this platform
31		If the website requires security certificates (e.g., SSL/TLS), penetration testing, or compliance services, will the client cover these costs?	Bank will provide security certificates (e.g., SSL/TLS). Bank will arrange for VA/PT with a CERAT-IN empanelled auditor and will conduct additional VA and DAST scans. Cost of audit will be borne by bank. However, fixing any such vulnerabilities identified is the scope of the bidder under this project.



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32		Are there specific tools or software required for post- launch monitoring and maintenance? If so, who will bear the costs?	Bank can provide access to the tools for monitoring infrastructure provided by bank. However, if any additional tools are required to monitor the solution deployed, then the same to be factored and delivered as part of engagement.
33		Are there any existing or new subscriptions (e.g., plugins, themes, analytics tools) required? Who will manage and pay for these ongoing subscriptions?	Yes, bank will provide hosting, domain, and server infrastructure. So these costs need not be included in the proposal. Bank will be providing the infrastructure as mentioned in RFP section 1.18 Bank Private Cloud Infrastructure. However, the cost of any other specific solution licences and subscriptions required for hosting the solution, other than mentioned above) to be included in the proposal. For analytics, the solution needs to be integrated with the Google and Bing analytics. Bank will arrange for any subscription or license for such integration.
34	3/11	Will the bank provide APIs or datasets for geo coordinates of branch and ATM locations? For implementing features for nearby place search we need Google places API which can be charged as per API consumption basis. Who will bear these recurring API cost? Requesting bank to bear the third party APIs cost which to be billed per actual consumption.	Bank will provide coordinates/locations and subscription for APIs wherever applicable.
35	4/36	Does the Website to be designed to get STQC Certification or the scope for provisioning of STQC Certification is in Bidder Scope?	STQC certification will be taken up by bank. Supplier should make sure that developed solution is complying with latest available WCAG and GIGW thereby ensuring the developed solution will get STQC certified. Any deviations to be fixed by the bidder under the scope of this project.
36	6/54	Does the frontend of website need to be built in ReactJs or AngularJs?	Bank is not restricting to any specific technologies. However, the supplier should ensure that the platform used in supported or support shall be provided by the bidder throughout the entire contract period.



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37	3/12	Kindly let us know if our understanding is right. We understand that the Website should be navigated GenAI engines. The scope for development of GenAI engines and AI bot is not in bidder scope.	The developed solution should be navigated by GenAI engines. Development of such bot or engine will not be the part of scope of supplier.
38	3/16	For the survey functionality, does the bank have an existing tool for surveys, or is a new module required? If new, are there any specific analytics or reporting features needed?	Bank does not have such survey or opinion poll functionality in the website. A basic survey pages and opinion poll functionality is required to be developed to get inputs for the visitors.
39		Do you have any budget for this project?	Budget cannot be disclosed
40	19/9.1 General Evaluation	Please add the value of project.	Please adhere to RFP Terms.
41	46/1.3.14 Post Implementation	is this part of warranty?	Yes. This is a part of warranty
42		Offsite resources are required for fulltime?	Offsite team should be available during any major developmental changes, upgradation activities. In addition to this, if onsite support resource is not available or unable to resolve any issues, Offsite team should provide 365x24x7 support as a part of warranty & AMC cost. Refer page 48 and 49 in RFP document. No Remote/VPN access will be provided to the production environment except for pandemic situations.
43	48/Off-site resource:	Do you need enterprise CMS or Home-grown CMS?	Any type of CMS is acceptable including home-grown CMS or community CMS / open-source technologies, subject to the fact that it can handle the requirements as per RFP. Supplier has to provide end to end support for the solution during entire contract period including fixing of security issues, along with all security patches and remediation of vulnerability. In case of Home-grown CMS, the functionality should be scalable without limitations.
44	56/1.11	Please reduce the % of Performance Security to 3%.	Please adhere to RFP terms



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45	Licensing	Do you need GIGW Certificate or only GIGW Compliance?	STQC certification will be taken up by bank. Supplier should make sure that developed solution is complying with latest available WCAG and GIGW thereby ensuring the developed solution will get STQC certified. Any deviations to be fixed by the bidder under the scope of this project.
46	64/2.11	is this required every year or one time only?	Compliance with security guidelines is a continuous, ongoing and time-bound activity. VA & PT Audit will be conducted by bank or its assigned partners at least once in a quarter.
47	Performance Security	Web Technology Stack: Could the Bank specify the preferred web technologies, frameworks, and CMS platform for the website development?	Bank is not restricting to any particular technologies. However, the supplier should ensure that the platform used in supported or support shall be provided by the bidder throughout the entire contract period. Any type of CMS is acceptable including home-grown CMS or community CMS / open-source technologies, subject to the fact that it can handle the requirements as per RFP. Supplier has to provide end to end support for the solution during entire contract period including fixing of security issues, along with all security patches and remediation of vulnerability. In case of Home-grown CMS, the functionality should be scalable without limitations.
48	84/Compliance Requirements	Migration and Data Transfer: Can the Bank provide details about the current website's architecture and data structure for migration planning?	The gist of same is provided in RFP document Page 34, Section 1.3.2. As per our bank policy, full architecture and data structure cannot be disclosed and will be provided to the successful bidder.
49	84/Compliance Requirements	CMS Platform: Does the Bank have a preferred CMS platform, and should it support multi-user roles with granular access control?	Any type of CMS is acceptable including home-grown CMS or community CMS / open-source technologies, subject to the fact that it can handle the requirements as per RFP. Supplier has to provide end to end support for the solution during entire contract period including fixing of security issues, along with all security patches and remediation of vulnerability. In case of Home-grown CMS, the

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			functionality should be scalable without limitations. Yes it has to support multi user roles with granular access control
50		Third-Party Integrations: Could the Bank provide more details on the existing APIs and protocols for integration with backend systems and third-party services?	MAP APIs, Generic REST and SOAP APIs are used most. Detailed list will be provided to successful bidder.
51		Survey/Opinion Poll Functionality: Could the Bank provide further details on the survey and opinion poll features, including reporting and analytics requirements?	Bank does not have such survey or opinion poll functionality in the website. A basic survey pages and opinion poll functionality is required to be developed to get inputs for the visitors.
52		Analytics and Reporting: Is there a preferred analytics tool or framework (e.g., Google Analytics) for tracking website performance and user behaviour?	The solution needs to be integrated with the Google and Bing analytics.
53		Content Migration Integrity: What support will the Bank provide to ensure error-free migration of content, including validation and testing processes?	Bidder to ensure that the content migration is error free and tested. However, bank team will be validating the contents during the testing phase.
54		The bidder should have experience in implementing website with web content management system and carrying out SEO activities. The bidder should have designed/revamped and maintained minimum 2 interactive and bilingual websites in any Scheduled Public or Private Sector Bank in India / Banks / Financial Institutions / PSU/ Government Organizations in India with web Content Management Solution (CMS). The websites must be in operation and maintained by the bidder as on date of the RFP. Kindly consideration in this clause.	Please adhere to RFP terms



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55		For wider participants please consider The Bidder has registered an average turnover of Rs. 2 Crore (Rupees two Crore) (Financial year shall mean an accounting period of 12 months. Figures for an accounting period exceeding 12 months will not be acceptable) for the last 3 financial years (i.e. 2021-22, 2022-23, 2023-24), (not inclusive of the turnover of associate companies) as per the audited accounts.	Please adhere to RFP terms
56		As per the QCBS criteria, we kindly request you to consider work experience with Central/State Government Departments in addition to BSFI Institutions. We have over 15 years of extensive experience in similar fields, primarily serving Central/State Government Departments, Corporations, and Institutions. However, our clientele in BSFI Institutions is relatively limited. We humbly request your consideration to include work experience with Central/State Government Departments, Corporations, and Institutions under the eligibility criteria. This will allow us to leverage our expertise and continue contributing effectively. Thank you for considering our request.	Please adhere to RFP terms
57		The document mentions "unlimited revisions" for the layout and website designs. However, we believe this request may not be realistic. Could you please confirm if a fixed number of revisions can be agreed upon instead? Additionally, if we were to accommodate unlimited revisions, could you clarify how delays caused by extensive revisions will be managed to avoid penalties?	There is no unlimited revisions clause in RFP



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58	20/9.1: General Evaluation SI No-7,	The document includes penalties for project delays, but it does not seem to address scenarios where delays might occur due to the client not providing timely feedback or requesting additional revisions. How should we handle such cases? Can we agree on excluding delays caused by client-side factors from the penalty clause?	Delay period that are attributable to bank will be excluded from penalty calculations
59	Eligibility Criteria	The scope mentions the inclusion of an e-library mobile app, but no details have been provided regarding the app's requirements. Could you please provide more information on the app's features and requirements so we can evaluate its impact on the cost and timeline?	There is not requirement of such e-library mobile app in our RFP document.
60		The document specifies that one resource will be required on-site during the contract period. Could you clarify whether this resource is intended for development work or for AMC? Could you confirm if this will be an additional cost or if it will be covered by the existing budget?	Refer Section 1.3.15 (page 47 and 48) in RFP document for the activities to be performed by onsite resource.
61		Could you please confirm if the server infrastructure will be provided by the bidder?	Yes, bank will provide hosting, domain, and server infrastructure. Bank will be providing the infrastructure as mentioned in RFP section 1.18 Bank Private Cloud Infrastructure.
62		Will the bidder bear the infrastructure costs?	So these costs need not be included in the proposal. Bank will be providing the infrastructure as mentioned in RFP section 1.18 Bank Private Cloud Infrastructure. However, the cost of any other specific solution licences and subscriptions required for hosting the solution, other than mentioned above) to be included in the proposal.
63		Will the bidder be responsible for server management during maintenance duration?	Infrastructures provided by the bank as mentioned above will be managed by bank team. Bidder team to monitor using the access provided and alert bank teams in case of any requirements.



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64		In line to similar RFPs and leading industry best practices, we would humbly suggest to not allow home-grown or Community versions of CMS to be proposed by bidders because: 1.) Community Versions and Home-grown CMS platforms tend to have security issues that are never supported by respective OEMs, Also if it a home-grown CMS even though supported by the Agency will lead to vendor lock-in and technology lock-in; plus home-grown CMS do not have published road-map neither industry best-practices followed 2.) Irrespective of the best development practices followed, if the underlying platform is itself not supported by OEMs or licensed, it can expose Bank's solution prone to security attacks. 3.) On the other hand, Enterprise version of CMS will ensure regular availability of security patches, updates along with OEM Support and hence Bank's interests will always be safeguarded irrespective of the Implementation Agency. Hence, we would suggest to have an Enterprise versions of CMS supported by OEM to be proposed by the bidders. This will also allow a same level-field for all the bidders participating in the RFP. You can also refer to other bank's experience when they put this aspect open and allowed bidder to quote anything and most of them faced support issues due to which in newer RFP's they have insisted to have an OEM supported versions of CMS	Any type of CMS is acceptable including home-grown CMS or community CMS / open-source technologies, subject to the fact that it can handle the requirements as per RFP. Supplier has to provide end to end support for the solution during entire contract period including fixing of security issues, along with all security patches and remediation of vulnerability. In case of Home-grown CMS, the functionality should be scalable without limitations.



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		Please refer to latest RFP's in the public sector banks - BOB, BOI ,LIC , UCO who have recently revamped their websites	
65		With recent advancements in technology, generally Low Code solutions help us create these forms and business applications with less coding. We would suggest to grant additional marks to bidders who propose innovative solutions as part of the CMS.	There is no specific requirement for a low code development as the purpose is for creation of the public website and not an application with many functionalities.
66		How will the application know that the contents of the pdf are totally images? There might be a text document with lots of images and hence there is a high chance of false results. However, to achieve the functionality, we would suggest an OCR that could read text from images which could be indexed and searched instead of the requirements mentioned in the clause.	Purpose is to warn when complete scanned images being uploaded. This can be detected, if the PDF reader library is not able to read any content from the PDF than images. No OCR functionality is intended in this.
67		As per industry standards, the mentioned requirements are that of a Digital Asset Management that provides a repository to manage documents, images, videos with versioning, categorisation & workflows. Hence, we would suggest to explicitly call out the term "Digital Asset Management" because if it is not called out, the bidders will not factor for it and the bank might be provided a sub-standard solution that might not match the expected requirements.	The content repository is expected to maintain only the previous versions of the files with proper tagging and does not require full digital asset management capabilities.
68		This table does not consider scoring for the type of CMS considered	Any type of CMS is acceptable including home-grown CMS or community CMS / open-source technologies, subject to the fact that it can handle the requirements as per RFP. Supplier has to provide end to end support for the solution during entire contract period



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			including fixing of security issues, along with all security patches and remediation of vulnerability. In case of Home-grown CMS, the functionality should be scalable without limitations.
69	26/1. Requirements of the proposed solution	Since security is an integral component of the Bank's expectations, again we would request to only allow Enterprise grade, OEM supported CMS platforms so that all these security threats are nullified. Please do not allow Community or home-grown solutions that tend to have these issues.	Any type of CMS is acceptable including home-grown CMS or community CMS / open-source technologies, subject to the fact that it can handle the requirements as per RFP. Supplier has to provide end to end support for the solution during entire contract period including fixing of security issues, along with all security patches and remediation of vulnerability. In case of Home-grown CMS, the functionality should be scalable without limitations.
70	28/1. Requirements of the proposed solution	Please provide the sizing of the current Website and Microsites like number of VMs, cores, RAM, Storage, etc. This will help us in doing the right sizing.	The sizing of the new infrastructure has to be based on the website proposed with additional functionalities and CMS being deployed. There is no bearing on the existing infrastructure being provisioned in the bank for current sites. The list of Websites and Microsites are mentioned in the RFP.
71	28/1. Requirements of the proposed solution	CMS-based website are now past, latest trend is to have a Digital Experience Platform, you can refer to all leading websites for the banks in India, they are based on a modern DXP platform; even Latest industry benchmarks and reports like Gartner, forrester, IDC no longer reference CMS	There is no specific requirement for an experience platform as the purpose is for creation of the public website of bank and not an application with many functionalities and user based customisation.

