

Pre- Bid Query Response
Clarifications

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
1.	General	Please specify specific business challenges faced currently and expected to be addressed in the proposed BI system?	Please Ref. RFP (Scope of Work (Clause No.5.), functional requirements etc. as mentioned in RFP)
2.	General	1.Can you please provide details on the existing MIS landscape - All applications , Inbound - Outbound feeds , Reporting / Downstream applications. A detailed architecture diagram will be very useful. 2. What are the hardware and software components within the architecture?	Please Ref. Annexure W (attached in clarifications).
3.	General	1. Can you please give some examples of existing data quality issues for key entities like Customer and Account. 2. Can you please elaborate the existing mechanism in managing the client/account data.	Duplicate accounts, junk values, wrong formatting etc. Ref. Annexure W.
4.	General	What is the Current IT Architecture?	Please ref. Annexure W.
5.	General	What is the future technology landscape?	Unstructured information obtained through chatbot, robot, Digital kiosk, block chain, middleware etc. will be a part of project scope.
6.	General	Is the information/documentation readily available for all the operational systems?	Bank will facilitate information of Operational systems whenever required.
7.	General	Is there a conceptual/logical data model available for each source system?	No. To be built by successful bidder. Bank will facilitate source system information whenever required.
8.	General	How is scheduling typically performed in Indian Bank ?	Typically During EOD process.

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9.	General	Will Indian Bank provide the business rules to be implemented or will supplier have to do the analysis of the existing system to gather these business rules ?	Please refer RFP (Scope of Work. Clause no.5 etc)
10.	General	What are the Business drivers for implementing the analytics solution or why does the organization want to implement it?	Please refer Scope of Work Clause no.5, Annexure E1, E2 etc.
11.	Annexure C	If the bidder has more than 3 years of experience in descriptive analytics space but less than 3 years in the predictive and prescriptive space, will this be considered for qualification?	Please Adhere to Tender Terms.
12.	Annexure C	The bidder has more than 3 years of implementation experience in non FS sectors and less than 3 years in BFSI. In such cases , can this be considered for qualification?	Please ref Amendment No. 5
13.	Annexure C	If the bidder has successfully implemented contracts of value lesser than Rs 1 Crore, can the bidder be considered for qualification?	Please Adhere to Tender Terms.
14.	Annexure C	The bidder has support center with domain experts for Non FS sectors. Can this be considered for qualification?	Please Adhere to Tender Terms.
15.	Annexure C	Can the bidder be considered for qualification - 1) if the number of domain experts in less than 50 in each area specified 2)if the number of implementation staff is less than 30 resources in each area specified	Please Adhere to Tender Terms.
16.	Annexure E	Is inclusion of solution in the current years Gartner Quadrant a mandatory requirement?	Please Adhere to Tender Terms.

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17.	5/Scope of Work	Are there are any preferred tools for data integration , descriptive and advanced analytics	No. Bank is open to any technology that adheres to RFP terms and could deliver the requirements of RFP.
18.	5/Scope of Work	Can you please provide the percentage growth in the number of users to accommodate future needs.	Please ref. Annexure W. Bank reserves the right to scale users as per requirement.
19.	5.2 Data Discovery, Extraction, Preparation and Loading	Can you please provide details of the source systems to be considered in scope	Please ref. Annexure W.
20.	5.2 Data Discovery, Extraction, Preparation and Loading	Can you please provide details of the databases that need to connected	All Standard DB's including semi structured and unstructured data as required.
21.	5.2.1 Data Quality and Master Data Management	Can you please provide the number of profiling rules to be created for both - out of the box and custom profiling rules . A split of total number of rules and number of rules per source system will be helpful	To be identified and developed by successful bidder so as to meet banks requirements.
22.	5.2.1 Data Quality and Master Data Management	Can you please provide the number of data cleansing/data quality rules to be created with complexity. A split of total number of rules and number of rules per source system will be helpful.	Data Cleansing should identify, clean and enrich junk, incorrect , incomplete , wrongly formatted inputs, address, de- duplication etc. Rules to be identified and developed by successful bidder to meet RFP scope.
23.	5.2.1 Data Quality and Master Data Management	Can you please provide the number of data quality dashboards required. Also please specify the number of DQ metrics to be monitored in each dashboard	To be identified and developed by successful bidder to meet RFP scope.

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24.	5.2.2 Data Engines	Can you please specify - 1) Number of source systems. 2)Details/ Description of each source. 3) Number of tables per source system 4)Number of databases to be connected 5) Type of different databases to be connected 6)Number of LOBs to be integrated into the DW. Number subject areas per LOBs.	Please ref. Annexure W.
25.	5.2.2 Data Engines	Can you please elaborate if the Datawarehouse needs to have a real time or batch refresh.	T-1 refresh interval. Real time analytics is required for limited use cases.
26.	5.2.2 Data Engines	1)Can you please specify the volume of the data to integrated for the DW. 2) Can you please specify the number of years for which the DW should store history 3)Does Indian Bank have any existing datawarehouse with history available. 4)How many years of historical data is available per source system.	Please Ref. Annexure W. 10+ years historical data is available. No.
27.	All license supplied for this project should be in Indian Bank's name, perpetual in nature and should be without any restrictions.	What is the scope of usage?	Please refer RFP, Annexure W
28.	5.2.2 Data Engines	1)Can you please provide more details for the unstructured sources. 2) Can you please provide more details for semi structured sources with the format .	Please Ref. Annexure W.
29.	5.2.2 Data Engines	1)Can you please specify the volume of data for Structured and Unstructured formats 2) Can you please specify the source systems for unstructured data 2) Can you please specify the sources for streaming data ,if any.	Please Ref. Annexure W.

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30.	5.2.2 Data Engines	1)Can you please specify the total number of operational reports needed. 2)Number of reports for each LOB	Please adhere to tender terms.
31.	5.2.3 Data Quality	Please clarify if name and address matching is considered as part of scope.	Please refer RFP (scope of work, functional requirements etc.)
32.	5.2.3 Data Quality	Please specify - 1) The critical entities to be assessed for data quality check. 2)Number of critical fields in each entity	To be identified during implementation and developed as per requirement.
33.	5.4.1 Business Requirements	Is the Analytics solution being planned for few specific LOB or departments or enterprise wide? What is the strategy/plan for future?	All LOB, Corporate office Departments Future : Enterprise wide.
34.	5.4.1.1 Analytical Customer Relationship Management	How are the existing duplicates across multiple sources being managed currently ? Please elaborate the existing pain areas	PAN, Aadhar information is verified at customer level.
35.	5.5.3 Operationalize	Can you please specify - 1) Total number of users to be trained 2) Number of user per LOB to be trained	60 in four batches of 15 each.
36.	5.5.3 Operationalize	Will WebEx recorded sessions be considered as an acceptable mode of training?	In addition to classroom session webEx session can be given as supplement. Training to be conducted by OEM certified trainer.
37.	5.5.4 Reporting Requirements	Can you please specify the number of data marts to be exposed for Adhoc reporting.	To be identified and developed by bidder to meet RFP requirements.
38.	5.5.4 Reporting Requirements	Can you please provide a complexity wise split of the dashboards. (Low - %, Medium - %, High - %)	Dashboard complexity (Approx.) Low:50 % Med:30% High:20%
39.	5.5.4 Reporting Requirements	1)Can you please provide the number of simple reports 2)Will these reports have calculated metrics, if so how many per report 3)Will these reports have graphs and charts , if so how many ?	Approximately 500 Regulatory reports + DA/BI Reports + Dashboards. Please ref RFP (scope of work, technical and functional requirements etc.)

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40.	5.5.4 Reporting Requirements	Are there any more reports apart from simple reports? (Medium Complex - %, High Complex - %)	Reports complexity (Approx.): Low:50% Med:30% High:20%
41.	5.5.4 Reporting Requirements	Can you please provide a complexity wise split for the alerts. (Low - %, Medium - %, High - %)	Alerts complexity (Approx.): Low:50% Med:30% High:20%
42.	5.6.1 Onsite Support - Resources	Is it a mandatory requirement for the bidder to provide OEM certified resources for support.	Please adhere to tender terms.
43.	5.6.2 Scope of Support	Can the bidder expect for a revisit of the penalty clauses	Please adhere to tender terms.
44.	29. Training	Is training needed on the following - 1)Migrated MIS reports 2)Dashboards 3)Newly created operational and analytic reports	Yes. Training to be conducted by OEM certified trainer.
45.	31. Source Code	If the bidder reserves the right of Intellectual property on the source code and is unable to share it, will this be considered as disqualification.	Please adhere to tender terms. Ref. Clause No. 31 of RFP: "The source code /object code / executable code (for the purpose of this RFP – may be called as implementation code)"
46.	49. Maintenance/Performance Requirement	Can we expect for a revisit of the SLA criteria	Please adhere to tender terms.
47.	Annexure E	Is NLP a mandatory requirement. How critical is this requirement	Yes. Please adhere to tender terms. Customer, product wise sentiment analytics etc are part of scope
48.	Annexure E	Is import of third party analytic model a critical /mandatory requirement	Please adhere to tender terms.
49.	Annexure E	Is search through natural language text and linguistic rules a mandatory requirement.	Yes.



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50.	Annexure E	Can you please provide more details on the social media data to be integrated with structured data.	Business logic to be developed by successful bidder in co-ordination with Indian Bank Team.
51.	Annexure E	Does the solution need to support discussion threads, chat capabilities as a mandatory requirement	Please adhere to tender terms.
52.	Annexure E	Is integration of the solution with mapping solutions like Google maps a mandatory requirement	Yes.
53.	Annexure E	Can you please elaborate on the data back up requirements	As per banks back up policy.
54.	Annexure E	Can you please elaborate on the Metadata management requirements	Please ref. RFP (Scope of work, functional and technical req.)
55.	Annexure E	Please elaborate on the recovery requirement	As per banks back up policy.
56.	Annexure E	Is integration with Eclipse a mandatory requirement.	Please adhere to tender terms.
57.	Annexure G	Can the phases and timelines be extended as per the bidders project plan.	Please adhere to tender terms.
58.	Annexure G	Can you please specify the complexity of these reports in terms of number of data elements ,calculated metrics, graphs and charts involved?	Please ref. Response to Q40.
59.	Annexure G	Can you please specify the number of business rules and complexity of the rules for setting alerts?	Please ref. Answer to Q 41.
60.	Annexure G	Can you please specify the complexity of the MIS reports to be migrated?	Please ref. Response to Q40.
61.	Annexure G	Can you please specify the number of reports to be migrated?	Approximately 500 Regulatory reports + BI/DA reports
62.	Annexure G	Can you please elaborate on the Semantics and voice analytics requirements?	Please refer scope of work, functional and technical requirements. Voice analytics is not in initial scope of project however, it may be considered for integration at a later

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			stage.
63.	Section 5	Initially the number of users will be 50. What will be the expected increase in next 2-3 years?	Please Ref. Annexure W. Ref Answer to Q33.
64.	Section 5.2	What is the volume and size (number of records, and growth ratio of the data) of your source systems?	Please Ref. Annexure W.
65.	Section 5.2	Can you provide detailed information like Types and size of data, etc. from various data sources viz. CBS, Treasury, CAMDB, IB Singapore, IB Colombo, DCMS, etc.?	Please Ref. Annexure W.
66.	Section 5.2	What number of historical years data available for analysis and model building?	10+ years.
67.	Section 5.4.1	What is the indicative number of KPIs, Dashboards and operational reports expected initially and please clarify the intervals for automating the reports as weekly/monthly /quarterly basis?	Please ref Reponse to Q.39. Based on requirement reports may be real time/daily/ monthly/ weekly or quarterly based.
68.	Section 5.3	Is there any specific modeling tool needs to consider or Indian bank open for all options available in market?	No. Bank is open to any technology that adheres to RFP terms and could deliver the requirements of RFP.
69.	Section 5.2.2	We understand that vendor will set up his own data warehouse/Repository. What is preference on structure like technology/platform and integration of data sources to warehouse/repository and consequent analytics platform?	Bank is open to any technology that adheres to RFP terms and could deliver the requirements of RFP.
70.	Section 5.2.2	Please explain the Type and formats of data sources & specify the number of data sources or data base systems have to be accessed to collect or build unified/central data mart?	Please Ref. Annexure W.
71.	Section 5.2.2	Any specific preferences on Big Data platform like MS Azure /AWS, etc.?	No. Bank is open to any technology that adheres to RFP terms and could deliver the requirements of RFP.

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72.	Section 5.2.2	Any specific preference on IN-Memory analytics layer like SAP Hana, Power BI, etc.?	No. Bank is open to any technology that adheres to RFP terms and could deliver the requirements of RFP.
73.	Section 5.2.2	On social media analytics do you planned data vendors or this will be based on web scrapping?	Based on data scrapping from facebook, twitter etc.
74.	Annexure G	What are the expected numbers of models against each area in each phase (Evolving, Transform & Maturity)?	Please ref. scope of work, Implementation roadmap, functional requirements etc.
75.	Section 5.3	We assume that while building different analytics models, key business inputs will be taken from different business domain experts to customize model as per business needs. Please confirm the availability.	Please ref. scope of work, Implementation roadmap etc.
76.	Section 5.4	Please confirm that the location for project execution will be at Head office, Chennai. In case of multi-location execution please specify.	Project Execution to be carried out in Indian Bank Chennai. Details will be shared with successful bidder.
77.	Section 5.8	Location of training? Or this will be a multi-location? Number of Locations?	Indian Bank Chennai.
78.	Miscellaneous	Are you planning to build your own Data Analytics team? If yes when this will be formed before start of the project or during the project?	No. Bidder to provide on site support as per RFP terms.
79.	Miscellaneous	Can you please provide the information on customer base, branches & operations to assess the workload?	Please ref. Annexure W.
80.	Miscellaneous	Any preference on data analytics tool like open source (R/Python) or licensed tool (SAS/SPSS)?	No. Bank is open to any technology that adheres to RFP terms and could deliver the requirements of RFP.
81.	5.2 - Data Discovery, Extraction, Preparation and Loading	Can we list the sources in scope for cleansing? What is the level of Data quality on the existing systems? Can we define this scope in detail?	Please ref. Annexure W.

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82.	5.2.1 Data Quality and Master Data Management	Can we get scope details of Data profiling, cleansing & Enrichment?	Data Cleansing should identify, clean and enrich junk, incorrect , incomplete , wrongly formatted inputs, address, de- duplication etc.
83.	5.2.2 Data Engines	Is the expectation to provide MIS & Analytical services through ODS/DWH solution ? Please confirm	Yes. Recently & frequently used models, all reports and dashboards to be available on ODS. With a back up capacity of atleast 6 months.
		Given above expectation of Multidimensional analysis, what is the expected time lag between the operational system, ODS and DWH? For e.g. T-1 day ?	T-1 refresh interval, limited use cases with real time integration requirement.
		Is the expectation to provide dashboarding capability with near realtime synchronization between operational system & DWH system	
		What is the expected delay between the operational systems & DWH system for Dashboarding?	
		Is there a need for Data Lake setup to be provisioned ?	Yes. Data lake/repository to be provisioned to meet RFP requirements.
		Are there requirements for real time streaming of data into Data warehouse for Analytical purposes	Yes for limited use cases
84.	5.3 Model building	Are there any existing Models or Advanced Analytics play currently being used in any form or capacity? Or is the requirement to build fresh grounds up capability?	No.
85.	5.4.1.1	Can we get more details on existing CRM applications and in what capacity is this being extended to perform extended / embedded analytics?	
86.		Please provide details of how the 'AS IS' landscape & play for customer profitability? How is the bank using /applying the given	

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		functionality in any form ?	Currently bank doesn't have a CRM in place. Currently Inhouse developed and MIS vendor solutions are used for customer profitability.
87.		Please provide details of how the 'AS IS' landscape & play for customer view? If yes what is maturity level ? If no is the bidder required to propose a Customer Centric View solution and ACRM solution? How is the bank using /applying the given functionality in any form ?	
88.		Please provide details of how the 'AS IS' landscape & play for these analytical plays ? If yes what is maturity level ? If no is the bidder required to propose these analytical plays ? please confirm. How is the bank using /applying the given functionality in any form ?	
89.		For above requirments assumption is the solution plays will be based out of DWH/DM and not ODS. Please confirm	
90.	5.2.2 Data Engines	A similar statement is mentioned on ODS. Can we get clarity in terms of differential needs of ODS v/s DWH?	Please ref. Response to Q83.
91.		Given Big data is clearly a USE Case driven event, can we get details on the USE CASE expected from this initiative?	Please ref. Scope of work, technical , functional requirements etc.
92.		Are there requirements for real time streaming of data into Data warehouse for Analytical purposes	Yes for limited use cases.
93.		Are there requirements for Deep analytics / Machine Learning capability to be performed on DWH ?	Yes.
94.		Would there be users in category of Data Engineers / Data Scientists in the overall category of End users?	No.

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95.	5.5.4	Please confirm if such unstructured/semistrucre data will be uploaded to the system for manual review and decisions, or there should be automatic conversion/extraction and processing from such information	Depends on use case,
96.		Is there a need for Data Lake setup to be provisioned ?	Please ref. Response to Q83.
97.		How many users and report should be considered for initial sizing?	Please ref. annexure W, Implementation road map. Approximately 500 Regulatory + BI/DA reports etc.
98.		Is the expectation to provide dashboarding capability with near realtime synchronization between operational system & DWH system ?	Please ref. Response to. Q83.
99.		Can we assume this to be the total user base for building the MIS & Dashboarding system? We see a total user count of ~100 concurrent Users	Please ref. annexure W
100.		Are the users expected to be from Bank or is the platform expected to service other 3rd party as well If so what would be the user count, concurrency level etc	For Bank officials / users authenticated by Bank.
101.		Please provide split of number of users for BI platform. Provide details for below class of users : - Total Online Report Consumers - Mobile Report Consumers - Total Users for Burst Reports - Total users who would perform Deep Analysis	Initial requirements: Online/Mobile/Burst reports : 60 Consumers/Users will be scaled as per banks requirement.

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102.		Please share details on number of environments to be provisioned. E.g. DEVT, UAT, PRODUCTION, DR	Development , Test/ UAT, Production and DR.
103.		Please provide details on capacity of non-production environments as % of production capacity. For e.g. TEST environment to be 25% of PRODUCTION and DR to be 50% of PRODUCTION and so on	Production and Data recovery should be of similar infrastructure. Development/ Testing and UAT should be 50% of production. Ref Amendment No.1.
104.		A 10% YoY growth for both Internal & external users will be assumed for capacity & sizing planning for a duration of 6 years ? Please confirm	Please ref Annexure – E Technical Bid, Annexure W. Sizing to be done for 3 years.
105.		Please provide the Total No. of Users & Concurrent Users for accessing Analytics Platform	Please ref. annexure W
106.	5	Is there any segregation for these users in terms of their access to the solution?	Yes.
107.	5.2	Data extraction methodology for connecting to the sources? Is it a pull/push?	Pull and push depending on source.
108.	5.2	Will there any manual source of data?	Yes.
109.	5.2	How many databases are there? Which are those? What is the size of data	Please ref. annexure W
110.	5.4.1.1	Is this referring to the base data or data from previously built models has to be used?	Models are to be build by successful bidder.
111.	5.4.1.1	What is the mode(e-mail, sms, IVR, social media) in which the offer is delivered?	Provision for E-mail, SMS should be there. Automated calls (IVR) to registered mobile number, social media may also be considered in future.
112.	32	What would be the level of support from bank to the vendor in terms of network and infrastructure existing in thier data center	Server, OS, Network, infrastructure, DB, Middleware (if required) will be provided by bank. Hardware requirement to be shared as per Annexure E3 along with bid. (Please

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			ref. Amendment No.1)
113.	35	Platform OS - Linux/Windows based. RDMS product - Oracle/Microsoft SQL Server/Any other commercial products	Please specify requirement in format Annexure E 3 –Indicative Hardware Required
114.	44	Is there any SLA (Service Level Agreement) on the data loading and analytical reports that the bank would be using in their day to day operations	Reports and dashboard is also part of SLA.
115.	5.4.1.1	What is the current adoption rate of each channel by product?	Will be shared with successful bidder.
116.	5.4.1.1	Which are the product-channel combinations for which the Bank wants to increase the penetration?	Will be shared with successful bidder.
117.	5.4.1.1	Does the Bank already have a list of product combinations which can be used for upselling and cross-selling?	Will be shared with successful bidder.
118.	5.4.1.1	Which are the platforms, services and products for which the TAT needs to be reduced?	Loan processing, customer service etc.
119.	5.4.1.1	What is the current state of omni-channel integration and what is the expectation/To-Be state of omni-channel integration? Which are the key products for which require an omni-channel experience?	360 view of customer to be implemented by successful bidder with combination of all modes of interactions/ transactions (Physical , Net banking , mobile banking etc) by customer . Please refer RFP (Scope of work, implementation timeline, functional requirements etc) for more details.
120.	5.2.3	Does the Bank have an enterprise-wide data dictionary?	No.

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121.	5.4.1.1	What is the current level of sales process standardization which will:- a. Help maximize the use of customer information in sales b. Reduce inbound call volume?	To be discussed/ shared with successful bidder.
122.		Required solution being a combination of data loading and running of transactional processes to generate the end users data, it demands the need of a robust scheduler - LSF, Contol-M or other compatible scheduling products	Please adhere to tender terms.
123.		Number of environments proposed for this solution - Development/Pre-Production/Production	Please ref. Response to Q102
124.		Is there any connectivity required between the proposed data analytics platform in this RFP and the existing platform for ALM&FTP	Not in current scope of work. Maybe considered for later stage implementation.
125.	19	cap the risk to 10% of value of undelivered goods or services	Please adhere to tender terms.
126.	Pg37. Point 44 (iii)	point deleted as bidder shall not be liable for opportunity loss	Please adhere to tender terms.
127.	Annexure N: NDA	deletion of Point 11: Indemnity	Please adhere to tender terms.
128.	Payment Terms	License fee to be paid in the 1 st year – 100 %	Please adhere to tender terms.
129.	Anneure E3	Please clarify our understanding, For DR Bank will arrange the 100% replica of the DC infrastructure.	Please ref. Answer to Q112, Amendment No.1. Selected Bidder should implement the solution by coordinating with bank officials. Please refer RFP (Scope of work etc.) for more details.
130.		Please clarify, who will done the Install and implementation of HW at DC and DR.	
131.		For entire project period, Whether the infrastructure support is required from the	

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		bidder or not?	
132.	29.1 Training Location	Please confirm, Training will be conducted in One centralized location	Please ref. Response to. Q77
133.	5. Scope of work	Please provide the growth rate y-O-Y to be consider for solution sizing.	Please ref. Annexure W.
134.	5.2 data discovery, Extraction...	Bidder will be responsible for any change in the source system.	Yes. Bidder is responsible for cleaning and enriching data.
135.	5.2 data discovery, Extraction...	Request bank to provide the data from different source system in required file format specified by bidder	Please ref. Scope of work.
136.		Please clarify, how the problem tickets handled, whether bidder need to provide any helpdesk tool?	Not in current scope of work.
137.	5,Scope of Work	<p>What will be concurrency of users?</p> <p>What is growth Y-o-Y of number of Users for the next 5 years?</p> <p>How many end users per department/business function are expected to access the dashboards ? How many of these are management users and how many are power users who will do slice/dice and dimensional analysis ?</p> <p>What are profiles of different stakeholders (technographics) ? What roles do they play in the organization today?</p> <p>Please provide the Stakeholders/users</p>	<p>Please ref. Annexure W.</p> <p>Initial : Corporate office departments . Future: Enterprise wide.</p>

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		hierarchy	
138.	5,Scope of Work	Will the overall solution be On Premise or On Cloud ? Please confirm	Entire scope of project (implementation and post implementation) is on premise only. No VPN, remote access etc is allowed.
139.	5,Scope of Work	Does Indian Bank (IB) have an existing BI/Analytics Solution in place ? If yes can all the details related to AS-IS State including challenges be provided? Can the existing technology stack be leveraged? Are there any preferences for any specific technology platform including open sources as well or is IB open to multivendor stack platform ?	No.
140.	5,Scope of Work	How is overall quality of data today? Does IB have any existing Data Quality solution/tool in place?	No. Ref. Response to Q 34.
141.	5.1,Requirements Collection	What Business Objectives IB wants to meet through this program ? Which all the Business functions for which IB is looking to implement Analytics solution?	Please refer scope of work, functional requirements etc.
142.	5.2,Data Discovery,Extraction, Preparation and Loading	A.There is a mention of Source Systems in the RFP. Kindly provide the following Details about these systems 1 - System Functionality in brief 2 - Technology details - Database, whether it is a COTS product 3 - Approximate # of Entities/Tables 4 - Total Volume & # of Years of Data,	Please ref. Annexure W. Further details will be shared with successful bidder.

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		<p>5 - Volume of Historical Data to be migrated to EDW/Big Data</p> <p>6 - Volume of Data to be Ingested / day</p> <p>7 - Whether this requires any (Near Real time/realtime) or batch Ingestion</p> <p>8 - Whether the data to be made available as Files or Vendor has to pull data from the system?</p> <p>9 - YoY growth</p> <p>10 Data dictionaries for each of source systems to be integrated,available on demand</p> <p>11 - Any sunset plan for the source system</p> <p>12 - %age of growth in data volumes for next 5 years</p> <p>B.Are there any external data sources that are in scope? If yes, please provide the integration mechanism (File based etc). Also provide the no of Files that need to be integrated</p> <p>C. Does the bank look at integrating the new sources also within the 36 months duration of the program? If yes, what are they? Does the SI need to provide estimates to integrate with those data sources as well? Please provide details about those data sources</p>	
143.	5.2.2,ODS	What is IB definition of near real time/right time frequency?	Depending on use case it may vary from 1min to 1 hour.
144.	5.2.2,ODS	What is number of operational reports that needs to be developed?	Please ref Response to Q. 39

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145.	5.5.4.,Reporting Requirements	<p>What will be number of reports (i.e. adhoc,tabular,analytical) that needs to be developed?</p> <p>What will be number of Analytical Dashboards that needs to be developed?</p> <p>What is level of drill down expected in respective functional KPIs of dashboards ?</p> <p>Will there be requirement of depicting geographical locations in dashboards ?</p> <p>What are the various information delivery channels for the reports and dashboards?</p> <p>What is end usage of these dashboards ?</p> <p>Will there be review meetings among various stakeholders ? Will review comments/remarks/action items be logged ?</p> <p>How these comments need to be incorporated into system ?</p> <p>Has an internal prioritization been done on the functions / dashboards - i.e. which function needs to be delivered in what order?</p> <p>Are there any performance/execution time SLA's for the dashboards/ reports?</p>	<p>Please ref Response to Q. 39</p> <p>Yes.</p> <p>Please ref. Annexure W</p> <p>Please ref RFP (scope of work, functional requirements etc.)</p> <p>Please ref RFP (Implementation phase, functional requirements etc.)</p> <p>Yes. Please refer SLA. Will be considered under SLA clause b. Performance requirement</p>
146.	10.12,Last Date for Submission of Bids	<p>Since there are many components, it will take time for us to collate things together hence we request the Bank to extend the submission of technical and indicative commercials response for at least 1 month</p>	<p>last date for submission of Tender is extended to :02.08.2018 15:00 hrs.</p>

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
		from the current date.	
147.	4 Phases of Implementation ,Annexure G	Do the existing MIS reports to be migrated to new reporting platform? Please confirm. If Yes , what is total number of existing MIS reports today to be migrated phase wise? Under Maturity Phase please provide details with respect to "Migration of all MIS reports". What is the inference or understanding to be taken?	Please ref Response to Q. 39, implementation road map, functional requirements etc.
148.	5.5.4	Can you please provide a break-up of existing reports/dashboards by platform type (for e.g. Tableau, SSRS, OBIEE, BO and downstream data extracts)?	Presently reporting is done through mis portal (on Java, & .net)
149.	5.5.4	Can you please provide break-up of existing report portfolio by report type i.e. canned reports, adhoc reports, data extracts etc. across each technology stack/platform?	To be shared with successful bidder.
150.	5.5.4	Can you please provide break-up of existing reports by complexity (simple/medium/complex)	Please ref. Response to Q40
151.	5.5.4	Can you please provide a break-up of existing reports/dashboards by publishing frequency - i.e. daily/weekly/day of week/day of month etc.?	As per requirement it may vary from real time/daily/weekly/ Monthly/ quarterly etc.
152.	5.4.1	Has Indian Bank decided on any platform of choice for executing Analytics Use Cases? For e.g. SAS/R/Python? Please specify details of chosen platform (version number/distribution etc.)	No. Bank is open to any technology that adheres to RFP terms and could deliver the requirements of RFP.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
153.	5.4.1	Analytics uses cases are expected to be executed over Database appliances or Hadoop?	Bank is not aligned to any technology. Ref. Response to Q68
154.	Generic	RFP does not mention any technology stack and vendors are expected to propose their own stack. In such a scenario, how would vendor A be compared to vendor B if they have proposed different technology stacks	Please adhere to tender terms. (Ref. Evaluation criteria) There is no comparison between bidders. Stack will be evaluated against the technical, functional requirements etc.
155.	5.8	RFP requires that selected vendor provide training to Indian Bank staff on analytics techniques, models etc. Will the Indian Bank Staff selected for training have statistical/analytical background? Is there any criterion for selection of Indian Bank staff to ensure they have minimum knowledge required for participation in these trainings?	No. End users will be from business departments, zones etc. There is no criterion for selection of Indian Bank staff for training. Training to be conducted by OEM certified trainer.
156.	5.4.1.2	Current level of usage/implementation.	Please ref. Scope of work.
157.	5.3	Are there currently any models in the specified areas?	No. to be developed by successful bidder to meet Banks requirements.
158.	5.6.2	Please share expectations around the kind of support you are looking for under functional support	Please ref scope of work.
159.	36 – Payment Terms	License Cost – It is requested that 100% of the License cost should be paid at the time of delivery.	Please adhere to tender terms.
160.	36 – Payment Terms	Requested that Manpower cost for onsite support should be paid MONTHLY in arrears.	Please Ref. Amendment No.9.
161.	36 – Payment Terms – Sign Off	Bidder proposes a timeline of 5 working days, from the date of submission of Deliverables to the Bank, for the Bank to give its feedback /	Please adhere to tender terms.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
		sign off on the deliverables.	
162.	44 - Penalty	Requested that the cumulative maximum penalty chargeable under this contract should be capped at 5% of the Total Contract Price.	Please adhere to tender terms.
163.	Annexure F – Commercial Bid	Request that Price Schedule be shared in excel format.	Commercials to be submitted on specified format as per Annexure – F.
164.	Annexure G – Note at the end	The Note implies discretionary change in scope by customer during project execution - which is not acceptable. SOW needs to be finalized and frozen before bid submission. Such open ended clauses / statements may kindly be removed as these will lead to unending scope creep and project timelines can never be adhered to.	Note is applicable for Scope of Work of RFP.
165.	Section 5.2.2/Data Engines	What kind of business data will stored in Big Data Environment for performing Predictive Analytics? What will be data sources for Big Data Environment?	Data from social media and unstructured data available within the bank.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
		<p>What will be amount of data that will be coming to Big Data Environment on a daily basis?</p> <p>How many years of data to be made available in Big Data Environment?</p>	<p>Depending on the campaigns and participation of customers and non-customers in our bank web presence.</p> <p>Depending on requirement of self learning model implemented.</p>
166.		<p>Please provide explanation for "Solution quoted should be part of current years Gartner Quadrant". What does it mean? Please clarify</p>	<p>Proposed solution should be a available in current years Gartner quadrant. Each solution/tool proposed in the stack by the bidder must be in respective Gartner Quadrant of current year and proof of the same must be enclosed.</p>
167.		<p>Point 17 of Technical Requirements for Solution Provided Annexure E1 - The solution must have the ability to let users create reusable data models to enhance future searches and analysis. Please provide explanation in terms of what does it mean</p>	<p>Solution should allow power users to create, publish and share new models.</p>
168.		<p>Point 37 of Technical Requirements for Solution Provided Annexure E1 - "The solution should have the capability to integrate with external predictive tools or solutions" - Please throw more light on this</p>	<p>Proposed solution must not restrict inflow in flow or outflow from/to any other predictive systems within or outside the bank.</p>
169.	General	<p>Is there any requirement for Real Time Analytics ?</p> <p>Is it true that T-1 data will always be used for</p>	<p>Yes. For limited no of use cases real – time analytics is required.</p>

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
		Analysis? Please confirm	
170.	General	What is total Number of Down Stream Applications to consume data from DW? What is number of feeds to be developed for the downstream applications?	Please ref Annexure W.
171.	General	Software Licenses will be applicable for Softwares and Tools used as part of Solution not for Databases and Hardware Please confirm	Refer Response to Q112.
172.	37.Project Duration, 66,Annexure F	Please confirm the Go live phases and the warranty Start period and again two year ATS. Also RFP says entire project period is 3 years. Please clearly specify No of phases, warranty period, ATS period and Entire project period.	Warranty is for 1 st year and ATS is for 2 nd and 3 rd year. Please ref. implementation road map.
173.	License	Please clarify , the no of user going to use in the entire project period	No of users will be scaled as required. Please ref. Annexure W.
174.	Annexure C - Eligibility Criteria sl.no.3	Request to please amend the clause as under: a) The bidder should have experience of minimum three years in providing Analytics (descriptive, predictive, prescriptive and statistical) implementation to BFSI / <u>State Government / Central Government sectors</u> in the various areas where the following mandatory.	Please ref. Amendment No. 5.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
		<p>b) The minimum size/ value of contract should be Rs. One Crore to be eligible for this clause.</p> <p>Since Analytic systems has been deployed in recent times, experience in BFSI alone will not bring competitive solutions to your esteemed organization.</p> <p>Hence request to add State / Central Governments sectors experience as stated above.</p>	
175.	General	Consortium bid may please be permitted which will invite competitive bidders and benefit Indian Bank	Please adhere to tender terms.
176.	Point No:3 In Annexure C	Is the experience of the Joint ventured/sub contracted company could be provided as a proof	No.
177.	Point No:3 In Annexure C	Is the project cost could be reduced/ Project Cost of Joint Ventured company could be merged and provided as proof	Please Adhere to Tender Terms.
178.	Annexure L	There should ideally be at least a penalty, some deterrent to not paying invoices on time. Also, please explicitly mention credit terms (e.g. net 30)	Please adhere to tender terms.
179.	Annexure C	Our total company size is only 57 people! We certainly do have domain experts and are willing to partner.	Please adhere to tender terms.
180.	5.2.3 Data Quality	Does it have to be a tool? Or is it ok if vendor builds such a solution using existing product functionality?	Proposed solution should be a available in current years Gartner quadrant. Each solution/tool proposed in the stack by the bidder must be in respective Gartner Quadrant of current year and proof of

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
			the same must be enclosed. Ref Answer to Q.22.
181.	-	Number of data sources?	Please ref. Annexure W
182.	-	Size of data in top 10 biggest tables? In terms of number of rows per table, size in (TB) per table.	Please ref Annexure W.
183.	-	Performance expectations from MIS reports.	Average response time should be below 5 seconds.
184.	-	Performance expectation from analytical models? It is understood that complex analytic models will take more time than simpler ones, but order of magnitude is what is being asked here.	Response time for complex queries should be between 1minute and 15 minute.
185.	34. Transition Requirement	While the intent of the bank to procure the service from other vendors if the selected vendor fails to render the service is fine, asking the selected vendor to reimburse the cost towards the same puts the selected bidder at risk because one doesn't know who the bank will procure the services from and the cost implications for the same. An alternative can be that there will be an appropriate adjustment in the contract value for services not rendered by the selected bidder to be mutually agreed by the bank and the vendor and the bank can decide to procure such services from other vendors.	Please refer amendment No 12
186.	-	There is no reference to what will happen to EMD should the RFP process stand cancelled. In case, it is decided to cancel, will the bank return the EMD as soon as the	EMD will be returned to the bidder if RFP is cancelled.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
		decision is taken?	
187.	Annexure L	This is too strict especially since even the best OEM vendors that score highest on Gartner have the occasional downtimes (either by themselves or in combination with specific situations at the client sites). Service vendor should not be penalized 0.5% for every such instance. Also, this definition contradicts with the earlier stated uptime SLA of 99.5% where the remaining 0.5% is surely due to downtime but can happen over multiple instances. Please clarify / restate	Please refer amendment No16,17. Penalty will be imposed for reasons solely attributable to the vendor
188.	Annexure C	We are registered under Companies Act, 2013. Please allow for this too. The NDA Annexure also has to be changed if this change is agreed to.	Please ref. Amendment No. 6
189.	Annexure C	We have been in existence as a company for a little more than 3 years currently (having been incorporated in March 2015) and so cannot satisfy this clause. We have grown rapidly in these 3 years and have >Rs. 10 crore consolidated turnover to show for the financial year 2017-18. Considering the growth from 0 to Rs. 10 crore over 3 years, I request you to consider rewording this as "an average of Rs. 5 crores over the last 3 financial years with turnover in the latest financial year of > Rs. 10 crores". What we lack in age as a company, we have made up by having numerous analytics projects and clients (to the tune of 20+ already). Hope you can consider and give startups like us a chance.	Please ref Amendment.15

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
190.	Annexure J	This contradicts with page 18 section 7 that states "10% of the purchase order". Which is right? Request you to make it 10%	Please ref. Amendment No.3.
191.	General	No of source systems from which we need to extract Data?	Please ref. Annexure W.
192.	General	Format/Type of the Data to be extracted from the sources?	Please ref. Annexure W.
193.	General	Sources and no of sources of the Semi structured Data?	Please ref. Annexure W.
194.	General	Sources and no of sources of the Unstructured Data?	Please ref. Annexure W.
195.	General	Which sources systems provide the real time Data?	Details will be shared with successful bidder,
196.	General	No of Ad Hoc Reports to be build?	Approximately 500 Regulatory reports, BI/DA reports and dashboards are to be migrated/ developed.
197.	General	No of analytical dashboards Reports to be build?	
198.	General	No of Reports to be build?	
199.	General	No of Alerts Reports to be build?	Based on Banks requirement.
200.	General	is support window 24*7 or 16*7 or 16*5 or 8*5?	Please ref. Scope of work clause 5.6
201.	General	what is the current technical stack bank is using for their EDW or DM or Analytical business	EDW/DM/Repository is to developed by successful bidder.
202.	General	what is the retention period of Data in EDW and ODS	Please ref. Annexure W and Q83
203.	5.0 Scope	The scope of the project is limited to developing an analytics data which will get expanded over a period of time that will encompass other business areas as well.	Please ref.RFP (Technical, functional requirements, Scope of work , Implementation Roadmap etc.)
204.	5.0 Scope	As per clarification provided the overall timeline for this project is 3 years. Is this understanding correct?	Please ref. implementation roadmap and Payment terms.
205.	5.0 Scope	What is the current position on the requirements availability for the analytical model specified?	Please ref. scope of work, functional requirements etc.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
206.	5.2.2 Data Engines	Is the Big Data platform already existing or needs to be built newly? If it needs to be built, is it on premise or cloud? Which is the preferred software under consideration(Cloudera/Hortonworks/MapR)?	To be built by successful bidder on premise. Please ref Response to Q.138.
207.	5.2.2 Data Engines	Which predictive analytics use cases are going to use big data platform as source, like Text Analytics, and Social Media sentiment analysis?	Please ref. scope of work technical , functional requirements etc.
208.	5.4.1.1 Analytical Customer Relationship Management	How many products are considered for Upsell or Cross Sell?	Will be shared with successful bidder.
209.	5.4.1.1 Analytical Customer Relationship Management	What are the data sources for this Analytics project?	Please ref Annexure W.
210.	5.4.1.1 Analytical Customer Relationship Management	Are there any sensitive data involved in building the analytical models, which calls for any additional or special NDAs?	All data involved is sensitive. Dedicated personals allocated for this project by successful bidder should sign the NDA on their personal capacity as required by bank.
211.	5.4.1.1 Analytical Customer Relationship Management	which system is going to use single view of customer information for Upsell/Cross Sell?	Provision for promotional calls (IVR), SMS, E-mail etc to be provided as required by bank. Respective departments will be the end users.
212.	5.4.1.1 Analytical Customer Relationship Management	Which campaign management tool is currently being used?	Currently no campaign management tool is installed. To be delivered by successful bidder.
213.	5.6.2 Scope of Support	What 3rd party software installation support are required? This information will help us to cost the solution better. Debugging Errors - Is the SI expected to work with tech savvy users and debug the coding done by them? Coding - What support in coding? which tool? how many users to support?	All software's / solution supplied by the successful bidder as a part of this project must be supported.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
214.	5.5.4 Reporting Requirements	What does the phases I, II, III denote? Request Bank to amend the payment terms to 100% on delivery for licenses and not split 15% payment terms for year 2 & year 3	Please ref. Implementation roadmap. Please adhere to tender terms.
215.	5.4.1.2 Predictive Modeling/Data Mining	While capturing the data requirements for models, if there are dependencies then IB should be in a position to accept the responsibility on itself in provisioning the required data, SI should not be held responsible for this. Is this understanding correct?	Please refer scope of work and Penalty clause. Vendor will be held responsible for reasons solely attributable to the vendor
216.		Prescriptive analytics calls for maintenance of certain benchmarks, Is it safe to assume that such benchmark values will be identified during data exploration. These values will also be confirmed in a timely manner by IB?	Yes.
217.		What are the 3rd party analytical models that are being referred here? Is there an analytical tool in place?	The solution is expected to integrate with 3 rd party analytical models used by bank.
218.		What unstructured data is being referred here? What is the streaming velocity of the unstructured data? (an approx number in terms of GB is fine).	Please ref Answer to Q165, Annexure W.
219.	Table Sl. No. 22	What API's are required for what purposes?	Solution should provide API's as per Banks requirement to integrate with multiple channels.
220.	Table Sl. No. 22	Does IB currently has TAT details on the customer service provided?	Insights to be provided from available data.
221.	Annexure - G	The timelines mentioned in each phase are standalone or cumulative?	Cumulative.
222.	Annexure - G	How many MIS reports needs to be migrated?	Approximately 500 Regulatory reports, BI/DA reports and dashboards are to be developed / Migrated.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
223.	Annexure - G	Current MIS reports use Java and .NET is this understanding correct?	Yes.
224.	Initial number of users to use the system will be 50	Please provide a detailed break-up on the type of users? Eg. Power Users, Report Consumers, etc?	Please ref Annexure W.
225.	Extraction data from source systems viz, CBS, Treasury, CAMDB, IB Singapore, IB Colombo, DCMS	Please provide details on the current data volumes, average data volumes per month, average no of transactions per month, expected growth rate for every data source in scope. Please provide details on the database technology/vendor and version for each source system Please specify the number of years that should be considered as the basis for solution sizing?	Please ref Annexure W. Please adhere to RFP (ref. implementation roadmap, schedule of delivery etc)
226.	Transform data on batch or real-time basis	Please elaborate more on real-time data transformation requirements. Which source-systems are candidates for real-time data extraction? What is the expected latency?	Real- time requirements are limited and will be shared with successful bidder.
227.	Big Data	Please provide details on the source, nature and type of the semi-structured and unstructured data expected to be captured and stored for analysis	Please ref. Annexure W
228.	It should query hybrid, columnar and array based data sources such as Hadoop, Mapreduce, or other NoSQL databases	Does the bank have these data platforms in its environment currently or is the bank in a way advocating a role for these technologies in the End to End Data Analytics and Business Insights solution?	Bank doesn't have mentioned technologies implemented. Solution proposed should be future proof and should be capable of querying data from Nosql databases.
229.	Non-Prod Environments	Please confirm if Bank would require a separate non-production environment for dev/testing purpose. Also, in our experience this environment has typically been at 20-25% of production capacity - please confirm if that is acceptable	Please Ref. Amendment No.1

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
230.	DC-DR sync	What are the RTO and RPO requirements for DR?	RTO: 1 Hour RPO:1 Hour
231.	DC-DR sync	Please provide details of the DC and DR site and the connectivity between them?	DC is located in Chennai and DR is located in Hyderabad. Connectivity: Point to point.
232.	Zonal and Branch level offices	Please specify similarities or variations w.r.t connectivity of zonal & branch offices with the DC	Zones are connected to DC/ DR over MPLS cloud. Branches are connected to zones over MPLS, VSAT, GPRS etc.
233.	DC-DR sync/Replication - Bandwidth requirement and Latency	what would be the data size to be replicated between DC-DR? Please confirm	Please ref Annexure W.
234.	Volumetrics	How many total no. of users will access this system and concurrency?	Please ref. Annexure W.
		What would be the data volume? How much amount of data will be loaded in memory?	Please ref. Annexure W., scope of work, functional requirements, implementation roadmap etc.
		what is approximate number of users who will design campaigns? How many Concurrent users	Please ref. Annexure W.
		Approx. Number of campaigns that will be run in a week/month?	To be discussed with successful bidder.
		Number of Active and Inactive Customer Records	Please ref. Annexure W.
235.	De-Duplication of Data	What is the approx. size of customer data that needs to be deduplicated? What is the total incremental customer data insert/update that happens daily?	Please ref Annexure W.
236.	2	Is the banks data is cleansed and required attributes are captured as part of the core banking for such analysis as these analysis requires good amount of attributes and cleaned data. For example: All customer should have the KYC information for customer based analysis to come out correct / have more accurate results	Please ref. Answer to Q.22. Data collection as a part of data enrichment is also part of solution. Templates are to be developed and shared with end users viz branches, zones etc. for data entry.

Sl.No	RFP Point No/Title/Section Brief	Query / Changes Requested	Banks Reply
237.	12	Remove prescriptive analytic	Please adhere to tender terms.
238.	15	Remove accountability	Please ref. Amendment No.4.
239.	Scope of Work	What is user clarification? How many developer licenses are required.	Licenses will be scaled as per requirement. Please ref. Annexure W.
240.	Award & Signing of Contract.	'May be' awarded the contract – does this mean that lowest bidder may not win the contract.	Contract will be awarded to the lowest bidder. However, Bank reserves the right to cancel the tender.
241.	Source code	Source code of the software will not be given to the bank- what is the expectation here?	Expectation is given clearly in RFP clause No.31 (Pg. No. 30)
242.	Payment terms	Payment is segmented yearly.	Please adhere to tender terms.
243.	Payment terms for AMC	Page 78 – Payment Terms for AMC : What are the mutually agreed T&C for Year 4 and Year 5?	To be shared with successful bidder
244.	Page 42 , Annexure C	Such work for international clients are done under a MSA. Most of the work will be categorized basis of T&M . The contracts are multiyear and will have rate card for resource for a period of time. The value of such engagement will be more than Rs 1 crore, but it will be worded differently.	Please Adhere to Tender Terms.
245.	Scope of Work	Does this requirement mean that a single view of customer has to be created at source level (Data Level), or is it limited to BI Visualization layer only. The concepts can be very different and we need to recommend appropriate tools based on the clarification.	Source(Repository/DW) level. Data Repository/ DW to be prepared in a view to maintain 360° view of customer.

