**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**

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| 1 | 16 | SCHEDULE [E] OVERVIEW OF INDIAN BANK | As on 31st December 2022 Bank has Pan-India network with 21,108 touch points including 5770 Brick & Mortar branches including 3 DBUs, 4969 ATMs/BNAs, 10,368 Business Correspondents. The Bank has expanded its footprint overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo. | Is Indian Bank planning to roll out CRM across all 5,770 branches including foreign branches? Foreign branches need to comply with local laws and it requires separate (or new) implementation which can impact the overall TCO. Kindly confirm.<br><br>Also, are there any contractual workers be part of the proposed CRM system as users? | The solution will be implemented in a phased manner with prioritization to Metro and Urban centres initially and then extended to other centres/ branches subsequently for branches in India only.<br><br>The usage of CRM by contratual workers will be based on the business needs and specific use cases of the Bank. |
| 2 | 20 | Make in India | This RFP is further governed by Government of India, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion order number P-45021/ 2/2017-B.E.-II dated 15th June 2017 for the Public Procurement (Preference to Make in India), Order 2017, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 28th May 2018, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 29th May 2019, revision order no DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020 and subsequent revision order no. P-45021/2/2017-PP (B.E.-II) dated 16th Sept 2020 & its amendment (if any). | Bidder is a 100% Indian organization, so please advise what are the documents required to leverage Make-in-India guidelines? | Please refer to the annexure on Make In India which needs to be submitted by the bidder. |
| 3 | 21 | Make in India | 7.Bank will also provide benefits to Micro and Small Enterprises (MSEs) as per the guidelines of public procurement policy issued by Government of India. The bidders to submit declaration for claiming MSME Benefits as per Annexure-VIII. | Kindly extend the benefit to "Medium" category businesses as well in MSME. | Please adhere to the RFP terms. |
| 4 | 26 | Cost of Bid Document | Cost of Bid Document amounting to Rs. 50,000/- (Rupees Fifty Thousand only) is to be submitted along with technical bid in the form of DD favouring Indian Bank, payable at Chennai, if not participated in the pre-bid meeting, or through electronic transfer as detailed in point no. 8 of schedule [A].<br><br>MSE/ NSIC registered bidders are exempted from submitting the bid cost. | Kindly extend the benefit to "Medium" category businesses as well in MSME. We have Udyam Registration Certificate as well recognized as MSME in Medium Category. | Please adhere to the RFP terms. |
| 5 | 32 | 9.1Eligibility Criteria | •If a Bidder submits a bid on behalf of the Principal/ OEM, the same agent shall not submit a bid on behalf of another Principal/ OEM for the same solution. However multiple bidders can submit bids for the same Principal/OEM. | Bank needs to ensure that multiple System Integrators (SIs) should not bid with same OEMs as this practice will make the normalization process of bids extremely difficult plus it is not a best practice as well. | Please adhere to the RFP terms. |
| 6 | 45 | Change Management: The bidder is expected to provide: | •Refresher Training program on a frequency of 3 months for the updates in the platform. And yearly for next three years on the overall platform. | Is Bank expecting us to schedule one training session on every 3 months? | Yes, all updates in the system need to be percolated to field functionaries through quartely scheduled training sessions. |
| 7 | 46 | Technical Requirements | •The CRM platform should be On-Premises Cloud native solution providing responsive UI suitable for different platforms. | How the Bank will ensure the proposed solution as Cloud Native? Ideally, Bank must seek single instance solution for both On-Premise and Cloud? | Solution should be ready to shift to cloud whenever required. Bidder has to confirm / declare the same, as a part of Technical Eligibility Criteria |

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| 8 | 47 | System Architecture, Self Service & Assisted Channels: | •System should be able to Extract, Transform and Load data from the source systems. | Is Bank expecting us to perform complete ETL (Extract-Transform- Load) activities?? | Yes ETL activities are to be performed by the Bidder wherever required as part of the project. |
| 9 | 61 | Licensing | 4.Whenever additional user licenses are availed, the per-user license cost of that slab will be used for calculating the user subscription licenses for the complete set of users for that year. For example, when moving to slab-3 (Above 5,000 and upto 10,000 users), then the license cost for the entire availed user licenses (including already availed user licenses) will be calculated based on the per-user cost indicated in Sl. No. A1.3 (b) mentioned in the Commercial Bid (Part-II of the RFP document) | Please confirm our understanding of License Billing as this example:  Slab 1 (0 to 3K) – INR 100 PUPM<br>Slab 2 (3K to 6K) – INR 90 PUPM<br><br>If Bank starts with 2,500 Users (1st Slab - Rs. 1,200 Per User Per Year) in year 1 (Jan24) so the Bank pays amount Rs. 30,00,000 for Jan-24 to Dec-24 but moving ahead in Mar-24, if the Bank procures 2,000 more licenses and now total users become 4,500 and slab changed (2nd slab - Rs. 1,080 Per User Per Year), total annual license cost for new slab with 4,500 users is Rs. 48,60,000, so we have to adjust Rs. 30 Lac cost for 3 months (Jan to Mar-24) and calculate new slab cost for 9 months (Apr to Dec-24) so Bank will adjust as below:<br><br>Paid Amount (1st payment) - INR 30,00,000<br>Now Pro rata calculation:<br>Jan to Mar 24 for 2,500 @ INR 100PUPM= INR 7,50,000 (2500*100*3)<br>Apr to Dec 24 for 4,500 @INR 90PUPM = INR 36,45,000 (4500*90*9)<br>Total: INR 43,95,000<br>Final Adjustment for 1st year (2nd payment in case of user increment) = INR 43,95,000 – 30,00,000 (assuming upfront advance payment) =  INR 13,95,000 | In reference to the example, the cost for licenses already  paid for inital 2500 users, will be applicable till Dec 24 for those licenses and the pro-rata cost as per new slab will be applicable for the additional licenses (additional 2000 users)on the revised slab. On the subsequent year,the whole licenses(licenses obtained during start of previous year + obtained during the middel of the previous year) will be paid on the revised slab. |
| 10 | 65 | Hardware Sizing and Performance | Performance & Volume MetricsEstimated No of concurrent users:<br>Year 1: 6,000 users<br>Year 2 & 3: 10,000 users<br>Year 4 & 5: 15,000 users<br>Expected Response TimeResponse time for the user: < 1 second<br>Server-side response time: <  200 ms | Please confirm whether these are concurrent users or the total number of users estimated year on year by the Bank.<br><br>Also, please provide the minimum number of committed users year on year so that we can finalize the optimal price.<br><br>We will also be required break-ups of users: Sales (& FOS), Service, Marketing, Branch, Central Ops etc. Plus, how many Mobile Users and Contractual Workers? This will help us to optimize the pricing. | The user licenses are unified and not segregated as per the user. Bank will procure as outlined in th RFP as per the implementation plan. |
| 11 | 66 | Escrow | 50% of the Costs for the Escrow will be borne by the successful bidder and the rest 50% will be borne by the bank. | Ideally, Escrow cost needs to be bear 100% by the Bank. Kindly accommodate this request. | Please adhere to the RFP terms. |

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| 12 | 69 | 7)Onsite Technical Support (24x7 onsite / production Support engineers) | The successful bidder shall provide three onsite technical support engineers (two L1 & one L2) per shift (to meet the defined SLAs) at Chennai, without any additional cost such as travelling, lodging, resources during the contract period for functional / technical support, ad-hoc reporting, managing the solution on 24x7x365 basis, from the date of GoLive on MVP-1 and upto the end of contract period (i.e. end of 5th year). The successful bidder provides the price breakup of the resources allocated, in the Commercial bid format forming part of this RFP. | Since Bank is seeking 3 shifts to cover 24x7 support, we would like to request Bank to extend conveyance (Cab/ Bus Service) and food service for our staff. Please confirm. | Bank will only provide work environment with infrastructure for the recources. Amenities for the recources are the responsibility of the Bidder. |
| 13 | 77 | Payment Terms | Setting up of Project Management Office (PMO) and deployment of required manpower - 5% of implementation Cost | 15% of Implementation Cost | Please adhere to the RFP terms. |
| 14 | 77 | Payment Terms | Gap Analysis of the existing functionalities and Sign-off on the Functional Specification Document (FSD) by Bank and Successful Bidder - 5% of Implementation Cost | 10% of Implementation Cost | Please adhere to the RFP terms. |
| 15 | 77 | Payment Terms | Installation, Configuration of software / tools required for the proposed Platform in Primary, DR & UAT environment - 10% of Implementation Cost | 20% of Implementation Cost | Please adhere to the RFP terms. |
| 16 | 77 | Payment Terms | Subscription based License fee for the respective year - 100% License fee for the count of user licenses availed during the particular year. | 100% License fee payable annually in advance for the count of user licenses committed for a particular year. The incremental license payment for additional licenses beyond the minimum committed quantity to be paid for the balance duration of the year availed during the particular year.<br><br>1st Payment (1st Year License) should be paid at the time of License Delivery at UAT. Please confirm. | Please adhere to the RFP terms. |
| 17 | 77 | Payment Terms | Go Live of MVP I, II, III, IV & V | 5% of each milestone "Go-Live" can be removed and adjusted as suggested above. Kindly accommodate as it will help us to execute the project smoothly before start receiving License Fee.<br><br>Plus, we also recommend the bank to reduce MVPs or no. of phases as it will increase the labor-intensive efforts of implementation. We have executed similar kinds of projects in single or 2 phases. | Please adhere to the RFP terms. |
| 18 | 83 | 27)Liquidated Damages (LD) | Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in MVP Schedule as per Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract. | Proposed revised clause - For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in MVP Schedule as per Section-III for every week or part thereof subject to maximum of 5% of cost of project for the delay solely not attributable to purchaser. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract. | Please adhere to the RPF terms. |

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| 19 | 83 | 28)Penalty / Guarantees on Response to Errors | Issue ClassificationFrom the date of Go Live of MVP-1 Response TimeRestoration Time*Resolution Time Severity 11 hour3 hours12 hours Severity 23 hours 8 hours 24 hours Severity 36 hours12 hours72 hours | Response Matrix given by the Bank requires a discussion, for Product related issues proposed timelines are practically difficult, we need to work bring more realistic and workable matrix here. | Please adhere to the RFP terms. |
| 20 | | | The failure of the successful bidder to maintain uptime SLA will attract a penalty as mentioned above. The penalty will be capped at 10% of the cost of the project and the penalty will be deducted from the charges payable during the contract period. In case the penalty amount is more than amount payable by bank, bank reserves the right to invoke the performance security submitted by the successful bidder. However, once the penalty crosses 5% of the cost of the project, Bank reserves the right to terminate the contract. | Proposed revised clause - The penalty will be capped at 10% of the cost of the project and the penalty will be deducted from the charges payable during the contract period. In case the penalty amount is more than amount payable by bank, bank reserves the right to invoke the performance security submitted by the successful bidder. However, once the penalty crosses 5% of the cost of the project, Bank reserves the right to terminate the contract. (Penalty for SLA should be capped at 5% of Annual License Subscription Cost + ATS OR 10% of ATS cost) | Please adhere to the RFP terms. |
| 21 | 84 | 30) Performance Security | a.Within 15 days of issue of Purchase Order, the successful bidder shall furnish to the Bank the Performance Security equivalent to 3% of the contract value in the form of a Bank Guarantee, valid for 69 months with further three-months claim period, in the format enclosed (Annexure-IV). Relaxation if any, extended by GOI/ competent authorities for furnishing PBG shall be passed on to eligible bidders. | To arrive on Actual Contract Value, the Bank must defined minimum commitment of users each year and based this we can finalize the TCO/ Contact Value to factor Performance Security. Please help. | Total Cost of Ownership (TCO) of the Project is arrived from the final Grand Total of all line items as per Commercial Bid format (Part-II) of the RFP document. i.e. Grand Total of: Table[A] + Table[B] + Table[C] + Table[D] + Table[E] + Table[F] + Table[G]  (Exclusive of Taxes) |
| 22 | 85 | 31) Limitation of Liability | Successful bidders' aggregate liability under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender. | Instead of Contract Value, License liability to be capped at Annual License subscription Cost and Implementation Liability to be capped at Total Implementation Cost. Please accommodate. | Please adhere to the RFP terms. |
| 23 | 15 | SCHEDULE [E] OVERVIEW OF INDIAN BANK | The Bank has two subsidiaries viz., IndBank Merchant Banking Services Ltd and Ind Bank Housing Ltd. Bank also has two joint ventures namely Universal Sompo General Insurance Company Ltd. and ASREC (India) Ltd. | As per our understanding, the new CRM implementation is only for the Indian Bank (with Indian geography and single tenant) and not any of its subsidiaries. Please confirm. | The proposed CRM platform is for the use of Indian Bank excluding the subsidiaries. |
| 24 | 39 | Gap Analysis | The bidder is expected to study the existing systems used at Indian Bank for Management of Customer Relationship, to assess and provide a gap analysis report, and to suggest a phase-by-phase modular deployment of the necessary solutions to make use of the current infrastructure and data. | Does Indian Bank have any existing partnership with a consulting firm/organization for executing the Gap Analysis? If yes, please confirm. If no, please confirm if the Bidder can engage any consulting firm/organization or do it ourselves which might impact on overall TCO estimation. | It is expected that the Gap analysis will be carried out by the bidder with or without the use of any external agency by the bidder. In case of use of any external agency , please note that the responsibility on the actions and the financial engagement of the agency are on the Bidder only. |

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| 25 | 39 | Gap Analysis | The bidder is also required to research the current bank infrastructure (branch locations, online channels, ATMs, etc.) and provide a solution that can be used in rural areas as well, where bandwidth and internet speeds may be slower. | Does Indian Bank have any existing partnership with a consulting firm/organization for researching the current infrastructure?<br><br>If yes, please confirm.<br>If no, please confirm if the Bidder can engage any consulting firm/organization or do it ourselves which might impact on overall TCO estimation. | It is expected that the Gap analysis will be carried out by the bidder with or without the use of any external agency by the bidder. In case of use of any external agency , please note that the responsibility on the actions and the financial engagement of the agency are on the Bidder only. |
| 26 | 41 | Campaign Management Module | Targeted campaigns by segmenting the audience (based on demographics, product interest, and so on). | Is Indian Bank using any segmentation model currently?<br>Also, since Indian Bank has already made an investment in the Digital Marketing tool, hence we are assuming that the segmentation takes place in that tool.<br>Bidder would be leveraging the same if required. | This feature should be part of the CRM solution proposed. |
| 27 | 41 | Campaign Management Module | Ability to send follow up content or email or take actions based on the way the Customer has behaved to the previous contents sent to them | As per our understanding, the new CRM will be leveraging Indian Bank's existing Digital Marketing platform for follow up on content or take necessary actions.<br><br>Please confirm. | This feature should be part of the CRM solution proposed. |
| 28 | 42 | Sales Management Module | Ability to define Incentive Compensation plans and assign it to the corresponding sales team member | How does Indian Bank currently manage the Incentive Compensation Plans? Is Indian Bank using any system for the same?<br><br>If yes, we strongly recommend to be done as-is since this is not a part of core CRM. | Presently Bank follows manual incentive program. Hence it should be part of the proposed CRM solution |
| 29 | 42 | Sales Management Module | The System should be able to offer targeted promotions and personalised recommendations for the products and services | How does Indian Bank currently manage the promotions and personalised recommendations for the products and services?<br><br>Does Indian Bank have any system like a Promotion/Offer Management for the same?<br><br>If yes, bidder would be leveraging the same.<br><br>Are you looking for AI/ML engine to do the same? | This feature should be part of the CRM solution proposed. |
| 30 | 42 | Sales Management Module | Gamification of the sales management | How does Indian Bank currently manage the gamification of the sales management?<br><br>Does Indian Bank have any system for the same?<br><br>If yes, we strongly recommend to be done as-is since this is not a part of core CRM. | This feature should be part of the CRM solution proposed. |

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| 31 | 43 | Service Management Module | Capability for predictive routing and AI/ML capabilities for resolution of the service requests | Requesting Bank to please share some of the use cases for predictive routing and AI/ML requirements for routing the service requests.<br><br>As per the best practices and understanding, the system has inbuilt queue management, assignment rules, etc. which should suffice the routing of the service requests. Also, since this is a purely CRM solution, the AI/ML capability are recommended to be kept as a separate offering.<br><br>Please confirm our understanding. | Use Case-1. Option to pick key words and auto escalate through predictive routing using AI e.g. if FRAUD word is used by the customer in any service request the system should be able to recognize it and escalate to the concerned team simultaneously while routing the request in normal course. |
| 32 | 44 | Data Analytics & Forecasting | Understanding existing Lead Management Model and other Analytic models and recommend customisation required, if any, in those models for seamless integration | As per our understanding, the new CRM will be integrating with the existing models where the required APIs for integration will be provided by the Indian Bank.<br><br>Please confirm. | The proposed CRM platform will be replacing the existing Lead Managment Solution. Till such time the CRM solution matures, it will be integrating with the exisitng models. |
| 33 | 44 | Data Analytics & Forecasting | The solution should be able to use an internal rule engine that is simple to change and test without writing any code, basic application logics and drag-and-drop choices for rule modification | Since such logics have a high impact on the business operations, we recommend that the Bank should liaise with Bidder/OEM for any changes that are required in the configured rules as and when required. | This feature should be part of the CRM solution proposed. |
| 34 | 45 | Process Design | Ensure migration of user data from existing source systems to the proposed CRM, consisting of data mapping between the existing Lead Management Model application vs the CRM and transform and load the data into the proposed CRM platform | As per our understanding, any data migration required will be carried out by Indian Bank as well as APIs required for integration shall be provided by Indian Bank.<br><br>Please confirm. | Please adhere to the RFP terms. |
| 35 | 45 | Process Design | Define Business Case for the proposed Platform | As per our understanding, Indian Bank will be defining the Business Case/Use Cases for the requirements across Sales, Service and Marketing modules.<br><br>Please confirm. | Indian Bank will be defining the Business Case/Use Cases for the requirements across Sales, Service and Marketing modules |
| 36 | 45 | Change Management | Change Management | As per the best practices, Bidder will offer 'Train-The-Trainer' model of training the limited audience of Indian Bank (Application Champions) wherein these Application Champions will further train the required faculty of Indian Bank as and when needed.<br><br>Also, the entire Change Management process will be managed by Indian Bank or any third party vendor for Change Management.<br><br>Please confirm. | The requirements is explained in detail under Change Managment section of RFP.<br>The bidder is expected to provide training to the trainers and selective zones and 10 selected centers.<br><br>The entire Change Management Process will be managed by Bank Team through our training setup with support of the sucessfull bidder at the initial stage. |
| 37 | 45 | Change Management | User booklet (soft copy) with role specific modules and easy navigation for each process flow | Apart from the standard manuals, any custom specific requirement of the user booklet/handbook shall be taken up by the Indian Bank.<br><br>Please confirm. | Please adhere to the RFP terms. |

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| 38 | 47 | Project Implementation | The MVP scope can further be sub-divided into four phases of delivery i.e., MVP-I, MVP-II, MVP-III and MVP-IV based on the mutual agreement between the bank and the successful bidder | Since we believe that the project governance will be more effective upon mutual discussion and consent, we strongly recommend Indian Bank to be flexible for the project phases/MVPs before the implementation phase begins.<br><br>Also, can we propose our implementation methodologies based on our past implementation experiences so far? | The clarification requested for , is the same as conveyed in the RFP document. |
| 39 | 47 | System Architecture, Self Service & Assisted Channels | System should be able to Extract, Transform and Load data from the source systems | As part of data migration, Indian Bank will be providing the data in landing zone to be migrated to the new CRM in unified format.<br><br>Please confirm. | The data to be extracted, transformed and loaded from the source systems as per requirement. Bank will provide the data on as is and where is basis only. |
| 40 | 47 | System Architecture, Self Service & Assisted Channels | System should be able to Extract, Transform and Load data from the source systems | Kindly define what all data will be migrated also share the high level volume of the same | The CRM System should be able to integration with various existing Applications & Systems of the Bank as per the list furnished in the RFP under SECTION – III - Broad Scope of Work. The CRM System should be able to Extract, Transform and Load data from these source systems. The volume of data will be furnished to the successful bidder. |
| 41 | 50 | Lead Management | Flexible in-built business rule engine | Requesting Bank to please provide the use case for the BREs for Lead Management. | The BREs are required to ensure the leads are responded with the best possible resolution. (for eg home loan query will go to sales team whereas the home loan top up lead will flow to the account holding branch) |
| 42 | 51 | Sales Management | Drop off analysis and system-based recommendations | Please elaborate the requirement of Drop Off Analysis. How does Indian Bank wish to capture such details.<br><br>As per our understanding, it will be done outside the new CRM tool. | This feature should be part of the CRM solution proposed. CRM should be able to record drop-off of customers from different touch points and journeys and recommend next actions/insights for these leads. Based on the drop off data , the system should be able to provide insights/recommendations for the same. |
| 43 | 51 | Sales Management | Auto generation of appreciation certificates/letters in pre-defined format on achievement of periodic sales targets or specific targets with Checker functionality. | As per our understanding, the new CRM will be integrating with Indian Bank's existing 'Employee Reward & Recognition Platform' to generate the appreciation certificates/letters/etc.<br><br>Please confirm. | This feature should be part of the CRM solution proposed. |
| 44 | 51 | Sales Management | Digital banking champion (DBC) Database Management | Please elaborate the requirement of DBC Database Management. | Digital Banking Champions who are performing various activities in terms of Digital onborading and servicing of cleints. DBC data base includes their personal history, background, experience, mapping with the branches and Zones, Their performance.<br>The date base in being maintained manully at present and perfomance is being measured by an inhouse Dashboard. |
| 45 | 51 | Sales Management | Separate Module for selling digital products like Mobile Banking, Internet Banking, POS, QR Code and other digital products | Requesting Bank to please explain the need for a separate module for selling products.<br><br>Does this mean a separate workflow/process?<br><br>Please elaborate and confirm. | The same refers to separate workflow/process for the same. |

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| 46 | 51 | Sales Management | Push messages for pre-approved digital products/journeys and tracking | As per our understanding, the scope of this new CRM is only limted to Sales, Service and Marketing and not related to any requirements of DLP or LOS. Hence, such push messages will be managed by Indian Bank's respective systems only.<br><br>Please confirm. | This feature should be part of the CRM solution proposed across multiple modules. |
| 47 | 52 | Sales Management | Ability to track digital Journeys through DLP/LOS with capability to generate MIS | As per our understanding, the scope of this new CRM is only limted to Sales, Service and Marketing and not related to any requirements of DLP or LOS. Hence, such tracking will be managed by Indian Bank's respective systems only.<br><br>Please confirm | This feature should be part of the CRM solution proposed across multiple modules. |
| 48 | 52 | Sales Management | Ability to have a proper Feedback Mechanism for customers and internal stakeholder. | Does Indian Bank has an existing Enterprise Survey/Feedback Management in place?<br><br>If yes, CRM solution will be integrating with the same. | This feature should be part of the CRM solution proposed. |
| 49 | 52 | Sales Management | Ability to push video messages and creatives to the sales team and customers | As per our understanding, the video messages are referred here as Knowledge Base Videos for internal (employee) Sales team.<br><br>Please confirm. | The same refers knowledge base videos for the internal team (internal videos as well sales centric videos etc) as well as videos for the customers through available interaction channels.(product promo, customer awareness videos etc) |
| 50 | 52 | Sales Management | Capability to create internal chat group for communication with team using channels like mobile, email, teams, or other user-friendly channels. | As per our understanding, the new CRM will be integrating with Indian Bank's existing internal social platform (like MS Teams) for internal communication/group chats/etc.<br><br>Please confirm.<br><br>We strongly recommend to remove this requirement as this is not a part of core CRM. | This feature should be part of the CRM solution proposed. |
| 51 | 52 | Service Management | Option to add document /scanned image/pdf while taking request at Branch User level. | Does Indian Bank has an existing Enterprise Document Management System in place?<br><br>If yes, CRM solution will be integrating with the same. | This feature should be part of the CRM solution proposed. |
| 52 | 53 | Service Management | FAQs/SOP/Process flow tab with each Service request for learning and support for the users | As per our understanding, the new CRM has an inbuilt Knowledge Base for help and support of the users.<br><br>Please confirm. | The requirement is for having inbuilt knowledege base readily available for the end user for aiding them in service request resolution. |
| 53 | 54 | Service Management | Ability for live chat, internet telephony and social Media channels | As per our understanding, since the live chats are meant for the customer facing portals/platforms like Internet Banking, DLP, Mobile banking, the Indian Bank must be having a live agent chat for such portals/platforms. Hence, we recommend to remove this requirement and if required, the new CRM will be integrating with Indian Bank's existing internal customer communication platform for live chats.<br><br>Please confirm. | This feature should be part of the CRM solution proposed. |

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| 54 | 54 | Campaign Management | Ability to send bulk messages/ emails/ WhatsApp etc with Image/ HTML messages and text options | As per our understanding, the new CRM will be utilizing Indian Bank's existing SMS/Email gateways and/or Marketing tool for sending bulk messages.<br><br>Please confirm. | Yes, Bank will extend its SMS gateway / WhatsApp business provider / email gateways. Marketing tool should be part of the CRM solution proposed. |
| 55 | 54 | Campaign Management | Ability to push creatives/ Videos with download options at any level | As per our understanding, since Indian Bank has already made an investment in the Digital Marketing tool, hence we are assuming that the creative/videos takes place in that tool.<br><br>CRM Solution would be leveraging the same if required.<br><br>Please confirm. | This feature should be part of the CRM solution proposed. |
| 56 | 54 | Campaign Management | Ability to interact with customers through following channels of communication<br>WhatsApp, Email, SMS, Facebook Messenger, Instagram, Telegram, Twitter, Linked-in and all other popular channels of customer interaction. | We assume that Indian Bank would be providing all necessary APIs of mentioned platforms like WhatsApp, Email, SMS, Facebook Messenger, Instagram, Telegram, Twitter, Linked-in, etc. Any modification or customization required in such APIs would also be taken care by the Bank. | The integartion has to be done by the bidder. Wherever feasible and applicable, Bank will provide the necessary APIs. The CRM solution should be able to consume the APIs provided as these will be global APIs of these solutions and the necessary modification/customisation will be required be done at the CRM end by the bidder. |
| 57 | 54 | Campaign Management | Ability to capture number of Message /WhatsApp messages/email sent, delivered count, opened count, responded count, Not interested count, not responded, count of lead generated and leads converted. | As per our understanding, since Indian Bank has already made an investment in the Digital Marketing tool, hence we are assuming that capturing/analysing the communication sent to the customers/leads/etc. takes place in that tool.<br><br>CRM Solution would be leveraging the same if required.<br><br>Please confirm. | This feature should be part of the CRM solution proposed. |
| 58 | 54 | Campaign Management | Campaign planning functionality with view of all the running campaigns and dates blocked on the Calendar | As per our understanding, since Indian Bank has already made an investment in the Digital Marketing tool, hence we are assuming that the campaign planning with calendar sync. takes place in that tool.<br><br>CRM Solution would be leveraging the same if required.<br><br>Please confirm. | This feature should be part of the CRM solution proposed. |
| 59 | 55 | Campaign Management | Outreach planner for the new/old journeys and products with inbuilt approval system on expected costing and mode of channels | As per our understanding, since Indian Bank has already made an investment in the Digital Marketing tool, hence we are assuming that the outreach planner takes place in that tool.<br><br>CRM Solution would be leveraging the same if required.<br><br>Please confirm. | This feature should be part of the CRM solution proposed. |
| 60 | 57 | Customer 360 | ML & AI capabilities to display the cross sell/up sell products in customer 360 page | As per our understanding, the new CRM will be leveraging Indian Bank's existing Offer Management system or AI/ML tool for generating and displaying the offers.<br><br>Please confirm. | This feature should be part of the CRM solution proposed. |

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| 61 | 57 | Test Automation | End to end advanced monitoring using centralized log management to enable proactive alert and incident management | As per our understanding, the new CRM will be leveraging Indian Bank's existing Centralized Log Management and Incident Management system for such proactive alerts.<br><br>Also, for an on-premise deployment, the infra and its related components will be managed by the Indian Bank or third party provider.<br><br>Please confirm. | CRM should have its own log management functionality. The proposed CRM platform to also integrate with Bank's Centralized Log Management (SIEM) system.Bank shall provide Hardware, Operating System and Oracle Database based on the architecture and specifications recommended by the Successful Bidder. The scope of hardware / infrastructure support and maintenance is in the scope of the Bank.<br>The selected bidder is responsible for complete supply, Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software/ tools supplied by the Bidder, that are forming part of the proposed CRM Platform. |
| 62 | 57 | Test Automation | The Bidder should also provide and implement version control tool | As per our understanding, the new CRM will be leveraging Indian Bank's existing Version Management system for such version control.<br><br>Also, for an on-premise deployment, the infra and its related components will be managed by the Indian Bank or third party provider.<br><br>Please confirm. | The Bidder should provide and implement version control tool.<br><br>Bank shall provide Hardware, Operating System and Oracle Database based on the architecture and specifications recommended by the Successful Bidder. The scope of hardware / infrastructure support and maintenance is in the scope of the Bank. |
| 63 | 57 | Test Automation | Source code management which enables coordination, sharing and collaboration across the development teams | As per the best practices, the source code will be managed by OEM/Bidder. | Please adhere to the RFP terms. |
| 64 | 57 | Test Automation | The Bidder should be able to automate unit testing, functional testing and non-functional testing (e.g. performance test, security test) and integrate them into the pipeline | As per the best practices, any additional testing required on the application like unit testing, functional testing, non-functional testing (performance test, stress test, security test) will be managed by the Indian Bank.<br><br>Also, for an on-premise deployment, the infra and its related components will be managed by the Indian Bank or third party provider.<br><br>Please confirm. | This refers to the CI/CD pipeline and the testings performed therein. |
| 65 | 59 | Security | While developing the interfaces, the Bidder must ensure and incorporate all necessary security and control features within the application as per OWASP, PADSS standards and Digital Payment Security Controls of RBI to maintain confidentiality, integrity, and availability of the data. | Since this is purely a CRM application, requesting Indian Bank to please amend this requirement of 'PA-DSS' and 'Digital Payment Security Controls of RBI' as the CRM will be integrating with Bank's existing Payment system for any payment related requirements. | The CRM system should be PA-DSS compliant since the system integrates and process data from Bank's Card Management Systems. Necessary masking of sensitive data to be handled by the system as per guidelines. |
| 66 | 59 | Security | DevSecOps tools designed for Micro Service architecture environments to scan code as it is developed | As per our understanding, for DevOps, pipeline creation & maintenance will be done by Indian Bank, and we shall support and guide Indian Bank IT team for the same. | Please adhere to the RFP terms. |

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| 67 | 60 | Security | The system to be fully compliant with ISO27001 controls, PDP/GDPR, PA-DSS guidelines. | Since this is purely a CRM application, requesting Indian Bank to please amend this requirement of 'PA-DSS' as the CRM will be integrating with Bank's existing Payment system for any payment related requirements. | The CRM system should be PA-DSS compliant since the system integrates and process data from Bank's Card Management Systems. Necessary masking of sensitive data to be handled by the system as per guidelines. |
| 68 | 64 | Hardware Sizing and Performance Requirement | The Bidder should host the Platform at Bank's advised premises in High Availability mode, along with DR and a minimum uptime time of 99.50% per quarter | We recommend Indian Bank to dilute this clause as below, 'The Bidder should host the Platform at Bank's advised premises in High Availability mode, along with DR and a minimum uptime time of 98.00% per quarter' As deployment of High Availability with a minimum uptime time of 99.95% will result into high TCO estimation. | Please adhere to the RFP terms. |
| 69 | 65 | Expected Response Time | Response time for the user: < 1 second | For an on-prem deployment, response time less than 1 sec will depend on bank's network latency. Hence, request to dilute this clause to at least 2 seconds. | The response time for the user should be < 1 second for the CRM System excluding the Bank's network latency. |
| 70 | 105 | Technical Specifications | The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical disabilities | Does Indian Bank have any guidelines related to be adhered for visual, auditory, physical disabilities? | Industry standard guidellines to be followed. |
| 71 | 106 | Technical Specifications | The platform should be able to support open source, server-side languages and client-side scripting/ programming languages like Java scripts, ActiveX, etc. | We recommend Indian Bank to remove this requirement as the Bidder's CRM platform is a single code based organically built platform which supports low-code, no-code capabilties | Please adhere to the RFP terms. |
| 72 | 106 | Technical Specifications | The platform should be able to Extract, Transform and Load data from the source systems. | We recommend Indian Bank to amend this requirement as below: System should support the activities carried out by Indian Bank for Extract, Transform and Load data from the source systems wherein Extraction and Transformation will be done by Indian Bank and Loading will be done by Bidder once the data is received from Indian Bank | Please adhere to the RFP terms. |
| 73 | 106 | Technical Specifications | The proposed platform should be Big Data ready. | As per our understanding, bank already has a DWH/ Data-lake in place. If required, CRM solution will integrate. Please confirm. | The proposed CRM solution should be Big Data ready, as it is a prerequisite for integration. Bank at present does not have DWH/Data-lake in place. |
| 74 | 107 | Technical Specifications | The platform should support necessary security and control features within the application as per OWASP, PADSS standards etc. The platform should ensure Data Integrity using internationally accepted hashing algorithms such as MD5/ SHA-2 or higher etc. and support standard algorithms like AES. | Since this is purely a CRM application, requesting Indian Bank to please amend this requirement of 'PA-DSS' as the CRM will be integrating with Bank's existing Payment system for any payment related requirements. | The CRM system should be PA-DSS compliant since the system integrates and process data from Bank's Card Management Systems. Necessary masking of sensitive data to be handled by the system as per guidelines. |
| 75 | 107 | Technical Specifications | The platform should possess capability to obfuscate the application / code prior to release | We recommend Indian Bank to remove this requirement as the Bidder's CRM platform shall provide the necessary release notes well in advance if required | Please adhere to the RFP terms. |
| 76 | 108 | Technical Specifications | The platform should support Bank's requirements of 120 minutes Recovery Time Objective (RTO). | We recommend Indian Bank to amend this requirement as below: The platform should adhere to Bank's Recovery Time Objective (RTO) and Zero Recovery Point Objective (RPO). | Please adhere to the RFP terms. |

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| 77 | 113 | Sales Management | Pre-Screening for loan leads having integration capabilities with external data sources such as demographic profiles from social media, CIC Reports, Government Portals, Aadhaar & PAN verification | As per our understanding, the pre-screening of the loan leads will be managed in the respective system of the Bank (such as DLP) and if required, such information can be displayed on the Lead Summary from CBS/LMS/DLP/etc. via integration.\n\nPlease confirm. | In addition to the loan lead management in the respective system like DLP being displayed in the CRM, the system should also have capability for integration to such external data sources as and when required to be integrated. |
| 78 | 113 | Sales Management | Pre-approved and customised offers and cross sell opportunities using analytics based on Customer behaviour, spend analysis, exiting holding pattern | As per our understanding, the new CRM will be leveraging Indian Bank's existing Offer Management system for displaying the offers.\n\nPlease confirm. | This feature to be available as part of the proposed CRM solution. |
| 79 | 120 | Customer 360 | Ability to generate personalised offers for existing and prospective customers using AI/ML /Data Analytics tools based on the users interests, demographic attributes, browsing preferences and habits etc | As per our understanding, the new CRM will be leveraging Indian Bank's existing Offer Management system or AI/ML tool for generating and displaying the offers.\n\nPlease confirm. | Bidder is expcted to build the capability of personalised offers based on the rule engines specified by the business departments. At present Bank does not have any offer managment solution and it is being done manualy by various departments.\nThis feature should be part of the CRM solution proposed. |
| 80 | 121 | Customer 360 | Capability to generate Customer Profitability Index for each Customer in Customer Database | As per our understanding, the new CRM will be leveraging Indian Bank's existing AI/ML tool for generating Customer Profitability Index.\n\nPlease confirm. | This feature should be part of the CRM solution proposed. |
| 81 | - | - | AI/ML/Analytics | Since Indian Bank has already made an investment in the Data Analytics models, the new CRM will be leveraging such data analytics models for any AI/ML/Analytics requirement listed in the entire RFP. | Please adhere to the RFP terms. |
| 82 | - | - | AI/ML/Analytics | If not, CRM solution has a separate offering for AI/ML/Analytics.\n\nPlease confirm if the bank wants the same to be a part of an offering for this RFP instead of utilizing Bank's existing Data Analytics models. | AI/ML should be available as part of the on-premises cloud native CRM solution offering. |
| 83 | - | - | Other Projects | Currently, are you also running any other digital transformation projects apart from CRM? | Yes. Details will be shared with successful bidder |
| 84 | - | - | System Integrators/ Consulting Partner | For this digital transformation of new CRM, is there any System Integrator (SI) partner or Consulting partner involved? | Bank has consultant for Digital transformation.\nThe bidder for responsible for implementation of the proposed CRM solution as per the RFP terms and conditions, |
| 85 | - | - | Verticals | What are the different verticals for which Indian Bank needs to implement this new CRM solution:\n1. Retail (Individual)\n2. Corporate (Non Individual)\n3. SME\n\nIs there any other vertical which needs to be considered? | CRM solution will be implemented in all all major bank verticals. |
| 86 | - | - | Team Structure | What is the team structure of the organization? | Will be shared subsequently with successful bidder. |

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| 87 | - | - | Role Management | Requesting Bank to share the various roles who will be the part of new platform along with count breakup (e.g. Sales Manager - 20, Supervisor - 15, Data Entry Operators, Quality Checker, Sales & Marketing, Service, Contact Centre, Analytics, Admin Users, etc.) | Will be shared subsequently with successful bidder. |
| 88 | - | - | Product Management | What are the products & product categories across each vertical? | Will be shared subsequently with successful bidder. |
| 89 | - | - | Service Management | Do you envisage any STP (Straight Through Processing/Real time) based integration for customer servicing? If yes, then please share the list of STPs. | Yes, list will be shared with successful bidder. The journeys to be created in CRM for Service requests. |
| 90 | - | - | Digital Journeys | Do you have any existing digital journeys? If yes, do you have a win-back process in place? | Various Digital Journies are in the offering and presently win back process is based on repeated followup messages through pop ups on existing applications, sms, emails etc. as well as calling by call center team |
| 91 | - | - | Offer Management | How does the bank currently manage cross sell/up sell? | Through Branch Network and available digital channels. |
| 92 | - | - | Survey Management | How does Indian Bank captures the surveys/feedback from their customers? | Through Social Media Channels, Chatbot, ATM, Call centre (Inbound and Outbound) and mobile app, website, Bank Branches etc |
| 93 | - | - | Mobility | Please specify no. of users who will be accessing Mobile App and from which department. | Will be shared subsequently with successful bidder. |
| 94 | - | - | Segmentation | How does the bank do segmentation of customers currently? | Presently customer data available through MIS is being filtered on the basis of geographical and demographical factors for segmentation. |
| 95 | - | - | Marketing | Do you have an existing Digital/Social Media Marketing tool? | Bank at present handles such activities on adhoc basis. There is no specific tool available at present for the same. |
| 96 | - | - | Email | How many outgoing mail servers (SMTP) are to be configured for sending outgoing mails (if required)? | Outgoing servers as per need without limitation to be configured. |
| 97 | - | - | Report Management | Kindly share the list of reports to be generated by the new CRM. If possible, please share sample reports (eg. RBI and Government of India agencies, MIS, etc.) | Will be shared subsequently with successful bidder. |

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| 98 | - | - | Project Delivery | We understand and assume that CRM application solution activities and implementation services (Requirement gathering, development, testing support (SIT/UAT), go live) are provided by us and the remaining activities mentioned below are taken up by Indian Bank's IT team or third party CSP team.<br><br>Please confirm if Indian Bank's IT team or CSP team can perform the following:<br>A. Infrastructure Supply, Support and Maintenance<br>B. Security Maintenance<br>C. Deployment<br>D. Disaster Recovery and Business continuity<br>E. Testing:<br>    a. Application Security (VAPT)<br>    b. Performance Test<br>    c. Load/ Stress<br>    d. SIT<br>    e. UAT<br>F. Customer's side integration<br>    a. Data Migration activity<br>    b. ETL activities<br>    c. Integration jobs (Any data, which has to be fetched from legacy system to staging)<br>    d. API/ webservices (Any API, which need to be custom developed to integrate with core system)<br>G. Training and Roll out activities | The bidder is responsible for activities related to the solution to be supplied. Bank will undertake the infrastructure related activities. |
| 99 | - | - | System Rollout | As per our understanding, the overall system rollout will be carried out by Indian Bank.<br><br>Please confirm. | To be rolled out by the bidder in consultation with the Bank. |
| 100 | - | - | System Training | As per our understanding, we follow a Train-The-Trainer (TTT) approach for the system training to the identified Indian Bank key stakeholders. The business team training will be carried by Indian Bank from those key stakeholders whom we have trained.<br><br>Please confirm. | The training requirements as detailed in the RFP document has to be carried out by the bidder. Please adhere to RFP terms. |
| 101 | - | - | Language | We understand that Indian Bank requires this Customer Relationship Management application to have English as the base language.<br>Do you need any other languages?<br><br>If yes, please mention. | System should have multilingual capability and the same to be enabled based on the needs of the Bank. Bank would prefer to have Hindi in addition to English as the base language. |
| 102 | - | - | Technical Challenges | Currently, are there any technical challenges you are facing with existing systems? | The confidential data sought for will be shared and discussed with the successful bidder. |
| 103 | - | - | IT Landscape | Please share the current IT Landscape.<br>(Architecture diagram for all systems pulling data from/pushing data to current CRM) | The confidential data sought for will be shared and discussed with the successful bidder. |

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| 104 | - | What are the systems planned to be sun-set during and post implementation? | System | What are the systems planned to be sun-set during and post implementation? | The confidential data sought for will be shared and discussed with the successful bidder. |
| 105 | - | Please define the name of solution and purpose which are used currently: | System | Please define the name of solution and purpose which are used currently: | The confidential data sought for will be shared and discussed with the successful bidder. |
| 106 | - | Please define the name of solution and purpose which are used currently: | System | Core Banking Solution | The confidential data sought for will be shared and discussed with the successful bidder. |
| 107 | - | Please define the name of solution and purpose which are used currently: | System | Document Management System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 108 | - | Please define the name of solution and purpose which are used currently: | System | AD platform/User access management /SSO logins | The confidential data sought for will be shared and discussed with the successful bidder. |
| 109 | - | Please define the name of solution and purpose which are used currently: | System | Lead Management System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 110 | - | Please define the name of solution and purpose which are used currently: | System | Campaign Management | The confidential data sought for will be shared and discussed with the successful bidder. |
| 111 | - | Please define the name of solution and purpose which are used currently: | System | Service/Ticket Management | The confidential data sought for will be shared and discussed with the successful bidder. |
| 112 | - | Please define the name of solution and purpose which are used currently: | System | Business Process Management | The confidential data sought for will be shared and discussed with the successful bidder. |

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| 113 | - | Please define the name of solution and purpose which are used currently: | System | Loan Origination System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 114 | - | Please define the name of solution and purpose which are used currently: | System | Digital Lending Platform | The confidential data sought for will be shared and discussed with the successful bidder. |
| 115 | - | Please define the name of solution and purpose which are used currently: | System | Digital Marketing Platform | The confidential data sought for will be shared and discussed with the successful bidder. |
| 116 | - | Please define the name of solution and purpose which are used currently: | System | Call Centre/Contact Centre System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 117 | - | Please define the name of solution and purpose which are used currently: | System | Mobile Banking App | The confidential data sought for will be shared and discussed with the successful bidder. |
| 118 | - | Please define the name of solution and purpose which are used currently: | System | Internet Banking | The confidential data sought for will be shared and discussed with the successful bidder. |
| 119 | - | Please define the name of solution and purpose which are used currently: | System | EFRMS System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 120 | - | Please define the name of solution and purpose which are used currently: | System | CGRS System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 121 | - | Please define the name of solution and purpose which are used currently: | System | Trade Finance System | The confidential data sought for will be shared and discussed with the successful bidder. |

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| 122 | - | Please define the name of solution and purpose which are used currently: | System | Debit Card Management System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 123 | - | Please define the name of solution and purpose which are used currently: | System | Credit Card Management System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 124 | - | Please define the name of solution and purpose which are used currently: | System | eKYC System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 125 | - | Please define the name of solution and purpose which are used currently: | System | vKYC System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 126 | - | Please define the name of solution and purpose which are used currently: | System | FI Solution/Gateway | The confidential data sought for will be shared and discussed with the successful bidder. |
| 127 | - | Please define the name of solution and purpose which are used currently: | System | Mail Server | The confidential data sought for will be shared and discussed with the successful bidder. |
| 128 | - | Please define the name of solution and purpose which are used currently: | System | SMS Gateway | The confidential data sought for will be shared and discussed with the successful bidder. |
| 129 | - | Please define the name of solution and purpose which are used currently: | System | Chatbot/Chat tool | The confidential data sought for will be shared and discussed with the successful bidder. |
| 130 | - | Please define the name of solution and purpose which are used currently: | System | HRMS | The confidential data sought for will be shared and discussed with the successful bidder. |

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| 131 | - | Please define the name of solution and purpose which are used currently: | System | Analytical/BI | The confidential data sought for will be shared and discussed with the successful bidder. |
| 132 | - | Please define the name of solution and purpose which are used currently: | System | AI/ML | The confidential data sought for will be shared and discussed with the successful bidder. |
| 133 | - | Please define the name of solution and purpose which are used currently: | System | Cross sell System | The confidential data sought for will be shared and discussed with the successful bidder. |
| 134 | - | Please define the name of solution and purpose which are used currently: | System | Enterprise Service Bus/API engine | The confidential data sought for will be shared and discussed with the successful bidder. |
| 135 | - | Please define the name of solution and purpose which are used currently: | System | ETL Tool | The confidential data sought for will be shared and discussed with the successful bidder. |
| 136 | - | Please define the name of solution and purpose which are used currently: | System | Database Activity Monitoring Tool - DAM McAfee | The confidential data sought for will be shared and discussed with the successful bidder. |
| 137 | - | Please define the name of solution and purpose which are used currently: | System | Privileged Identity Management - PIM Arcos | The confidential data sought for will be shared and discussed with the successful bidder. |
| 138 | - | Please define the name of solution and purpose which are used currently: | System | Security Information and Event Management - SIEM IBM Qradar | The confidential data sought for will be shared and discussed with the successful bidder. |
| 139 | - | Please define the name of solution and purpose which are used currently: | System | Any other?: (Please mention) | The confidential data sought for will be shared and discussed with the successful bidder. |

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| 140 | - | Please define the name of solution and purpose which are used currently: | System | Is reporting DB required or not? | The confidential data sought for will be shared and discussed with the successful bidder. |
| 141 | - | Please define the name of solution and purpose which are used currently: | System | Is there a specific preference of bank for the type of Kubernetes/Container technology? | The confidential data sought for will be shared and discussed with the successful bidder. |
| 142 | - | - | Deployment | What is the preferred form of deployment strategy planned for CRM i.e. On-Premises, Private Cloud or Public cloud? | On premises with an option of Private Cloud |
| 143 | - | - | Deployment | In case Indian Bank is looking for Private Cloud, do you have a private landing zone? | Bank is in the process of implementing on-premises cloud native infra including managed services. |
| 144 | - | - | Deployment | Is there any Bank's existing system such as CBS, BPM, DMS, LOS etc deployed over Cloud? If yes, then please specify System details and name of Cloud vendor? | None of the referred solutions is at present deployed over the cloud. |
| 145 | - | - | CI/CD | What is the tool Indian Bank uses for CI/CD pipeline? We understand that pipeline creation & maintenance will be done by Indian Bank, and we shall support and guide Indian Bank IT team for the same. | CI/CD pipeline to be created and maintained by the successfule bidder |
| 146 | - | - | Infra | As per the RFP, the sizing is to be considered for 5 years. Please confirm. | The sizing is to be considered for 5 years. |
| 147 | - | - | Infra | Do you require DR with 50% or 100% capacity of Production? | DR is required at 100% capacity of DC |
| 148 | - | - | Infra | Where would the DC, DR sites to be considered? | DC - Chennai, DR - Mumbai |
| 149 | - | - | Infra | As per the RFP, the production environment require high availability. Please confirm. | Yes. High availability is required for Production Environment |
| 150 | - | - | Infra | Please share Purging policy percentage for volume data at the end of each year | Will be shared with the successful bidder |
| 151 | - | - | Infra | Is DMZ required? (If system is to be accessed over internet as well) | The solution is to be used by Internal users only. However, access to be provided over mobile devices. |
| 152 | - | - | Infra | We support both MS SQL and Oracle. However, we understand that the bank is inclined towards Oracle Database only. Please confirm. | Oracle Database licenses will be provided by the bank. If proposed solution requires any other database other than Oracle, bidder has to provide required database and licence in the name of the Bank and absorb the cost within the TCO |
| 153 | - | - | Infra | As per our understanding, infra will be managed by Indian Bank or third party CSP. Please confirm the same. | Bank will supply,maintain and manage the infrastructure for the project |
| 154 | - | - | Integration | Do you have a Middleware/DWH in place? If Yes, kindly mention which. If No, kindly share Integration strategy. | Bank already has IBM middleware solution in place. |
| 155 | - | - | Business Outcome | What are the 3 most important Business outcomes Indian Bank requires from the new CRM solution? | The query is outside the scope of the RFP deliverables. |

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| 156 | - | - | Challenges | What are the top challenges which you are facing currently? If possible, kindly share the Use cases | the query is outside the scope of the RFP deliverables. |
| 157 | - | - | Budgetory | Is this digital transformation already budgeted? | The query is outside the scope of the RFP deliverables. |
| 158 | 6 | SCHEDULE [A]: | IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION | Since the pre-bid meeting is scheduled on 17-Feb-2023, and assuming the Bank will need another few days to share responses to bidder's queries, it will leave the bidder with less than 2 weeks time to account for the suggested changes, make necessary adjustments, seek internal approval and respond to RFP . Hence, we request you to kindly consider extending the deadline for RFP response submission by 2 weeks till 20-Mar-2023. | PLEASE REFER TO THE AMENDMENT CORRIGENDUM -1 |
| 159 | 6 | SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION | Date, time and venue of presentation & demo by the eligible bidders | Kindly share an indication of how much time gap can be expected between bid document submission and presentation? | The same will communicated to the eligible bidders with sufficient time for preperation |
| 160 | 26 | 7. Bid Security (Earnest Money Deposit) | The Bidder should submit at the time of online submission of Bid, as part of its bid, a bid security / EMD in the form of DD/ Fund transfer/ Bank Guarantee issued by a Scheduled Commercial Bank located in India (other than Indian Bank), in the form provided in the Bidding Documents (Annexure - V) | Annexure V (Manufacturers' Authorization Form (MAF)) mentioned does not relate to bank EMD/bid security. Can the bank please confirm correct annexure that needs to be referred for submitting the EMD. | PLEASE REFER TO THE AMENDMENT CORRIGENDUM -1 |
| 161 | 33 | Evaluation Methodology | Every implementation in each module will carry 2 marks with maximum cap of 10 marks for each module | Please confirm if all 5 modules have been implemented in a single bank, then this will qualify for 2marks in each module (total 10 marks for 1 client account)? | The same will qualify for 2marks in each module (total 10 marks for 1 client account) |
| 162 | 33 | Para 4 (Technical Evaluation Evaluation Methodology 1 Bidder & OEM's Experience in implementing CRM Modules in BFSI (Max. Marks – 50) | Bidder's/OEM Experience: The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment. Name of the Module 1. Lead Management 2. Campaign Management 3. Sales Management 4. Support and Service Management 5. Customer 360 | 1. We assume implementation of the mentioned 5 CRM modules across global BFSI clients shall be allowed. 2. For global credentials, given the confidentiality requirements between consultant's member firms, we will not be able to attach engagement letters. Would a self declaration suffice in case of this? | 1. Experience in implementation across global BFSI clients will be accepted for scoring. 2. As per RFP, the bidder to submit necessary evidence from the Bank to the effect that the module is implemented and working satisfactorily. |
| 163 | 34 | Evaluation Methodology | The Bidder should have experience of implementing CRM Modules in PSB/Private Banks. | Please confirm if same bank credential can be used across both technical evaluation criteria 1 (Bidder & OEM's Experience in implementing CRM Modules in BFSI ) and criteria 2 (Bidder & OEM's Experience of Implementing CRM Modules in Public Sector/ Private Sector Banks with more than 1000 branches). E.g. Lead and sales management implementations implemented at Bank X will fetch 4 marks in technical evaluation criteria 1 and 10 marks in technical evaluation criteria 2. | YES, the same will considerd for scoring. Submission of supporting documents only once is also accepted, provided due reference is mentioned in the relavent sections. |

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| 164 | 34 | Evaluation Methodology | The Bidder should have experience of implementing CRM Modules in PSB/Private Banks. | We assume same client account may be referenced across evaluation criteria 1 and 2. In order to manage the file size during submission, may we propose to put the supporting document only once for each credential, and cross-reference it across  evaluation criteria 1 and 2. Kindly clarify if this can be done? | Submission of supporting documents only once is accepted, provided due reference is mentioned in the relavent sections. |
| 165 | 39 | Para 1 (GAP Analysis) | The bidder is expected to sturdy the existing systems used at Indian Bank for Management of Customer Relationship, to assess and provide a gap analysis report, and to suggest a phase-by-phase modular deployment of the necessary solutions to make use of the current infrastructure and data | We would request the bank that existing artefacts around business and technology specifications envisioned for CRM application should be made available by the bank at the start of the engagement (Preferably by the first week of the engagement) | Will be discussed with successful bidder |
| 166 | 39 | Para 3 (Integration with Existing Applications & Systems) | Proposed solution to be integrated with various application, and it is expected that a roadmap of integration of these channels is also to be prepared. Some of our core platforms are listed for reference. | 1. What are the total number of expected integrations of the CRM platform within the Bank ecosystem as the RFP has listed 33 integrations. 2.Overall how many  applications are API ready for integration so that the implementation timeline can be estimated accurately | Wll be shared with the successful bidder. API's are available for critical applications of the Bank for integration. Bank will arrange for alternative solutions for integration wherever existing applications do not have API's. |
| 167 | 42 | D. Service Management Module | The system should be able to automate customer interactions and empower customer service representatives across all channels, including call centers, email, Chatbot, websites and social media etc. | 1.What are the various social Media platforms required here for lead generation? 2.Does bank need Chatbot solution also from Vendor or we need to integrate with existing chatbot used by bank? | 1. Website, Facebook, Twitter, Linked-In, Youtube, Instagram etc. 2. Bank is already having Chatbot. The bidder to integrate with the exisitng chartbot and may also provide chatbot solution whereever feasible. |
| 168 | 43 | E. Customer 360 | Solution should provide one-stop-solution/consolidated view of the customer information present across all CRM modules like service management, campaign management, lead management & sales management and all other support systems and reports | Can the bank please clarify which additional systems information would come under customer 360 as per other support systems and reports mentioned. | The external systems may include other source systems like CBS, Debit card,credit system etc. |
| 169 | 46 | 1 | 28. Penalty / Guarantees on Response to Errors | The issue classification is listed for MVP-I. Will the issue classification remain the same for all the other 4 MVPs as defined for MVP-I, and for the support phase as well. | The issue classification is listed from **the date of Go Live of MVP-1** and will be applicable for the entire project, i.e. upto the end of contract period. |
| 170 | 51 | 22nd point in table | Sales Management through chatbot (Adya) on various channels | Please confirm what are the channels for sales management expected to be integrated through the chatbot. | Chatbot is one of the source for lead generation and needs to be integrated with CRM |
| 171 | 65 | Para 2 (Performance & Volume Metrics) | Some of the basic parameters (indicative) for sizing are given herein under. Performance & Volume Metrics Estimated No of concurrent users: Year 1: 6,000 users Year 2 & 3: 10,000 users Year 4 & 5: 15,000 users Expected Response Time Response time for the user: < 1 second Server-side response time: < 200 ms | We assume the Bank to conduct the VAPT, either themselves or through a vendor onboarded by the Bank. Kindly confirm. | VAPT will be conducted by Bank / Bank's Auditors |

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| 172 | 65 | Hardware Sizing and Performance Requirement: | The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years). Some of the basic parameters (indicative) for sizing are given herein under. | At Page 65 it is specified as concurrent users for Year 1 is 6,000 users whereas on page no 124 Number of users are being stated as 3000.Concurrent users count cannot be more than number of users.<br><br>Can the bank confirm the number of concurrent users for all 5 years, as it is critical for estimation of the hardware sizing? | The sizing of 6,000 users were provided for arriving at the optimal size of the Infrastructure as part of Performance & Volume Metrics. The indicative number of licenses for the first year is taken as 3,000 and may vary based on actual requirements during the implementation and the count is provided in Commercial Bid for the calculation of TCO only. |
| 173 | 67 | 4. User Acceptance Test of Software | The Bank shall conduct User Acceptance Test (UAT) for the Customer Relationship Management Platform to ensure that all the functional requirements are available & functioning as per the Bank's requirement as described inter alia in this RFP and the successful bidder shall support the Bank in the UAT process. | Our understanding is that the Bank will signoff on all test cases for UAT before the start of UAT activity. Kindly confirm. | Please adhere to the RFP terms. |
| 174 | 69 | Onsite Technical Support (24x7 onsite / production Support engineers | The successful bidder shall provide three onsite technical support engineers (two L1 & one L2) per shift (to meet the defined SLAs) at Chennai, | Given the uncertainty and volatility in post pandemic situation prevalent in the country, can we propose a mix of onsite and offsite model? | Please adhere to the RFP terms. |
| 175 | 69 | Onsite Technical Support (24x7 onsite / production Support engineers | The successful bidder shall provide three onsite technical support engineers (two L1 & one L2) per shift (to meet the defined SLAs) at Chennai, | We recommend to analyze the production incidents for 1 month post go live and basis the analysis decide on the number of production support resources required to manage the Post Go Live incidents.<br><br>We also propose to carry out such analysis every 6 months to calibrate the number of production support resources.<br><br>Kindly confirm. | Please adhere to the RFP terms. |
| 176 | 69 | Onsite Technical Support (24x7 onsite / production Support engineers | The successful bidder shall provide three onsite technical support engineers (two L1 & one L2) per shift (to meet the defined SLAs) at Chennai, | Our understanding is CRM application is used by a Bank only during working hours. Hence, L1/L2 support will be needed by the Bank during the working hours across 3 geographies - India, Sri Lanka and Singapore. For non-working hours, L/L2 support may not be required. Kindly confirm. | Please adhere to the RFP terms. |
| 177 | 70 | Para 2 | Additionally, bidder need to deploy one dedicated L3 onsite engineer at Bank's premises from the date of Go Live on MVP-1 and up to the end of contract period (i.e. end of 5th year), having developer/ engineer background/ skillsets for carrying out any minor customization in the application / platform based on the requirements of the Bank from time-to-time | Given the uncertainty and volatility in post pandemic situation prevalent in the country, can we propose a mix of onsite and offsite model? | Please adhere to the RFP terms. |
| 178 | 71 | Installation, Maintenance and Support | Be responsible for studying of existing source systems, data mapping, integration with the Core Banking Solution/ Middleware, other external systems | Please provide details on external systems expected to be part of this study. | Details will be shared with the successful bidder |

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| 179 | 77 | Payment Terms | Gap Analysis of the existing functionalities and Sign-off on the Functional Specification Document (FSD) by Bank and Successful Bidder - 5% of implementation | Would request the bank to consider part payment on sign-off of FSD for each MVP. Kindly clarify. | Please adhere to the RFP terms. |
| 180 | 80 | Para 4 (15) Human Resource Requirements) | Throughout the lifecycle of the project, resources shall be available onsite on all days | Given the uncertainty and volatility in post pandemic situation prevalent in the country, can we propose a mix of onsite and offsite model? | Please adhere to the RFP terms. |
| 181 | 82 | Delays in the Supplier's Performance | If at any time during performance of the Contract, the Supplier or its duly permitted subcontractor(s) should encounter conditions impeding timely delivery of the Goods and performance of Services, the Supplier shall promptly notify the Purchaser in writing of the fact of the delay, it's likely duration and its cause(s). | In order to adhere to defined implementation timelines, we request the bank to accept 15 days period to share feedback on the deliverables submitted/shared for review from the bank stakeholders. In absence of no feedback from the bank within 15 days the deliverable will be considered deemed accepted. | Please adhere to the RFP terms. |
| 182 | 88 | Acceptance of Purchase Order | Acceptance of purchase order should be submitted within 15 days of issuance of purchase order along with authorization letter. | Would request to update the time-limit to 30 days, as in our experience we have seen this might take more than 15 days in the event of any clarifications on legal terms and conditions required between the legal teams on vendor and Bank side. | Please adhere to the RFP terms. |
| 183 | 103 | SUBMISSION OF BIDS THROUGH GEM PORTAL | The Bid documents, to be uploaded as part of online bid submission, are as follows: | Putting all the Annexure documents in 1 file might make the file heavy, hence can we submit separate files for each Annexure. Kindly clarify. | Please verify the feasibility with the GeM portal. Incase there are multiple files uploaded, proper reference to be made in the Bid document for the same. |
| 184 | 109 | Functional Specification | System should support integration with CBS, Card System, Loan Management system, LOS, Banks Omni channel Platform (Mobile Internet Banking) Website/ DLP/ Outlook/ Power BI and In-house applications. | The in-house application details is needed to size our efforts and commercials. In order to get that, can the NDA be signed prior to Bid submission? | NDA will be signed after award of contract. |
| 185 | 109 | Functional Specification | Ability to capture leads from various channels like Website, Chatbot, mobile banking, IVR, Contact Centre, Branch, BC Channel, Social media platforms viz Facebook, Instagram, Twitter, linked in, WhatsApp and third-party platforms viz sourcing fintech companies. | Kindly provide details of the third party platforms referred here. | Ability to integrate with fintech companies like Paisa Bazaar, Bank Bazaar etc. Details of third party platforms will be shared with successful bidder. |
| 186 | 115 | Functional Specification | Ability to have a proper Feedback Mechanism for customers and internal stakeholder. | 1.Does the bank have any existing tool or mechanism to measure feedback? 2. Is the bidder required to measure the feedback from customers during the as-is assessment phase? | Bank does not have any tool for feedback mechanism however, periodic feedback on services is being taken through call centre and survey. Feedback mechanism to be part of the CRM solution offered by the bidder. |
| 187 | 115 | Functional Specification | Ability to capture service requests / complaints from all integrated channels with detail of the channel and branch/ call center user | Kindly provide the details of the integrated channels currently in use. | Bank presently captures service requests through Lead Management Model and complaints through inhouse Grievance redressal system as well as Social Media platforms and other available touch points to customers. |
| 188 | 124 | Commercial Bid | Price bid along with Breakup to be submitted with Technical Bid in a separate envelope | As per the RFP pg. no. 8, point no ii, technical and commercial bid are to be submitted by online mode only. Can the bank confirm if a separate hard copy submission in a separate envelope also be required. | Separate hard copy submission is NOT required. Commercial bid to be submitted in online mode only (GEM portal). |

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| 189 | 124 | Price Schedule | Yearly cost of CRM Licenses | We observe there is a difference between the number of total users and concurrent users specified for the CRM platform for Year<br><br>At Page 65 it is specified as concurrent users for Year 1 is 6,000 users whereas on page no 124 Number of users are being stated as 3000.<br><br>Kindly clarify number of licenses to be supplied for year 1 will be 3000 or 6000 | The sizing of 6,000 users were provided for arriving at the optimal size of the Infrastructure as part of Performance & Volume Metrics. The indicative number of licenses for the first year is taken as 3,000 and may vary based on actual requirements during the implementation and the count is provided in Commercial Bid for the calculation of TCO only. |
| 190 | 125 | A2. Yearly cost of CRM Licenses | * Note: License Payment will be made only on the actual number of user licenses utilized during the particular year and a separate PO will be issued for additional licenses (with bucket size of 1000 user licenses) based on the existing terms and conditions and the payment will be made upfront on Pro-Rata basis within 30 days of raising the invoice. | We request the bank to consider upfront purchase of licenses budgeted for the year, as it will save time and effort in managing administrative overheads, which will ensure the program runs on track and timely closure of planned milestones. | Bank will endeavour to utilise the actual licenses required during the start of every subsequent year and the payment will be made as per the respective user-licenses slab as per Table mentioned in the Commercial Bid (Part-II of the RFP document). |
| 191 | 133 | Annexure III and Annexure VII | Contract Form and Non Disclosure Agreement | Can the bank please confirm at what stage the bidder is required to submit the duly filled and signed contract form(Annexure III) and Non disclosure agreement form(Annexure VII). | Only sucessful bidder to execute NDA and contract form with the Bank. |
| 192 | 15 | SCHEDULE [E] OVERVIEW OF INDIAN BANK | The Bank has two subsidiaries viz., IndBank Merchant Banking Services Ltd and Ind Bank Housing Ltd. Bank also has two joint ventures namely Universal Sompo General Insurance Company Ltd. and ASREC (India) Ltd. The Bank has three sponsored Regional Rural Banks viz, Saptagiri Grameena Bank headquartered at Chittoor (Andhra Pradesh), Tamil Nadu Grama Bank; headquartered at Salem (Tamil Nadu) and Puduvai Bharathiar Grama Bank headquartered at Puducherry (UT of Puducherry). | Request Bank to clarify if the CRM implementation covers these Subsidiaries & sponsored Regional Rural Banks as well or is it only for Indian Bank? If yes, is it going to be single CRM Environment or Separate Environments/instances? | The proposed CRM platform is for the use of Indian Bank excluding the subsidiaries. |
| 193 | 16 | SCHEDULE [E] OVERVIEW OF INDIAN BANK | The Bank has expanded its footprint overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo. | Will the CRM be used by these branch users as well? Is it required to manage any sort of chinese wall between these branches and the Indian Branches? Is it going to be single Environment / instance of CRM or separate Instances need to be deployed?> | Bank proposes for usage of the CRM platform usage for the whole Bank for Indian Operations (Excluding foreign branches). |
| 194 | 39 | Section III -3 - Integration with Existing Applications & Systems | Integration with Existing systems | Is it safe to Assume that the required APIs will be made available? RFP mentions Middleware, Is it safe to assume that all the integrations will go through the Middleware? Which Middleware the Bank is Using? | API's are available for all critical applications of the Bank for integration. Bank will arrange for alternative solutions for integration wherever existing applications do not have API's. Bank is using IBM Middleware. |
| 195 | 40 | 4-A-I - Capturing of Lead | The solution must offer an intuitive interface for lead capture into CRM from various touchpoints | Request Bank to clarify number of touch points and name of the channels? Is it safe to assume the following Channels 1: Manual, 2: Website, 3: Email, 4: Mobile/Internet Banking, 5: Bank's Chatbot.<br><br>Request Bank to clarify if the CRM application will be extended to any of the partners? | The CRM application to be integrated with social media channels and other applications.The requiremnts is provided in the RFP in detail and it is not limited to 1. Manual, 2: Website, 3: Email, 4: Mobile/Internet Banking, 5: Bank's Chatbot. |

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| 196 | 40 | 4-A-ii - Categorisation of Leads | Different process flows and categorisations for leads which can be handled through a STP journey of Assited journey. | Request Bank to provide clarity if the CRM implementation is for Retail Banking or Whole Sales (corporate) Banking? Or any other type. Please clarity, if STP here refers to the STP onboarding journey? | CRM can be used by any department in the banks based on the requirements of different modules. STP refers to internal proceess flows in the CRM system. |
| 197 | 40 | 4-A-ii - Categorisation of Leads | Different process flows and categorisations for leads which can be handled through a STP journey of Assited journey. | The Lead process is for what type of Products (Assets/Liabilities)? And how many products in each type? Please confirm how many unique process flows are required to be supported in the Lead Management Journey? | Number of Asset and Liability products are not static and keep changing in their nomenclature to finetune with market requirements |
| 198 | 40 | 4-A-ii - Categorisation of Leads | Different process flows and categorisations for leads which can be handled through a STP journey of Assited journey. | Does the Lead process differ based on Type of Product / Type of customer / product to product within the product type? | Yes the rule engine varies from product to product |
| 199 | 40 | 4-A-ii - Categorisation of Leads | Different process flows and categorisations for leads which can be handled through a STP journey of Assited journey. | Request Bank to clarify on the STP journey? Is it referring to the Digital Lending Platforms Bank has mentioned in the (Integration with Existing Applications & Systems) section? | This refers to the automation of leads received through any channel integrated to CRM. |
| 200 | 41 | 4-A-iii - Processing of Lead | Auto Assignment of leads to the right sales teams or resources based on business rules with notifications. | request Bank to help with the current Assignment rules followed? Is it Branch based/Product based/or Round Robin? It would be great if the Bank specify how many auto assignment rules to be considered for current implementation? Request bank to clarify is assignments based on RM's current GPS location is also required to be supported? | Bidder to create the rules as per the requirements of the Bank for various products and process flows. |
| 201 | 41 | 4-A-iii - Processing of Lead | End-to-end tracking of leads captured through various channels viz email, SMS, Mobile / Internet Banking, branch, social media, and third-party partners etc. | Bank to confirm if any third party tool considered for social media integration with CRM? e.g. Sprinkler | Bidder to advise on the suitable options at the time of Gap Analysis. |
| 202 | 41 | 4-A-iii - Processing of Lead | Capability of onboarding the customers through Omni Channel Platform and Digital lending platform | Request Bank to specify if the Bank has Onboarding Platforms to which the leads need to be passed on? Or is it expected to develop/configure Onboarding Processes as well? | CRM solution is expected to integrate with the exisitng onbaording solution. If the same is part of the CRM solution, then the same may also be provided for utilisation by the Bank. |
| 203 | 41 | 4-B-I - Creation of campaigns | Ability to create cross channel marketing campaigns without IT Support. | Request Bank to clarify on what Channels need to be considered? | Any campaign launched by Bank should be notified across all marketing channels including but not limited to branch network, Social Media, DSAs, Own Sales Team, etc. |
| 204 | 41 | 4-B-I - Creation of campaigns | Integration with digital marketing platforms like Google AdWords and empanelled digital marketing vendors | How many Platforms we need to consider for integrations? Please confirm if Digital marketing Platforms will provide appropriate APIs? | APIs will be provided wherever necessary |
| 205 | 42 | 4-C-I - Sales planning | Solution should have features for sales target planning & forecasting | Is Bank looking to define Target Goals in terms of no of leads/ activities/ accounts opened or basis Total/ Integrated Relationship Values/ Profitability of Customers too. 2. Does Bank capture TRV, IRV, Profitability of Customers in DWH// Core right now. | 1. Yes the system should be capable of setting targets under various promo programs. 2. Bank at present does not capture TRV, IRV, Profitability of Customers in DWH// Core right now. Capability to generate Customer Profitability Inde/TRV/IRV for each Customer in Customer Database should be part of the CRM solution. The logic will be shared with the successful bidder. |

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| 206 | 42 | 4-C-I - Sales planning | Ability to define Incentive Compensation plans and assign it to the corresponding sales team member | Request Bank to provide the parameters in the compensation plans.<br><br>What are the performance parameters that are required to be supported to measure the overall performance?<br>e.g. Lead Conversions, Deal Size, Festival Sale etc. | The requirement will be discussed with the sucessful bidder post gap analysis and as per requirements of the bank during that phase. |
| 207 | 42 | 4-C-I - Sales planning | Ability to define Monetary and Non - Monetary incentives | Will the calculation of total Monetary and non-monetary incentives be performed by CRM? | Calculation of total Monetary and non-monetary incentives to be performed by CRM |
| 208 | 42 | 4-C-ii - Sales Management | Gamification of the sales management | Request Bank to Elaborate on this requirement | During Marketing Campaigns each level of achievement is to be recognized with certain reward/recognition program to induce healthy competition among various Marketing Teams. This level wise gamification facility in the application is required to create and run various campaigns. |
| 209 | 42 | 4-D-i - Generation of service request | The system should be able to automate customer interactions and empower customer service representatives across all channels, including call centres, email, Chatbot, websites and social media etc | W.r.t Email, Request Bank to help us with the number of Inbox (Email Ids) need to be considered for the current Implementation scope?<br>Also how many Websites need to be integrated with? | The same will be provided and mutually discussed with the sucessful bidder. |
| 210 | 42 | 4-C-iv 0 Performance evaluation and reporting | Performance evaluation and reporting:<br>▢ Ability to define/view the performances of sales staff across all the KPIs | How many KPIs are required to be supported? | The same will be provided and mutually discussed with the sucessful bidder. |
| 211 | 42 | 4-D-i - Generation of service request | Generation of Service request with categories of service requests and notifications | Request Bank to help us with the number of Categories the Bank currently has/manages? | The same will be provided and mutually discussed with the sucessful bidder. |
| 212 | 42 | 4-D-i - Generation of service request | Generation of Service request with categories of service requests and notifications | The Service Requests need to be only categorized or is it expected to sub categorize based on the category?<br><br>Request Bank to clarify if CRM is expected to perform auto-categorisation of Cases created via Email Channel? | Categorisation may also include sub categorisation.<br>CRM solution is expected to perform auto-categarisation of cases including Email channel. |
| 213 | 43 | 4-D-iv - Reports, Logs and other requirements | Capability for predictive routing and AI/ML capabilities for resolution of the service requests. | Request Bank to kindly Clarify if its only the Capability Question or Any AI/ML models need to be configured as part of the Scope? If Yes how many models need to be considered?<br><br>Please provide details of the AI/ML capabilities expected as a part of the solution. This will help us identify a solution for this requirement. | Industry leading AI/ML models should be implemented. Specific detail on models shall be shared to the successful bidder. |
| 214 | 43 | 4-E - Customer 360 | Personalised Cross Sell Offers | Request Bank to clarify if the Bank has any Cross sell/ Upsell Solution/Engine already in place with which the CRM needs to be integrated? Or is it expected the CRM to have the Cross sell /upsell functionality?<br><br>In case CRM is expected to generate cross sell offers, please provide details of the logic for generation of the same. The details will help in identification of a suitable solution. | CRM need to have the Cross sell /upsell functionality. |
| 215 | 43 | 4-E - Customer 360 | Administration and Reports | Request Bank to kindly clarify if the Bank has any existing Reporting and Analytical Solution (E.g. Power BI, Tableau etc) in Place with which the CRM needs to be integrated? | The same will be provided and mutually discussed with the sucessful bidder. |

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| 216 | 45 | 4-E - Customer 360 | Ensure migration of user data from existing source systems to | Request Bank to help with the Volumes of Data that need to be migrated? What data needs to be migrated like Open Leads, Open Cases, Customers etc? | Data Volumes will be discussed with successful bidder. |
| 217 | 45 | 4-E - Customer 360 | Ensure migration of user data from existing source systems to | Please clarify if Bank has any Data Migration tool like Kingsway soft, or Azure Devops, Informix? | No. Successful bidder to deploy migration tools for migration of user data from the existing source systems. |
| 218 | 45 | 4-E - Customer 360 | Training to all the faculty members of staff training | How Many members are expected to be there? Is it Safe to Assume that the Train the Trainer will happen at One Centralized place (Chennai)? | Training to all the faculty members of staff training colleges and IMAGE team under "Train the trainer" concept for further training to the field functionaries for adoption of the platform at 10 major centers, decided by the Bank. |
| 219 | 46 | Technical requirements | The CRM platform should be On-Premises Cloud native solution providing responsive UI suitable for different platforms. | Is Bank Open to Cloud CRM Solution (Public Cloud)? Or the Bank is looking at On On Premise solution? | The CRM platform should be On-Premises Cloud native solution. |
| 220 | 47 | System Architecture, Self Service & Assisted Channels: | System should be able to Extract, Transform and Load data from the source systems | Generally these activities are done by the Tools like Data Migration tools? Is it expected to integrate with such tools? Of native capability in CRM? Kindly Elaborate | Yes.CRM solution should have the administrative capabilities and the data is expeccted to passed onto the source systems for the final outcome. |
| 221 | 47 | System Architecture, Self Service & Assisted Channels: | The proposed platform should be Big Data ready | Request Bank to Elaborate on this requirement. What is expected ? | Big data integration will be required when feeds from Social media are to be integrated with the CRM Solution |
| 222 | 48 | 4 | System should support integration with CBS, Card System, Loan Management system, LOS, Banks Omni channel Platform (Mobile Internet Banking) Website/ DLP/ Outlook/ Power BI and In-house applications. | Request Bank to clarify if there are multiple systems for the same for E.g. 2 separate LOS systems, One for Gold Loan and One for Home Loan etc | There could be multiple systems during the transition phase of the source systems. The same will be discussed with the successful bidder. |
| 223 | 48 | Table - Lead Management -Row 1 | System should support integration with CBS, Card System, Loan Management system, LOS, Banks Omni channel Platform (Mobile Internet Banking) Website/ DLP/ Outlook/ Power BI and In-house applications. | Request Bank to specify the list of In-house application that are to be integrated with CRM for Lead Management module. | The details will be provided to successful bidder. |
| 224 | 48 | Table - Lead Management -Row 7 | Feature of lead scoring to calculate the value and prioritization of a lead, based on multiple factors like lead source, amount, value of relationship, product preference and other rules etc. | How many scoring models are required to be supported? Will there be a single scoring model across all the leads? Please confirm that only contact and lead attributes will be used as parameters to perform lead scoring, customer's historical transactions will not be used as parameters for lead scoring? | Lead scoring models and attributes will be specific the segmentation of the leads and the same will be finalised with the successful bidder. Bidder should have the capability to build/configure multiple lead scoring models if necessary basis all lead attributes and historical transactions |
| 225 | 48 | MVP table | Minimum Viable Product timelines (on Page 39: the bidder is expected to sturdy the existing systems) | The RFP says that the successful bidder should do the GAP Analysis (on Page number 39). Request Bank to clarify if The Timelines mentioned for the Implementation of the MVPs is excluding Gap Analysis phase? | Implementation timelines includes GAP analysis phase. |
| 226 | 49 | Table - Lead Management -Row 11 | Ability to onboard the customer though Omni Channel/ Digital Lending Platform with seamless integration. | How the Current Onboarding is happening? Is the Digital Platforms not connected to LOS for Onboarding currently? Expected Role of CRM in this Journey? | The CRM solution should seamlessly integrate with Omni channel/DLP for handling specific process flows which require the CRM solution integration.( Eg calendar scheduling for verification,visit etc) |
| 227 | 49 | Table - Lead Management -Row 22 | System should integrate with Banks Telephony system for Screen Pop up | Please specify the name of the Telephony system? How many telephony systems are in use in the Bank? | Will be shared subsequently with successful bidder. |
| 228 | 51 | Table - Sales Management - 13 | Escalation metrics for issues related to customer onboarding, internal processes. | IS Customer Onboarding part of the Scope? Is this not taken care by LOS system? Is this for Liability products? | The application is required to cater all product lines may it be asset or liability. |

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| 229 | 50 | Table - Lead Management -Row 31 | The application should have a graphical data mapper that enables users to accelerate mappings through a simplified drag and drop interface | Please explain the area in which the graphical data mapper is mentioned in this section. Is this for UI mapping or integration mapping? | The same may be applicable for both UI mapping as well as for integration mapping. |
| 230 | 51 | Table - Sales Management -Row 21 | System generated request for changing sales team/DBC/Marketing fficers with maker checker concept. | Request Bank to Elaborate the functionality/requirement? | Lead /sales manegement wherein the lead assgined to a specific user/team can be reallocated to a different user/team for resolution. |
| 231 | 51 | Table - Sales Management - Row 22 | Sales Management through chatbot (Adya) on various channels | Request Bank to Elaborate the functionality/requirement? is it creating Leads from ADYA Chatbot? | Lead /sales manegement wherein the lead assigned to a specific user/team can be reallocated to a different user/team for resolution. Chatbot is one of the source for lead generation and needs to be integrated with CRM |
| 232 | 52 | Table - Sales Management - Row 26 | Ability to track digital Journeys through DLP/LOS with capability to generate MIS | Is it safe to assume that the journey stages will be provided by the DLP/LOS systems and the same need to be captured in CRM through integration and provide MIS such as Stage wise leads? Value of leads stage wise? Is our understanding correct? | Yes, the understanding is correct. The CRM system should have the capability to read the lead status in the DLP/LOS system. The CRM should be able to read / request /update the lead status on demand. |
| 233 | 52 | Table - Sales Management - Row 32 | Ability to push video messages and creatives to the sales team and customers | Where these videos/creatives being stored/managed currently? In DMS? Will the videos messages and creatives be manually pushed by Sales Team? | Videos messages and creatives be pushed by Sales Team based on the nature of messages. This may be manual or through logic based enrouting. |
| 234 | 52 | Table - Sales Management - Row 30 | Ability to handle post sales services and communication | Please explain the post sales services that are required to be supported in CRM? | These will be part of the sales service module which will be bulit in consultation with the successful bidder. For Eg- followup thanks mail, period specific service survey etc |
| 235 | 53 | Table - Service Management - Row 14 | Provision of administrative tools for name correction, duplicate checking, and merging of contacts | Generally the Contacts (Retail Customers) are managed in CBS and imported into CRM from CBS? Is it expected to modify the customer data in CRM by Call center/Service Agents? If so is it need to be sent to CBS every time the change happens? Request Bank to clarify | Yes.CRM solution should have the administrative capabilities and the data is expeccted to passed onto the source systems for the final outcome. |
| 236 | 53 | Table - Service Management - Row 18 | Ability to automatic register and delivery of selected service request where manual intervention is not required (end to end Digital request closure) | Is this Straight Through Process (STPs)? If so How many STPs expected to be configured as part of the implementation? Request Bank to provide the list of the STPs | Yes, the same refers to straight through process. All processes wherein STP is possible, to be configured in mutual consultation with the Bank. Details of STPs will be shared with successful bidder |
| 237 | 53 | Table - Service Management - Row 23 | Platform to support Email threading mechanism on service request created via Email Channel. | How Many Email channels (Email Ids / Inboxes) through which mails will be captured in CRM and create Tickets/SRs? Need to be considered? | The number of mailboxes will be rationalised in consultation with the successful bidder. |
| 238 | 54 | Table - Campaign Management - Row 5 | Ability to interact with customers through following channels of communication WhatsApp, Email, SMS, Facebook Messenger, Instagram, Telegram, Twitter, Linked-in and all other popular channels of customer interaction | Is this a Capability Questions or All channels mentioned need to be considered for current Implementation? Please clarify | All the channels are to be considered for implementation as and when they are made available. |
| 239 | 55 | Table - Campaign Management - Row 25 | Ability to capture number of Message /WhatsApp messages/email sent, delivered count, opened count, responded count, Not interested count, not responded, count of lead generated and leads converted. | Campaign will be executed in how many channels? Email/WhatsApp/Messages only? | Campaigns will be run on all available channels not limited to but including email, SMS, IVR, whatsapp, calling,etc. |

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| 240 | 69 | 7) Onsite Technical Support (24x7 onsite / production Support engineers) | The successful bidder shall provide three onsite technical support engineers (two L1 & one L2) per shift (to meet the defined SLAs) | Can bidder propose the support model based on its experience? Can tis be discussed mutually and agreed up on? | Please adhere to the RFP terms. |
| 241 | 56 | Customer 360 | Capability to generate Customer Profitability Index for each Customer in Customer Database. | Will CRM generate the customer profitability index or receive the same from analytical engine and display in CRM? If the analytical engine for generating customer profitability index required to be designed and developed as a part of the scope of the RFP? If yes, please provide details of the logic to generate the same. | Capability to generate Customer Profitability Index for each Customer in Customer Database should be part of the CRM solution. The logic will be shared with the successful bidder. |
| 242 | 31 | Eligibility Criteria : Point 10 | The bidder should be the OEM / SI / reseller partner for supply of licenses and solution implementation and maintenance support under warranty / AMC of proposed solution. | Is the expectation here to resell the licenses. Can we request the Bank to have a direct purchase with the existing license partner / OEM and not have a mandate of procuring licensing on the prime bidder. | Please adhere to the RFP terms. |
| 243 | 44 | Data Analytics & Forecasting | The solution should be able to analyse data for insights and estimate the likely products that customers may take given the available customer profile and data from multiple sources. | Please confirm if the Next Best Offer engine is required to be designed and delivered as a part of the RFP scope? Please give details of the logic to identify "Next Best Product"/ "likely products for the customer". Pease specify list of entities that are required to be considered in the logic. e.g. Customer's past tranctions, Customer's segment, Customer's holdings etc. | The same is required as a part of the CRM solution. The logic will be mutually discussed with the successful bidder. |
| 244 | 44 | Data Analytics & Forecasting | Understanding existing Lead Management Model and other Analytic models and recommend customisation required, if any, in those models for seamless integration. | Please give a complete list of other Analytic models and the corresponding details. | The same will be provided and mutually discussed with the succesful bidder. |
| 245 | 41 | Campaign Management Module | Targeted campaigns by segmenting the audience (based on demographics, product interest, and so on). | Please confirm if segmentation will also be done based on customer's behaviour i.e. his transactions like Service Requests, Banking Transactions | YES, segmentation will be done on various basis to reach potential customer |
| 246 | 41 | Management of campaigns | Ability to send follow up content or email or take actions based on the way the Customer has behaved to the previous contents sent to them. | Please specify in multi stage campaigns what would be the customer qualification criteria for the second stage? E.g. Customer read email, customer clicked on a link in an email, customer enquired by calling call center? Any other customer behaviour to be considered for multistage campaigns? | Second stage customer qualification will be based on positive response to first stage communication based on reading of email, reading of whatsapp message, Search responses over social media and information search over chatboat etc. Stage definition will be done in consultation with successful bidder. Bidder should have capability to categories user behaviour as well as trigger follow-up actions |
| 247 | 41 | Management of campaigns | Ability to send follow up content or email or take actions based on the way the Customer has behaved to the previous contents sent to them. | Is the solution required to support A/B campaigns? | The solution is required to support A/B campaigns |
| 248 | 41 | Management of campaigns | Real-time Reports and Analytics | How many reports are required to be considered? Please specify the list of reports. | Report Templates will be discussed with successful bidder. |
| 249 | 55 | Campaign Management | Ability to forecast expected outcome using historical data/previous campaigns. | Please give details of the logic to be considered in forecasting expected outcome of a campaign. | The logic will be dependednt on the individual campaign and the same will be finalised on each campaign in coordination with the successful bidder. |

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| 250 | 69 | 7) Onsite Technical Support (24x7 onsite / production Support engineers) | The successful bidder shall provide three onsite technical support engineers (two L1 & one L2) per shift (to meet the defined SLAs) at Chennai, without any additional cost such as travelling, lodging, resources during the contract period for functional / technical support, ad-hoc reporting, managing the solution on 24x7x365 basis, from the date of GoLive on MVP-1 and upto the end of contract period (i.e. end of 5th year). The successful bidder provides the price breakup of the resources allocated, in the Commercial bid format forming part of this RFP | 1. Bidder as a company doesn't provide L1 support. Is this a mandate ? We can provide L2 and L3 resources as per requirement.<br><br>2. Is there a requirement for Governance for the deployed resource? | Please adhere to the RFP terms. |
| 251 | 69 | 7) Onsite Technical Support (24x7 onsite / production Support engineers) | The scope for the on-site team will include application monitoring, configuration changes, version upgradations, performance monitoring, trouble shooting, patch installation, data sourcing & data management with internal systems | 1. Would this be a CRM Online or On Premise setup?<br><br>2. Need clarity on the following scope statement: 'data sourcing & data management with internal systems'. | The solution to be deployed on-premise.<br><br>Data sourcing and data management refers to the integration management with the internal systems. |
| 252 | 69 | 7) Onsite Technical Support (24x7 onsite / production Support engineers) | On request from the Bank, the bidder need to adequately ramp up the onsite support team in order to support the additional journeys / use cases / modules / solutions so developed for the bank under Digital Centre of Excellence. The Bidder needs to bring its own version control tool. | 1. Need to set expectation with client that Bidder does not provide any Version Control tool | Please adhere to the RFP terms. Version control tool to be provided as part of the CRM solution proposed. |
| 253 | 70 | 7) Onsite Technical Support (24x7 onsite / production Support engineers) | Additionally, bidder need to deploy one dedicated L3 onsite engineer at Bank's premises from the date of Go Live on MVP-1 and upto the end of contract period (i.e. end of 5th year), having developer/ engineer background/ skillsets for carrying out any minor customisation in the application / platform based on the requirements of the Bank from time-to-time. The manpower cost towards L3 onsite engineer will be paid as per the resource cost furnished in the commercial bid. The dedicated L3 onsite engineer to be available during all working days of the Bank. In case of prolonged leave of the dedicated L3 onsite engineer, bidder to provide alternate resource as substitute to the Bank's development centre. Bank may also increase the count of L3 engineer based on the Bank's requirements in future. | 1. On Point 1 above, the client has requested for 2 L1 and 1 L2 resources Onsite. However, here the client is asking for a dedicated Onsite L3 resource. Need clarity on the number of dedicated Onsite resources to be deployed. | Please refer to the commercial bid format for the clarity on the number of resources required. |

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| 254 | 71 | 9) Installation, Maintenance and Support | Supply, install, configure, test, integrate & commission all the necessary software modules with necessary and adequate customization, modification, patches, upgrades, utilities, tools etc., and maintain the CRM Platform to achieve full functionality as specified in the functional requirements. | 1. Please set expectations with the client that irrespective of the type of deployment, Bidder will only be responsible for the installation and maintenance of the CRM Application. Any Software/Hardware related activities like procument, licensing, installation, maintance is the sole responsibility of the client's IT team | The scope of hardware / infrastructure support and maintenance is in the scope of the Bank. The selected bidder is responsible for complete supply of license, Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software/ tools supplied by the Bidder, that are forming part of the proposed CRM Platform. |
| 255 | 72 | 9) Installation, Maintenance and Support | Providing application maintenance for error fix, patch management, upgradation, additions / modifications in the application to cater changes to data sources and/or new reporting requirements during warranty period of one year as well as during the post warranty period. | 1. Any requirements or modifications during warranty period, which is not a part of BRD will be considered as a new request or CR and would bear additional cost based on efforts estimated. | Please adhere to the RFP terms. |
| 256 | 72 | 9) Installation, Maintenance and Support | Any new regulatory & statutory requirement during/after implementation must be covered without additional cost to the bank during the contract period. | 1. Need clarity on this point. Any new requirements during the support contract period will be considered as a CR and would bear additional cost based on efforts estimated. | Please adhere to the RFP terms. |
| 257 | 76 | 9) Installation, Maintenance and Support | Notify about all the detected software errors, it's impact and correct them in the shortest possible time. | 1. Kindly define the term 'Software'. Are we referring to the CRM application or is there any other Software? Bidder team will only be responsible for the CRM Application related activities | The reference is related to the CRM solution proposed by the bidder and the Bidder team will be responsible for the CRM Application related activities and any other software brought in by the biddder as part of the CRM solution offered. |
| 258 | 79 | d) Change Requests / Enhancements in the Application: | Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. | 1. Need clarity. Any major CRM version upgrade will incur relevant cost based on efforts estimated | Please adhere to the RFP terms. |
| 259 | 84 | Penalty / Guarantees on Response to Errors | The Platform / Application should be restored to working condition within the time stipulated. A penalty of Rs.25,000/- per hour shall be charged for non-conformance exceeding the restoration time defined for Severity – 1, 2 & 3 on the aforementioned table. | 1. There's a penalty clause on SLA that needs to be discussed with the client | Please adhere to the RFP terms. |
| 260 | 73 | Installation, Maintenance and Support | Closure of all VAPT/ Information Security (IS) Audit observations pertaining to the proposed solution within time frame stipulated by Bank without any additional cost to the Bank. The observations may be made at any frequency by the bank or bank appointed external system audit team | Biider will support the VAPT assessment and help close them. | All relevant VAPT observations are to be closed by the Successful Bidder as and when required |
| 261 | 74 | Installation, Maintenance and Support | g. Security management - Configuring account policy, access rights, password control as per Bank's Information Security policy. | Bidder will handle user base related to CRM. AD administration should be handled by the Bank | AD administration will be handled by the Bank |
| 262 | 76 | Installation, Maintenance and Support | Enter into the obligation that in the event OEM releases a new version of software, and bank is using one of the previous versions, OEM would provide the full scope of services to the version used by bank for the period of at least 5 years from the date of go live. | This is to be confirmed by the EOM. Any upgrade that requires changes / CRs will bear additional commercials | Please adhere to the RFP terms. |

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| 263 | 76 | Installation, Maintenance and Support | Conduct minimum 2 DR drills after Go live of first MVP in conjunction with the Bank or as required by the Bank in the period of 1 year from the date of Go Live. | Bidder will support the DR Drills and will not execute it | Please adhere to the RFP terms. |
| 264 | 76 | Installation, Maintenance and Support | The scope for the on-site team will include application monitoring, configuration changes, version upgradations, performance monitoring, trouble shooting, patch installation, data sourcing & data management with internal systems, database tuning, for improving performance of Customer Relationship Management Platform and liaison with OEM for various support issues, etc. | Bidder will provide scripts to the bank's DBA for any database related activities including but no limited to optimizations from a CRM standpoint. Bidder will not manage the database administration | Database management to be done by the bidder. Database administration will be done by Bank. |
| 265 | 74 | Installation, Maintenance and Support | Undertake and assist the bank official the following server administrator activities (indicative): | Bidder shall only assist / support the banks official with the activities. Bidder will not own or undertake the actitvites | Successful Bidder has to own all activities in it's role |
| 266 | 28 | Penalty / Guarantees on Response to Errors | Penalty / Guarantees on Response to Errors | Penalty and severity to be discussed and agreed during the finalization | Please adhere to the RFP terms. |
| 267 | 25 | Hardware Sizing and Performance Requirement: | Bank shall provide Hardware, Operating System and Oracle Database only | 1.Hardware should include storage, network, security, compute, load balancer, backup/DR, replication software(storage based/host based/VM Based) 2.Bank should provide Operating System Windows Server Datacenter Edition and Database server like SQL Server Enterprise Justification: OEM cannot participate in the bid without the above criteria met | Bank shall provide Hardware (servers,storage etc.), Operating System and Oracle Database only (if any other database required, bidder has to provide the same with licence in the name of the Bank at no cost to Bank). Oracle Database licenses will be provided by the bank. If proposed solution requires any other database other than Oracle, bidder has to provide database and absorb the cost within the TCO |
| 268 | 34 | 9.2 Technical Evaluation Criteria | Bidder & OEM's Experience of Implementing CRM Modules in Public Sector/ Private Sector Banks with more than 1000 branches (Max. Marks - 50) | 1. Please change the criteria from Bidder and OEM to Bidder or OEM. 2. Please reduce the criteria to more than 400 branches. 3. Please rephrase as Bidder/OEM's experience in Private Sector/Public Sector/Small Finanace Bank/Payment Banks. Also is this only India based banks are outside india banks allowed? Justification: Bidder cannot participate in the bid without the above criteria met | 1. In the description of the clause it is clearly mentioned as Bidder/OEM.It is clarified that the experience of the Bidder or the OEM will be taken into consideration. 2.Please adhere to the RFP terms regarding the number of branches criteria. 3. Pleae adhere to the RFP terms. This is oly for Banks in India. |
| 269 | 39 | Section III - Conditions of Contract | 2. Implementation and Maintenance of solution : Successful bidder to deliver the licences, implement and maintenance the solution for the entire duration of the contract. | Can bidder collaborate with other partners / OEM to buid complete solution ex : any LSP partner of OEM for licenses working with other Deployment partners like X and Y for deployment of solution and working with other ISV for the complete implementation of CRM solution. The licenses may need to be supplied by the LSP (Licensing Partner) which may be different from the bidder. Please confirm if this is okay. | The bidder will be responsible for the scope of the RFP and all the engagement including contracting and payments will be with the Bidder only. (For eg Bank will be placing order for licenses with the bidder only and the payments also will be released to the bidder only. ) |

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| 270 | 46 | Technical requirements | The CRM platform should be On-Premises Cloud native solution providing responsive UI suitable for different platforms | Recommend Bank to look at a Cloud native solution to ensure latest capability.\nAt the very least, please give an exception for Marketing as its typically a Cloud only solution.(This is critical , without this Bidder wont be able to bid) | Please adhere to the RFP terms. |
| 271 | 57 | Architecture Proposed | The platform should provide building various User Interface (UI) having Low Code builder capabilities | Is Low Code availability on cloud acceptable? | Please adhere to RFP terms.The solution should be deployed on-prem with cloud native capabilities. |
| 272 | 11 | Scope of Work/ Lead Management | Support omni channel functionality and record and display interactions across channels for every lead. | Provide more detail about the expected support for omni channel functionality? What is the functional expectation as part of omni channel. | The CRM solution should work seamlessly across channels-solution should be channel agnostic and the development and deployment should be omni channel functionality. |
| 273 | 12 | Scope of Work/ Lead Management | Provide Disaster Recovery in terms of DR monitoring, auto failover etc. | As the requirement is for on-prem crm software so what is the expectations in terms of DR/ failover from OEM/ bidder. Please elaborate? | Bank has full fledged DC & DR setup. Successful bidder has to supply, install & maintain DC & DR setup for the application including switch over and switch back. |
| 274 | 13 | Scope of Work/ Sales Management | Drop off analysis and system-based recommendations. | What kind of recommendations do you expect the system to provide and in which specific areas? Could you provide more detail | Drop off covers all type of customer drop offs, and recommendations for the sales team in terms of probability of lead conversion based on the number steps completed by customer the journey, System failure/connectivity issue/ drop offs at specific steps like disbursement etc. |
| 275 | 13 | Scope of Work/ Sales Management | Push messages for pre-approved digital products/journeys and tracking. | Which channels are planned for sending out messages? Are there any existing third-party vendors for this purpose? | Desired channels are listed in the RFP. |
| 276 | 14 | Scope of Work/ Sales Management | Ability to push video messages and creatives to the sales team and customers | "Which platform are you using for video message and creative creation? Does it provide APIs support? | Platform will have API Support. Further details will be provided to the successful bidder |
| 277 | 14 | Scope of Work/ Sales Management | View facility for the sales team for their rewards/incentives/achievement | Is this a requirement for a report that displays the rewards and incentives of the team? If not, please elaborate on this requirement. | It is to be part of the CRM solution as dashboard. To display the monthly reward recognition program for sales team over their mobile whatsapp group along with their individual scorings |
| 278 | 14 | Scope of Work/ Service Management | Option to contact customers through all integrated communication channels at any stage of the service request life cycle. | what are the specific communication channels that are expected to be integrated ? | Including but not limited to  sms, e-mail, WhatsApp and call centre, branch systems, website, social media, chatbot and other in-house applications. |
| 279 | 15 | Scope of Work/ Service Management | Platform to support knowledge management to help quickly resolve frequently occurring issues The platform should suggest solutions to customer to resolve frequently occurring issues via a robust FAQ's/ Knowledge article. | Please change the AI/ML capabilities requirements. Note: There is very limited AI/ ML capability with CRM on prem Offerings. Please allow us to bid on cloud solution or remove AI/ ML related requirements from on prem offerings (This is critical for functionality coverage) | Referenced requirements are also to be part of on-premises deployment. |
| 280 | 18 | Scope of Work/ Customer 360 | Ability to generate personalised offers for existing and prospective customers using AI/ML /Data Analytics tools based on the users interests, demographic attributes, browsing preferences and habits etc. | Please change the AI/ML capabilities requirements. Note: There is very limited AI/ ML capability with CRM on prem Offerings. Please allow us to bid on cloud solution or remove AI/ ML related requirements from on prem offerings (This is critical for functionality coverage) | Referenced requirements are also to be part of on-premises deployment. |

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| 281 | 18 | Scope of Work/ Customer 360 | ML & AI capabilities to display the cross sell/up sell products in customer 360 page | Please change the AI/ML capabilities requirements. Note: There is very limited AI/ ML capability with CRM on prem Offerings. Please allow us to bid on cloud solution or remove AI/ ML related requirements from on prem offerings (This is critical for functionality coverage) | Referenced requirements are also to be part of on-premises deployment. |
| 282 | NA | Licensing Queries | Licensing Queries | How many users will acess Lead Management? Are these standalone users accessing only this functionality or same users will cover other areas as well? Please mention both counts. | Details will be shared with the successful bidder |
| 283 | NA | Licensing Queries | Licensing Queries | How many users will acess Sales management? Are these standalone users accessing only this functionality or same users will cover other areas as well? Please mention both counts. | Details will be shared with the successful bidder |
| 284 | NA | Licensing Queries | Licensing Queries | How many users will acess Service management? Are these standalone users accessing only this functionality or same users will cover other areas as well? Please mention both counts. | Details will be shared with the successful bidder |
| 285 | NA | Licensing Queries | Licensing Queries | How many users will access Customer 360? Are these standalone users accessing only this functionality or same users will cover other areas as well? Please mention both counts. | Details will be shared with the successful bidder |
| 286 | NA | Licensing Queries | Licensing Queries | How many marketable contacts (customers) are there? Please share this volume by channels (e.g. SMS, email, others). How many interactions will be sent out per month? | Details will be shared with the successful bidder |
| 287 | 39 | 1. Gap Analysis | As a combined entity the bank is having data of past more than 100 years, the data is a combination of different demographics, geographic regions, and consumer groupings with a restriction on comprehensive information. Based on the availability of the necessary data, the bidder will analyse and segment the clientele and prioritize the modules to be developed | Kindly share the volume of important entities - Customers, Cases, Leads, Opportunity, Campaigns. What are the expectation on Migration of existing data? | The details will be shared with the successful bidder.

Migration of data from existing applications wherever required customer relation/value e.g lead management model, banassurance, inhouse and other applications. |
| 288 | 40 | 3. Integration with existing applications & Systems | E-KYC/ V-KYC | Which V-KYC software is available with the Bank? Does it expose APIs for CRM to consume. | Details will be shared with the successful bidder |
| 289 | 6 | Data Analytics & Forecasting | Understanding existing Lead Management Model and other Analytic models and recommend customisation required, if any, in those models for seamless integration. | Kindly elaborate on existing lead management model and analytics models, on which platform have these been implemented on?

Also, does this mean that Bank wich to retain existing Lead management system or CRM will replace this system? | Till the replcement of the existing systems by CRM, integrations to the exsiting systems will be required. All the referred systems are inhouse developed with availability of touch points for integration. |
| 290 | 2 | Categorization of Leads | Different process flows and categorisations for leads which can be handled through a STP journey of Assited journey. | Which payment system is in use for STP processes. Are these STP processes handled by Adya Chatbot? Please elaborate on expectation on Assisted Journey | STP /Assisted journey is referred to the process flows in the CRM system. |
| 291 | 5 | D. Service Management Modeule | Capability for predictive routing and AI/ML capabilities for resolution of the service requests. | Please elaborate on the Prediction and AI/ML capabilities for service requests. Do you have existing prediction engine and AI/ML model for the same? | This feature should be part of the proposed CRM solution. For eg.. when debit card delivery requests routed to call center are forwarded to branches and resolved, then the system should be able to send such requests to the branch automatically in due course).

Bank at present does not have prediction engine. |

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| 292 | 14 | Sales Management, MVP II | Capability to create internal chat group for communication with team using channels like mobile, email, teams, or other user-friendly channels. | Can you please exemplify the business use case. Is it expected from CRM system to create Dynamic chat groups on various channels? Which 'Other user-friendly' channels are being referred to here? | Possibility of connecting to all 6000 branches / Branch Managers / Other specified groups for communication like sending instant messages. Bidder has to advise other user friendly channels that can be integrated with CRM with compatiblity. |
| 293 | 14 | Sales Management, MVP II | Capability to create internal chat group for communication with team using channels like mobile, email, teams, or other user-friendly channels. | Do you have Microsoft 365 integrated with On-premise infra using Active Directory Domain Services to use Microsoft Teams, Outlook, Sharepoint etc.? If Yes, Which licenses are available? | Yes. Details will be shared with successful bidder |
| 294 | 8 | Technical Requirements | The CRM platform should be On-Premises Cloud native solution providing responsive UI suitable for different platforms. | Does Indian Bank has a cloud Platform to manage on-premises cloud native infra? If not are you looking for Managed Services for managing On-premise infra, applications and services? | Bank is in the process of implementing on-premises cloud native infra including managed services. |
| 295 | 29 | 9 | The proposed CRM solution should have been implemented for at least one Scheduled Commercial Bank in India having a total business of more than 1 lakh crores rupees (or) minimum 1000 branches as on 31.03.2022, with minimum of 2,000 users on CRM Platform. The platform should be in use /live as on date of publishing RFP. | 1.Please change the date from 31.03.2022 to as on RFP date. Also the minimum users to 500 and total business of 10,000 Cr, and branches to above 400. Also please confirm that this criteria can be met by either the Bidder or the OEM. 2.Can bidder collaborate with other partners / OEM to buid complete solution ex : any LSP partner of BIdder for licenses working with other ISV for the complete implementation of CRM solution. Justification: Bidder will not be able to participate in this RFP with these conditions without the changes requested w.r.t number of users, total business and number of branches. | Please adhere to the RFP terms. |
| 296 | 25 | 2 | Bank shall provide Hardware, Operating System and Oracle Database only (if any other database required, bidder has to provide the same with licence in the name of the Bank at no cost to Bank). | 1.Bank should to provide Operating System Windows Server Datacenter Edition and Database server like SQL Server Enterprise and Power Platform Licenses for Low Code and No code. 2.Hardware should include storage, network, security, compute, load balancer, backup/DR, replication software(storage based/host based/VM Based) Justification: OEM cannot participate in the bid without the above criteria met | Bank shall provide Hardware (servers,storage etc.), Operating System and Oracle Database only (if any other database required, bidder has to provide the same with licence in the name of the Bank at no cost to Bank). Oracle Database licenses will be provided by the bank. If proposed solution requires any other database other than Oracle, bidder has to provide database and absorb the cost within the TCO |
| 297 | 39 | 2 | 2. Implementation and Maintenance of solution : Successful bidder to deliver the licences, implement and maintenance the solution for the entire duration of the contract. | Can bidder collaborate with other partners / OEM to buid complete solution ex : any LSP partner of OEM for licenses working with other ISV for the complete implementation of CRM solution. | The bidder will be responsible for the scope of the RFP and all the engagement including contracting and payments will be with the Bidder only. (For eg Bank will be placing order for licenses with the bidder only and the payments also will be released to the bidder only. ) |
| 298 | 46 | 6 | The CRM platform should be On-Premises Cloud native solution providing responsive UI suitable for different platforms | Recommend Bank to look at a Cloud native solution to ensure latest capability. At the very least, please give an exception for Marketing as its typically a Cloud only solution.(This is critical , without this Bidder wont be able to bid) | Please adhere to the RFP terms. |
| 299 | 57 | 1 | The platform should provide building various User Interface (UI) having Low Code builder capabilities | Need Low Code availability on cloud (integration of this is available with on premise gateway) | Will be discussed with the successful bidder. |

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| 300 | 10 | 1 | System should support integration with CBS, Card System, Loan Management system, LOS, Banks Omni channel Platform (Mobile Internet Banking) Website/ DLP/ Outlook/ Power BI and In-house applications. | Do you have a middleware solution for connecting these platforms and will bank support API integration? | Bank already has middleware solution in place. |
| 301 | 11 | 11 | Ability to onboard the customer though Omni Channel/ Digital Lending Platform with seamless integration. | Which channels are you considering as part of the omnichannel approach? Also what is the technology platform on which Digital lending platform has been built? | Omni channel approach covers both mobile app based and browser based.Data on the DLP will be shared with the successful bidder(Solution supports API integration) |
| 302 | 11 | 12 | Stage wise Lead pipeline with predictive analysis based on propensity | There is very limited AI/ ML capability with CRM on prem Offerings. Please allow us to bid on cloud solution or remove AI/ ML related requirements from on prem offerings (This is critical for functionality coverage) | Referenced requirements are also to be part of on-premises deployment. |
| 303 | 11 | 13 | Ability to push notification through email/ SMS/ WhatsApp/ or pop- up messages to various stakeholder at various stages from sourcing to processing based on workflow. | Do you currently have an SMS gateway or WhatsApp business provider that you would like the CRM to integrate with? | Yes, Bank will extend its SMS gateway / WhatsApp business provider / email automation system. |
| 304 | 11 | 20 | Incorporation of drop of leads from various channels through real time integration with DLP/LOS/Website/Mobile Banking/Internet Banking | Do the listed channels support real-time APIs? | API's are available for all critical applications of the Bank for integration. Bank will arrange for alternative solutions for integration wherever existing applications do not have API's. |
| 305 | 11 | 22 | System should integrate with Banks Telephony system for Screen Pop up | "Can you provide more information on this requirement? Does this mean that a pop-up should appear when a call is received on the bank's telephony system? If so, which telephony system is currently in use at the bank?" | The CRM solution should integrate with the Bank call center system for screen pop-ups. Details of telephony system will be provided to successful bidder |
| 306 | 11 | 25 | Periodic analytics on leads | Please specific data and metrics do you want to track and analyse? | The data and metrics will be discussed with the successful bidder. |
| 307 | 12 | 30 | Target segment identification for products | Please elaborate. Does this mean manually creating segments under this requirement? | The requirement means identification of customer segments for the products which are related to the lead to qualify the lead. |
| 308 | 12 | 36 | Lead generation through inward ECS data for takeover leads. | Need the information regarding the platform Information | Based on the inward ECS debits data , lead generation to be done. The data will be extracted from the CBS system. For example for a customer with Home loan EMI debit ECS, home loan take over lead to be generated. |
| 309 | 12 | 31 | The application should have a graphical data mapper that enables users to accelerate mappings through a simplified drag and drop interface | Need more information for the data mapper and use cases | Description is self explanatory |
| 310 | 12 | 32 | The Integration framework should have a lightweight web browser interface which can work with low bandwidth. | Could you specify the range that is considered as "low bandwidth"? | Low bandwidth refers to network through out available in rural areas / branches over VSAT. Application should be accessible on Desktop, Tab & Mobile devices with the telecom services available including in rural areas. |
| 311 | 12 | 35 | Provide Disaster Recovery in terms of DR monitoring, auto failover etc. | Bank to provide the Infrastructure including DR setup (Storage based replication software,storage,network,compute,VM based replication ,host bsed replication as per the RTO and RPO requirement of Bank) including near DR and far DR. | Bank will provide the infrastructure recommended by the successful bidder. Bidder to ensure the solution meets the required SLA as per RFP terms. |

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| 312 | 13 | 20 | Digital banking champion (DBC) Database Management | Please elaborate this requirement. What type of information should be included in the DBC database? How should the information in the database be updated and maintained?Are there any specific security or privacy requirements for the DBC database | Digital Banking Champions who are performing various activities in terms of Digital onborading and servicing of clients. DBC data base includes their personal history, background, experience, mapping with the branches and Zones, Their performance. The date base in being maintained manully at present and perfomance is being measured by an inhouse Dashboard. |
| 313 | 13 | 22 | Sales Management through chatbot (Adya) on various channels. | Is Adya the only chatbot that will be used for sales management or are there other chatbots that can be used as well? What is the expected outcome from using the chatbot for sales management? | Adya is the chat bot available at present.Bidder may use the same or may provide chattbot on their own. Outcome will be in terms of capturing leads, Conversation support and auto picking up of data and flowing it back to CRM for probable sales, offer product information, redirection links for sales/service requests. |
| 314 | 13 | 24 | Ability to integrate with DLP/LOS for tracking drop offs and auto allocating to call centre and field functionaries. | Is there a middleware or API available to integrate with the DLP/LOS system? Can you tell us which DLP/LOS system you are currently using? | API's are available for all critical applications of the Bank for integration. Bank will arrange for alternative solutions for integration wherever existing applications do not have API's. Details o DLP/LOS will be shared with successful bidder |
| 315 | 14 | 35 | View facility for the sales team for their rewards/incentives/achievement | Is this a requirement for a report that displays the rewards and incentives of the team? | It is to be part of the CRM solution as dashboard. To display the monthly reward recognition program for sales team over their mobile whatsapp group along with their individual scorings |
| 316 | 14 | 7 | Option to contact customers through all integrated communication channels at any stage of the service request life cycle. | what are the specific communication channels that are expected to be integrated | Including but not limited to sms, e-mail, WhatsApp and call centre, branch systems, website, social media, chatbot and other in-house applications. |
| 317 | 15 | 13 | Provision to identify duplicate requests and display the same while registering of the request at Branch and call centre. Repeated/duplicate request received through digital channel to be displayed together based on AI/ML capabilities. | what specific AI/ML capabilities are required for identifying and displaying duplicate requests. Please change the AI/ML capabilities requirements. Note: There is a very limited AI/ ML capability with Bidder's on prem Offerings. Please allow us to bid on cloud solution or remove AI/ ML related requirements from on prem offerings (This is critical for functionality coverage) | Referenced requirements are also to be part of on-premises deployment. |
| 318 | 15 | 29 | Perform Omni Channel Customer Service Management. | Could you please provide more information on what is expected in this area? For example, what channels does this refer to and what specific customer service management tasks are required to be performed? | Any digital journey initiated in one channel should have ability to continue over all other available touch points/channels integrated with the CRM solution. |
| 319 | 16 | 33 | Ability for live chat, internet telephony and social Media channels | Do you currently have 3rd party chat, telephony and social media channels providers that you would like the CRM to integrate with? | Presently Bank do not have any third party vendor for implementing chat and internet telephony. |
| 320 | 18 | 9 | System should have the provision to do data validations from various sources. | What type of data validations are expected to be performed? Is there an existing integration layer or ETL platform to perform data validations? | Details will be shared with the successful bidder |
| 321 | 18 | 10 | Single Customer View to see relationship value by fetching data from Inhouse applications and various third-party sources. | what are the 3rd party sources that are required to be integrated? | Will be discussed with successful bidder |

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| 322 | 18 | 14 | Capability to generate Customer Profitability Index for each Customer in Customer Database. | what information is supposed to be used to calculate the customer profitability index, how often should the index be generated, and what should be the output format of the generated index? is there any rewuirement of AI/ML Models here? | will be discussed with successful bidder |
| 323 | 2 | 1 | E-KYC/ V-KYC | Which V-KYC software is available with the Bank? Does it expose APIs for CRM to consume. | Details will be shared with the successful bidder |
| 324 | 4 | i | Target Planning and Incentives | Target Planning and Incentive compensation can be customized provided we have proper understanding of the requirement. Ned Some eloboration here | Target planning and incentives will be based on the individual /cumulative campaigns. The same will mutually discussed with the successful bidder. |
| 325 | 6 | 2 | Based on analytics, cross-sell and upsell opportunities are presented to customers at all touchpoints | Currently the AI/ML Model is available only in Online version, We recommend to have the online version, Or do we have any existing AI/ML modules in-house to be integrated, In such case kindly explain the cureent application and platform to intgrate | AI/ML should be available as part of the on-premises cloud native CRM solution offering. |
| 326 | 6 | 2 | BM Login/officer login with view of Top Customers, segmentation based on Channel/ category/products/priority/profitability/propensity/customer type . System should have out of the box role-based reports and dashboards. | There are many such features available in the Customer Insights Module available in the Online version. What would be computing formula/Parameters for Profitability index and Propensity | Computing formula/Parameters for Profitability index and Propensity will be based on the Bank defined rules and it should be configurable in the CRM solution offered. |
| 327 | 2 | i | Solution should have feature of lead scoring to calculate the value and prioritization of a lead, based on multiple factors (lead source, company size, etc.) | How many parameters are expected for the Scoring Model. Currently the AI/ML model for the same is available in OnLine version Or alternally, Or do we have any existing AI/ML modules in-house to be integrated, In such case kindly explain the cureent application and platform to intgrate | The parameters for the lead scoring will be shared with the successful bidder. Bidder has to provide best in-class AI/ML model as part of the CRM solution. |
| 328 | 2 | 2 | The solution should be able to use an internal rule engine that is simple to change and test without writing any code, basic application logics and drag-and-drop choices for rule modification | Please elaborate on the Internal Rule Engine. On which Platform/ Technology it has been implemented | Internal rule engine to be offered as part of the CRM solution. |
| 329 | 10 | 1,9 and others | Integration Requirements | It is observed that in MVP-I, which has an expected timeline of T+4 months, has around 20+ integrations. Could you share a prioritized list of integrations from business criticality perspective. | All the integrations required for MVP-I to be made available. |
| 330 | 14 | 29 | Ability to have a proper Feedback Mechanism for customers and internal stakeholder. | What is meant by feedback mechanism for internal stakeholders? Does the bank have any existing Feedback Mechanism that needs to be integrated | This feature should be part of the CRM solution offering. |
| 331 | 8 | 2 | The platform should provide Omni channel experience to the users of the platform. The platform should be accessible through website (browser agnostic), TABs (Android/ IOS), Mobile Apps (Android/ IOS) etc. | It is recommended to have online version to have the seemless connectivity. There are some connectivity issues foreseen if this is used in On-prem version. Mobile works seemlessly in On Line version | Please adhere to the RFP terms. |
| 332 | 10 | 1 | The delivery of Complete Customer 360 view is expected at T+15 Months However, during the implementation of other modules, the bidder may provide Customer 360 View of the relevant modules for adoption by the users. | We would like to know is there any underlying basis for estimate or schedule to derive at 15 months | Customer 360 is expected to provide a single view to the end user and hence it is estimated it will be effectively implemented as the last stage of implementation. However customer 360 can be made available during the implementation phase on as is where is basis provided it does not result in end user dissatisfaction on the offering.. |
| 333 | 20 | 7 | The Bidder should enable teams to package their applications and dependencies and build artefacts with ease to ensure DevOps acceleration with automated software pipelines. | Do we have Licenses for Devops Or is the bidder is expected to procure the same | Bidder is required to procure and provide the same as part of the solution. |

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| 334 | 10 | 7 | Feature of lead scoring to calculate the value and prioritization of a lead, based on multiple factors like lead source, amount, value of relationship, product preference and other rules etc. | There is very limited AI/ ML capability with CRM on prem Offerings. Please allow us to bid on cloud solution or remove AI/ ML related requirements from on prem offerings (This is critical for functionality coverage) | Referenced requirements are also to be part of on-premises deployment. |
| 335 | | | In general, Requirements related to campaign management | Please change the on prem requirements to on-cloud marketing requirements. (This is critical, without this Bidder wont be able to bid) | The proposed CRM solution to be deployed on-premises with cloud native capabilities. |
| 336 | 39 | 12 | Setting up of Project Management Office (PMO) and deployment of required manpower | Request to chage it as 20% of Implementation Cost | Please adhere to the RFP terms. |
| 337 | 39 | 12 | Gap Analysis of the existing functionalities and Sign-off on the Functional Specification Document (FSD) by Bank and Successful Bidder | Request to change it as 20% of Implementation Cost | Please adhere to the RFP terms. |
| 338 | 39 | 12 | Annual Technical Support (ATS) Charges of the platform for the respective year | Reuest to change it as To be Paid quarterly in advance after installation of the platform from year-1 onwards upto the end of year-5. | Please adhere to the RFP terms. |
| 339 | 30 | 12 | Installation, Configuration of software / tools required for the proposed Platform in Primary, DR & UAT environment | Reuest to change it as 5% of the implementation cost | Please adhere to the RFP terms. |
| 340 | 40 | 12 | UAT sign off for MVP-I | Request to change it as 5% of the implementation cost | Please adhere to the RFP terms. |
| 341 | 40 | 12 | UAT sign off for MVP-II | Request to change it as 5% of the implementation cost | Please adhere to the RFP terms. |
| 342 | 40 | 12 | UAT sign off for MVP-III | Request to change it as 5% of the implementation cost | Please adhere to the RFP terms. |
| 343 | 40 | 12 | UAT sign off for MVP-IV | Request to change it as 5% of the implementation cost | Please adhere to the RFP terms. |
| 344 | 40 | 12 | UAT sign off for MVP-V | Request to change it as 5% of the implementation cost | Please adhere to the RFP terms. |
| 345 | 40 | 12 | The Successful bidder must ensure availability of the manpower requirement as per the RFP. The payment for the Cost of manpower for onsite support & dedicated L3 onsite development engineer will be payable quarterly in arrears. | Request to change to -The payment will be quarterly in Advance | Please adhere to the RFP terms. |
| 346 | 40 | 12 | a)Change Request for creating/ adding a new functionality in the proposed solution which is not under MVP will be discussed separately with the successful bidder for necessary development / customisation. Bank will pay for these change requests on person-day efforts on the timelines agreed mutually between Bank and the successful bidder. However, no ATS will be paid for these change requests during the contract period. The Bank may avail bucket size of 250 person-days whenever required, as per the actual requirements of the Bank. The payment will be based on the commercials quoted in the bid for customisations. | Need clarity on - However, no ATS will be paid for these change requests during the contract period | No ATS will be paid for these change requests during the contract period |
| 347 | 40 | 12 | b) Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI) etc. should be carried out without any cost to the Bank. | Only if the feature is available as part of the standard CRM offering. However, the services cost will be applicable and will go through the Change request process. Please clarify | Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI) etc. should be carried out without any cost to the Bank |

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| 348 | 40 | 12 | c) Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. | The services cost will be applicable and will go through the Change request process. Please clarify | Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. |
| 349 | NA | NA | Bidder should have experience of minimum 5 years as on the date of RFP in providing Software Solution/ IT based Services. | Request you to change as OEM / bidder | Please adhere to the RFP terms. |
| 350 | NA | NA | The proposed CRM solution should have been implemented for at least one Scheduled Commercial Bank in India having a total business of more than 1 lakh crores rupees (or) minimum 1000 branches as on 31.03.2022, with minimum of 2,000 users on CRM Platform. The platform should be in use /live as on date of publishing RFP. | Request you to change as OEM / bidder | Please adhere to the RFP terms. |
| 351 | NA | NA | The bidder shall be the OEM/ System Integrator/ Certified or authorized agent/ reseller/ partner for supply of Licenses and solution implementation and maintenance support under warranty/ AMC of the proposed solution. OEM proposed by bidder should have its development & support centre in India. This should be full fledge establishment and not created for the submission of this Bid | Request for Consortium within group companies of bidder | Please adhere to the RFP terms. |
| 352 | NA | NA | The Bidder should have at least 200 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testers, Design Engineers, Business Analyst (in Banking Domain etc.) – (excluding the resources in support and Maintenance Activities) as on the date of RFP. | Request for Consortium within group companies of Bidder | Please adhere to the RFP terms. |
| 353 | NA | NA | Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Bank's / Financial Institutions in India. eg. Sales Management implemented at "X" Bank, Lead Management & Service Management implemented at "Y" Bank will be considered as implementation of 3 modules. | Request for sharing customer references of OEM / Bidder - group Companies / any non- BFSI / Global reference | Please adhere to the RFP terms. |
| 354 | 25 | NA | The proposed Platform shall be hosted on Bank's on-premises infrastructure. However, Platform should have capability to migrate to any other platform/cloud as per the Bank's requirement. | Request for changes as Bidder's CRM will work only in Windows environment with SQL as Database. | The requirement is a good to have feature regarding migrating to any other platform./cloud as per Bank's requirement. |

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| 355 | 25 | NA | Bank shall provide Hardware, Operating System and Oracle Database only (if any other database required, bidder has to provide the same with licence in the name of the Bank at no cost to Bank). However, the selected bidder has to complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Platform | Request for changes as our CRM will work in Windows platform / Windows environment with SQL as Database. Also request Bank to cosider cost of License of Database (SQL / Oracle ) for the entire duration of Five years | Bank shall provide Hardware (servers,storage etc.), Operating System and Oracle Database only (if any other database required, bidder has to provide the same with licence in the name of the Bank at no cost to Bank). Oracle Database licenses will be provided by the bank. If proposed solution requires any other database other than Oracle, bidder has to provide database and absorb the cost within the TCO |
| 356 | 26 | NA | The Bidder to design & size the hardware required at Primary Data Center (Including Test/ Development/ Training environments), Disaster Recovery (DR) Site and Near DR Site. The Bidder to provide the complete architecture, hardware requirement for endto-end functioning of the Platform as part of Technical bid submitted to the Bank | OEM / Bidder to share the required sizing as per the stages of the license procurement of the Bank as per the BOQ requirment | The Bidder to provide the complete architecture, hardware requirement for end to-end functioning of the Platform as part of Technical bid submitted to the Bank. The sizing to be submitted in the initial stage so that the required infrastructure is made availabe upfront for the project. |
| 357 | 27 | NA | The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years). Some of the basic parameters (indicative) for sizing are given herein under. | In Part II of the Commercial Bid document, in page 2 and 3, only 3000 users were mentioned as per year 1 Plan where in this Clause / document in Page 27, it is mentioned 6000 users in year1. Need clarity on the number of users | The sizing of 6,000 users were provided for arriving at the optimal size of the Infrastructure as part of Performance & Volume Metrics. The indicative number of licenses for the first year is taken as 3,000 and may vary based on actual requirements during the implementation and the count is provided in Commercial Bid for the calculation of TCO only. |
| 358 | | 1. Gap Analysis | The customer relationship is currently managed by internal applications utilizing in-house data analytic models and a contact centre as Indian Bank is having CRM solution for only contact centre at present | What is the version of CRM implemented currently | At present NO CRM APPLICATION is in use. |
| 359 | 3 | (iV) MIS and Reports: | Availability of customised reports based on the requirements of the bank like Number of leads generated through various channels, conversion rate, product wise conversion rate, average TAT, escalation reports, real time Lead status report, graphical representation of leads with status. | What are the minimum reports that we are expected to develop | The exact requirements and the numbers will be shared with the successful bidder. Solution should have the capability to configure and provide reports based on the business needs of the Bank. |
| 360 | 7 | Process Design | Ensure migration of user data from existing source systems to the proposed CRM, consisting of data mapping between the existing Lead Management Model application vs the CRM and transform and load the data into the proposed CRM platform. | Request you to provide the size of legacy data that need to be migrated to the new CRM apploication | Details will be shared with the successful bidder |
| 361 | | Eligibility Criteria | The proposed CRM solution should have been implemented for at least one Scheduled Commercial Bank in India having a total business of more than 1 lakh crores rupees (or) minimum 1000 branches as on 31.03.2022, with minimum of 2,000 users on CRM Platform. | Request you to modify the criteria as The proposed CRM solution should have been implemented for at least one-Global oraganization with minimum of 2,000 users on CRM Platform. | Please adhere to the RFP terms. |

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| 362 | | Eligibility Criteria | Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Bank's / Financial Institutions in India. eg. Sales Management implemented at "X" Bank, Lead Management & Service Management implemented at "Y" Bank will be considered as implementation of 3 modules. | Request you to modify the criteria as

Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Bank's / Global Organization .. eg. Sales Management implemented at "X" Bank/ Global Organization, Lead Management & Service Management implemented at "Y" Bank/ Global Organization will be considered as implementation of 3 modules. | Please adhere to the RFP terms. |
| 363 | 1 | Point no 4 | The Bidder must have an average turnover of minimum Rs.150 crores during last 03 (three) financial year(s) i. e. FY 2021-22, FY 2020-21 and FY 2019-20. | Can this condition be relaxed for MSMEs | Please adhere to the RFP terms. |
| 364 | 2 | Point no 9 | The proposed CRM solution should have been implemented for at least one Scheduled Commercial Bank in India having a total business of more than 1 lakh crores rupees (or) minimum 1000 branches as on 31.03.2022, with minimum of 2,000 users on CRM Platform. The platform should be in use /live as on date of publishing RFP. | Can the branches be relaxed to 500 and above | Please adhere to the RFP terms. |
| 365 | 2 | Point no 11 | The Bidder should have at least 200 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testers, Design Engineers, Business Analyst (in Banking Domain etc.) – (excluding the resources in support and Maintenance Activities) as on the date of RFP. | Can this condition be relaxed for MSMEs | Please adhere to the RFP terms. |
| 366 | 1 | Integration with Existing Applications & Systems | Lead management system | Is Lead Management system going to be provided by bidder or bank already has LMS which will be continiued? | Till the replcement of the existing systems by CRM, integrations will be required. All the referred systems are inhouse developed with availability of touch points for integration. |
| 367 | 2 | Integration with Existing Applications & Systems | "Both Digital lending Platforms" | What are the both digital platforms considered here for integrations? | Bank at present has two digital lending platforms. The details will be shared with the successful bidder. |
| 368 | 2 | Integration with Existing Applications & Systems | Government Agencies | Which are various government agencies considered here?
What are the various systems or platforms to be considered here for integrations? | The details will be shared with the successful bidder. |
| 369 | 2 | Lead Management Module: | The solution must offer an intuitive interface for lead capture into CRM fromvarious touchpoints. | Which are the various touchpoints to be considered here for capturing the leads? | Including but not limited to MIS,Data Analytics,Bank's Website,Social Media,Missed Call,Internet Banking, Mobile Banking, Chatbot, SMS, Website, ATM, Call Center,Branch/Office Module etc |
| 370 | 2 | Lead Management Module: | Different process flows and categorisations for leads which can be handled through a STP journey of Assited journey. | Can you elaborate more on this requirement? What is the use case here? | This refers to the automation of leads received through any channel integrated to CRM. |
| 371 | 3 | Lead Management Module: | Capability of onboarding the customers through Omni Channel Platform and Digital lending platform. | Does bank need digital lending platform for onboarding from bidder? Which are the various omni channels to be considered here for customer on boarding? | Bank already has digital lending platform in place. The referred Omni channel covers mobile, internet browser, tab banking etc. |

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| 372 | 3 | Campaign Management Module: | Ability to create cross channel marketing campaigns without IT Support. | Which are the various channels to be considered here for marketing campaigns? | Including but not limited to MIS,Data Analytics,Bank's Website,Social Media,Missed Call,Internet Banking, Mobile Banking, Chatbot, SMS, Website, ATM, Call Center,Branch/Office Module etc |
| 373 | 4 | Sales Management: | Gamification of the sales management. | can we get more precise requirement regarding gemification of sales management | During Marketing Campaigns each level of achievement is to be recognized with certain reward/recognition program to induce healthy competition among various Marketing Teams. This level wise gamification facility in the application is required to create and run various campaigns. |
| 374 | 4 | Service Management Module: | The system should be able to automate customer interactions and empower customer service representatives across all channels, including call centres, email, Chatbot, websites and social media etc | Does bank need chatbot to be provided by bidder or existing bank's chatbot need to be integrated with? What are the varios social media channels to be considered here for service management solution? Does bank has its own CTI Solution? | Adya is the only chat bot at present.Bidder may use the same or may provide chattbot on their own.<br><br>All social media channels where the Bank is present to be integrated (At present,Twitter,Facebook,Youtube ,Instagram LinkedIN etc).<br>Bank at present has an outcourced CTI solution |
| 375 | 5 | Service Management Module: | Capability for predictive routing and AI/ML capabilities for resolution of the service requests. | Can you elaborate more on this requirement? What is predictive routing? Can you please share use case here/ | Predictive routing refers to routing of calls based on the past history of resolution. Fro example -debit card related queries are routed to call center. However in case of debit card query related to delivery, the same is routed to the concerned branch as they handle the delivery of cards, as the previous calls routed to call centre are fulfilled by the concerned branch only. |
| 376 | 6 | Customer 360 | Window for all channels of communications viz WhatsApp, social media, SMS, E-mail, call etc. | What are the various social media channels to be considered here for communication? | All social media channels where the Bank is present to be integrated (At present,Twitter,Facebook,Youtube ,Instagram LinkedIN etc) |
| 377 | 6 | Administration and Reports: | The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank. | isn't reconciliation data file generated out of your CBS? | Reconciliation data files whereever applicable to the CRM solution to be provided. |
| 378 | 6 | Data Analytics & Forecasting: | Understanding existing Lead Management Model and other Analytic models and recommend customisation required, if any, in those models for seamless integration. | What is the expectation of bank from bidder? Is there any integrations required here with existing lead management system and Analytics models of bank? | Till the replcement of the existing systems by CRM, integrations to the existing systems will be required. All the referred systems are inhouse developed with availability of touch points for integration. |
| 379 | 8 | Technical requirements | The platform should provide Omni channel experience to the users of the platform. The platform should be accessible through website (browser agnostic), TABs (Android/ IOS), Mobile Apps (Android/ IOS) etc. | Does bank need Mobile App as well since responsive web app can also be accessed by the users. | Yes Bank needs mobile app as well as responsive web app. |
| 380 | 7 | Change Management: The bidder is expected to provide: | Demo and training to the select branches and zones (50 nos.) where representative of the bidder (middle management executive) will accompany change management team to various locations. | Does training session to be conducted on site or through online platforms? | Training to all the faculty members of staff training colleges and IMAGE team under "Train the trainer" concept for further training to the field functionaries for adoption of the platform at 10 major centers, decided by the Bank. |

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| 381 | 8 | Change Management: The bidder is expected to provide: | The Bidder should also train the Bank's Business Operations team to On-board Partners and Use the Bidder Portal for Partner On-boarding, Catalogue Upload and view reports. | Is bidder required to provide partner onboarding solution as well? | Shall be discussed with successful bidder. |
| 382 | 11 | List of functionalities / services | Ability to send notification to customers through various channels on the lead status. | What are the various social media channels to be considered here for communication? | All social media channels where the Bank is present to be integrated (At present,Twitter,Facebook,Youtube ,Instagram LinkedIN etc) |
| 383 | 12 | Sales Management | All sales Channel should be available with provision to additional channels and radio buttons like add/delete/update. | Can you elaborate more on this? | System should have ability to add or remove upcoming or redundant sales  channels as and when required |
| 384 | 14 | Sales Management | Ability to track digital Journeys through DLP/LOS with capability to generate MIS | is DLP/LOS integration required | Integration with DLP/LOS is required. |
| 385 | 14 | Sales Management | Capability to create internal chat group for communication with team using channels like mobile, email, teams, or other user-friendly channels. | Can you elaborate more on the requirement? Is chat tool required within CRM? | Chat tool may be required for internal communication with the users. Bank is having it's own chatbot which may be integrationed for use by customers as part of the CRM solution. |
| 386 | 15 | Service Management Module: | Ability to capture service requests / complaints from all integrated channels with detail of the channel and branch/ call centre user. | What are the integrated channels to be considered here? | Including but not limited to Customer Grievances Redressel System,MIS,Data Analytics,Bank's Website,Social Media,Missed Call,Internet Banking, Mobile Banking, Chatbot, SMS, Website, ATM, Call Center,Branch/Office Module etc |
| 387 | 15 | Service Management Module: | Option to contact customers through all integrated communication channels at any stage of the service request life cycle. | What are the integrated channels to be considered here? | Including but not limited to Customer Grievances Redressel System,MIS,Data Analytics,Bank's Website,Social Media,Missed Call,Internet Banking, Mobile Banking, Chatbot, SMS, Website, ATM, Call Center,Branch/Office Module etc |
| 388 | 15 | Service Management Module: | Perform Omni Channel Customer Service Management. | What are the Omni- channels to be considered here? | All available touch points including but not limited to internet banking, mobile banking, branch systems, website, social media, chatbot etc. |
| 389 | 16 | Service Management Module: | Ability for live chat, internet telephony and social Media channels | is this refering to integration with your existing CTI solution and other social media channels | Interation of CTI solution is required for call centre operation which may be extended to the branches users also, and social media communication cabaility is for all the users of the module. |
| 390 | 16 | Campaign Management Module: | WhatsApp, Email, SMS, Facebook Messenger, Instagram, Telegram, Twitter, Linked-in and all other popular channels of customer interaction. | Can you please elaborate on the all other popular channels of customer interactions? | System capability to add/remove upcoming/redundant channels is required. Bidder to advise on other effective popular channels. |
| 391 | 16 | Campaign Management Module: | Ability to respond social media message through same channel with maker/checker concept. | Can you please provide use case here ? | Use cases will be discussed with successful bidder |
| 392 | 18 | Customer360 | System should have the provision to do data validations from various sources. | What data is to be validated and what are the sources of data ? | Details will be shared with the successful bidder |
| 393 | 1 | Liquidated Damages (LD) | Failure to meet these Implementation schedules, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the bidder's performance. | What if the faliure to meet these implementation schedule is due to reasons jointly attributable to bank and the vendor? | Penalty is applicable on the delay in implementation  of the solution supplied by the bidders. If the delay is not solely attributable to the purchaser(Bank), then the penalty is applicable. |

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| 394 | 1 | Liquidated Damages on delay in Implementation: | Section III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. | What if the faliure to meet these implementation schedule is due to reasons jointly attributable to bank and the vendor? | Penalty is applicable on the delay in implementation of the solution supplied by the bidders. If the delay is not solely attributable to the purchaser(Bank), then the penalty is applicable. |
| 395 | 2 | Penalty / Guarantees on Response to Errors | * The Platform / Application should be restored to working condition within the time stipulated. A penalty of Rs.25,000/- per hour shall be charged for non-conformance exceeding the restoration time defined for Severity – 1, 2 & 3 on the aforementioned table. | Can the penalty of Rs. 25,000 be waived? or reduced. What if the delay is happening because of the issues in the integrated 3rd party systems | As per RFP. Penalty is applicable on the performance of the solution supplied by the bidder. If the delay is not solely attributable to the bidder, then the Penalty is NOT applicable. |
| 396 | 103 | Document required from seller | As per the GeM Bidding document, the following are documents required to submit by Bidder:<br><br>Experience Criteria,Bidder Turnover,Certificate (Requested in ATC),OEM Authorization Certificate,OEM Annual Turnover,Additional Doc 1 (Requested in ATC),Additional Doc 2 (Requested in ATC),Additional Doc 3 (Requested in ATC),Additional Doc 4 (Requested in ATC) | In GeM Portal, when we participate, we will be provided with file-upload options only to upload these set of documents as per RFP and additional qualification documents/data. But there are many documents, certificates and annexures to be uploaded.<br><br>The File-Upload control in GeM Portal has limited upload file size (in MB) restrictions and each uploaded PDF should be within 100 pages.<br><br>This will be a challenge to collate all the RFP documents, Proposal, Criteria, Certificates, Annual Trun-over Statements (respective criteria or annexures) and upload as PDF within the restricted 5-6 file upload controls in GeM portal.<br><br>We request Indian Bank to either increase the file size limit, PDF page limits in GeM portal (or) have it sent via email in .Zip/.Rar formats. | The file limit is increased to 500 mb for uploads in GeM portal for this bid.<br><br>Regarding the provision to upload ZIP/RAR files, please take up with the GeM portal support team.<br><br>Submission of documents directly to the Bank other than the specific allowed documents is prohibited. |
| 397 | 7 | sec 10 - Documents to be submitted physically by Bidders | 1. DD towards Cost of bid document.<br>2. Bid Security (EMD) for Rs.2,00,00,000/- (Rupees Two Crores only) to be submitted in the form of DD/ Fund transfer/ Bank Guarantee<br>3. Pre-Contract Integrity Pact | The Bid Document Fee has been transferred via NEFT and also the EMD is planned to be transferred via NEFT.<br><br>As it is an online transfer, is it mandate to submit the NEFT transfer statement via courier to Indian Bank?<br><br>(or) Can we share the NEFT transfer receipts and signed Pre-Contract Integrity Pact via email  ibhomktg@indianbank.co.in to Indian Bank? | Bidder to submit proof of payment of bid dcoument cost and BId security alongwith with the Pre-contract integrity pact physically. Submission of physical documents by COURIER is at the RISK AND RESPONSIBILITY of the bidder.<br>Submission by email is prohibited. |
| 398 | 26 | sec 7. Bid Security (Earnest Money Deposit) | The Bidder should submit at the time of online submission of Bid, as part of its bid, a bid security / EMD in the form of DD/ Fund transfer/ Bank Guarantee issued by a Scheduled Commercial Bank located in India (other than Indian Bank), in the form provided in the Bidding Documents (Annexure - V) for a sum of Rs.2,00,00,000/- (Rupees Two Crores only) valid for 225 days from the last date for submission of Bid | Based on the guidelines, requested Annual Turnover and the scope, the EMD value of 2 Crores is on the higher side and we request a waiver or relaxation in EMD value to be submitted. | Please adhere to the RFP terms. |

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| 399 | 30 | sec 9.1 - Eligibility Criteria - Point 9 | The proposed CRM solution should have been implemented for at least one Scheduled Commercial Bank in India having a total business of more than 1 lakh crores rupees (or) minimum 1000 branches as on 31.03.2022, with minimum of 2,000 users on CRM Platform. | Please include at least one implementation in Scheduled Bank/ PSUs or Financial Institutions as the other criteria of experience includes bank modules across banks. | Please adhere to the RFP terms. |
| 400 | 31 | sec 9.1 - Eligibility Criteria - Point 9 | Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Bank's / Financial Institutions in India. eg. Sales Management implemented at "X" Bank, Lead Management & Service Management implemented at "Y" Bank will be considered as implementation of 3 modules. | Is it fine if all the 3 modules or 5 modules being implemented for same Bank? | The clause refers to the implemenation of 3 out of 5 modules. Modulewise implemenetation in multiple Banks or in a single Bank is acceptable. |
| 401 | 32 | sec 9.2 - Technical Evaluation Criteria - Point 1,2 | 1) Bidder & OEM's Experience in implementing CRM Modules in BFSI<br><br>2) Bidder & OEM's Experience of Implementing CRM Modules in Public Sector/ Private Sector Banks with more than 1000 branches | Can the Purchase Orders be that a combination of BFSI and/ or PSB or private banks? | 1. The Purchase Orders can be of BFSI and/ or PSB or Private Banks for point no. 1.<br><br>2. However, only experience of implementing CRM in Public Sector/ Private Sector Banks with more than 1000 branches will be considered for Point no. 2. |
| 402 | 39 | sec 1 - Gap Analysis | As a combined entity the bank is having data of past more than 100 years, the data is a combination of different demographics, geographic regions, and consumer groupings with a restriction on comprehensive information. | Can Indian Bank share the volumes in terms of transactions and the size of databases for the 100 years data? | WII be shared with the successful bidder. |
| 403 | 9 | System Architecture, Self Service & Assisted Channels | System should be able to Extract, Transform and Load data from the source systems | Does Indian Bank already have any ETL tools in place? If so, please share the details with version | The functionality has to be provided by the bidder as part of their offering.<br>Details of Bank's existing ETL tool is not relevant to this RFP. |
| 404 | 9 | System Architecture, Self Service & Assisted Channels | The proposed platform should be Big Data ready | Please clarify on the Big Data requirements and the expectations of the proposed CRM solution | Big data integration will be required when feeds from Social media are to be integrated with the CRM Solution |
| 405 | 23 | Licensing - Point 1, 2 | 1) Bank will utilize user licenses in bucket size of 1,000 users each as per the actual requirement.<br><br>2) Additional licenses (if any) utilised during the same year will be paid as per the user license cost of the particular user license slab on pro-rata basis, from the date of utilisation | The commercials is expected to be provided in range of users and here the user licenses is being said to be utilized in 1000s. As this is a cloud based solution, the licenses have to obtained upfront based on the no. of users | Please adhere to the RFP terms. |

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| 406 | 25 | Hardware Sizing and Performance Requirement | The proposed Platform shall be hosted on Bank's on-premises infrastructure. However, Platform should have capability to migrate to any other platform/cloud as per the Bank's requirement | The proposed CRM is a cloud/SaaS based model and has the benefit to host in bidder's cloud, wherein the complete infrastructure, servers, app servers and database will be fully managed and owned by bidder in secured Data Centers within India. If the proposed platform is requested in on-premise, will Indian Bank procure and provide the servers as shared in the hardware and infra sizing? | The proposed CRM solution to be deployed on-premises with cloud native capabilities. Bank will provide the necessary infrastructure as shared in the hardware and infra sizing by the bidder. |
| 407 | 27 | Hardware Sizing and Performance Requirement | The system should be capable of keeping online data of at least 2 years | If hosted on-premise, will Indian Bank take care of complete back up procedures and archivals? | Back up and archival to be undertaken by the bidder for both database and application. Required infrastructure support will be provided by Bank. |
| 408 | 28 | Hardware Sizing and Performance Requirement: point 2 - Escrow | The Bank and the successful bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the Customer Relationship Management Platform supplied by the successful bidder to the Bank in order to protect its interests in an eventual situation | Bidder owns the IPR of the proposed CRM solution and is the OEM, therein cannot enter into ESCROW arrangement or share the source code to external entities. | Escrow is applicable in order to protect Banks' interests in an eventual situation incase of the Bidder becoming insolvent or the bidder cease or give notice of intention to cease to provide maintenance or technical support service for the software as required by the agreement. Protection for the bidder under ESCROW arrangement will be mutually agreed with the Successful bidder. |
| 409 | 1 | (i) Technical Specification | The platform should support development / enhancements through Low Code / No Code functionality wherever possible for quick delivery of application as per Bank's requirements. | Does Indian Bank require a full fledged Low Code/No Code platform to develop custom applications or is it referring to any customizations in the future? | The low code/no code platform is required to be provided for the proposed CRM solution covering the RFP deliverables. |
| 410 | 1 | Integration with Existing Applications & Systems | Proposed solution to be integrated with various application, and it is expected that a roadmap of integration of these channels is also to be prepared. Some of our core platforms are listed for reference | Please let know if the listed applications and third-party applications support REST API integrations? This is critical for the integration aspect with the proposed CRM and availability of REST API from Indian Bank applications and third party applications is crucial for integration, | API's are available for critical applications of the Bank for integration. Bank will arrange for alternative solutions for integration wherever existing applications do not have API's. |
| 411 | 3 | B. Campaign Management Module: | Creation of campaigns | Please let know what mode of communication or channels to be considered. | All channels wherein the customers can be reached for in the campaigns. |
| 412 | 30 | 9.1 Eligibility Criteria | 4) *The Bidder must have an average turnover of minimum Rs.150 crores during last 03 (three) financial year(s) i. e. FY 2021-22, FY 2020-21 and FY 2019-20.* | 1) Request that the Global financials of the Bidders Parent Company may also be used as supporting document 2) Request that the average turnover reduced to minimum of Rs. 100 crores during last 03 (three) financial year(s) if possible | 1. The financials of the bidder will alone be considered. 2. Turnover details - As per RFP. |
| 413 | 66 | 2) Escrow | *"The escrow will be released to and become the property of the Bank in the event that the agreement is terminated for either default or insolvency or should the bidder cease or give notice of intention to cease to provide maintenance or technical support service for the software as required by the agreement. All payment and costs with respect to lodging of software with escrow services in India would be borne by the successful bidder."* | 1) Release events can be triggered only in case of insolvency and no successor assuming our maintenance or technical support obligations. Request to remove the term "default" from the Escrow clause. 2) Further, the same clause provides that the costs for the escrow would be borne 50% by the successful bidder and 50% by Indian Bank. However, the last line of the referred clause states otherwise. Request that the said line be removed. | 1. Please adhere to the RFP terms. The ESCROW agreement will be mutually discussed and agreed with the successful bidder. 2. The cost sharing is for the annual engagement for the ESCROW arrangement. The last line refers to the lodging of software, which should be borne by the bidder(The escrow arrangement provides a minimum number of free lodging of code as per the ESCROW arrangement. When the minimum is breached , it involves cost and the same to be borne by the bidder) |

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| 414 | 7 | 10) Bid Security | *Bid Security (EMD) for Rs.2,00,00,000/- (Rupees Two Crores only) to be submitted in the form of DD/ Fund transfer/ Bank Guarantee (issued by a nationalised/ scheduled commercial Bank (other than Indian Bank) in favour of "Indian Bank" payable at Chennai. BG should be valid for 225 days from the last date for submission of the Bid (or) Fund transfer to be made in the account as detailed at Sl .No. 8 above.* | Request that the Bid Security reduced to INR 50,00,000 (Rupees Fifty Lakhs Only) if possible. | Please adhere to the RFP terms. |
| 415 | 124 | A2. Yearly cost of CRM Licenses: | A2.4 Year-4 15,000 users<br>A2.5 Year-5 15,000 users | Request to confirm what number of users per year to be assumed for Year-5 for the TCO calculation. Currently for both Year-4 and Year-5 it's mentioned as 15,000 users. | The sizing of 15,000 users for the year 4 and 5 were provided for arriving at the optimal size of the Infrastructure as part of Performance & Volume Metrics. The indicative number of licenses for the 4th & 5th year is taken as 15,000 and may vary based on actual requirements during the implementation. |
| 416 | 77 | Payment Terms | *4) Subscription based License fee for the respective year* | Request to confirm whether the license fees will be paid upfront on deployment of the required licenses basis the banks requirement during the tenure of the project. | Payments terms as described in the RFP will be adhered to. |
| 417 | 77 | Payment Terms | *5) Annual Technical Support (ATS) Charges of the platform for the respective year* | Request to confirm ATS charges will be paid quarterly in arrears.<br>In Payment Terms Section C – it's mentioned as "ATS is payable half yearly in arrears on the actual licence fees paid for the corresponding year." | Pleae adhere to the RFP terms. ATS is payable half yearly in arrears on the actual license fees paid for the corresponding year |
| 418 | 77 | Payment Terms | | Request to confirm that – All payments will be released within 30 days from the date of receipt of invoice subject to submission of proof and other related documents. | Please adhere to the RFP terms. The payment terms will be based on the RFP and the SLA agreement to be entered into based on the RFP terms. |