

Date: 29/01/2025

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

**Reference Bid Document**

**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

**NOTICE-I**

**Addendum / Corrigendum**

S. No.	Pg. No.	Para No. / Clause No.	Existing Clause		Revised Clause	
			1.	6.	SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION	4. Last Date of Submission/ Closing Date in Online & Offline Mode (Last Date of Submission of RFP Response)
2.	6.		5. Eligibility cum Technical Bid Opening Date	31/01/2025 at 03:30 PM	5. Date and time of opening Technical bids	<b>21/02/2025 at 03:30 PM</b>
3.	31	9.1 Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services.  Copy of minimum 3 purchase orders issued during preceding 3 years ( <b>at least one order each year</b> ) with minimum order value of Rs.25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.		8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services.  Copy of minimum 3 purchase orders issued during preceding 3 years, <b>with combined total order value of Rs.2.5 Crores for MSE/Start-up</b> and Rs.25 Crores for others to be submitted along with Certificate/email of work undertaken from respective Clients. <b>On-going projects will also be considered.</b> The Bidder should also furnish letter/email from the institution quoting the	

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				period and nature of services provided. Details to furnished as per Annexure-XV.
4.	31	9.1 Eligibility Criteria	<p><b>9.</b> Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform. eg. Sales Management Module implemented at “X” Bank, Lead Management Module &amp; Service Management Module implemented at “Y” Bank will be considered as implementation of 3 modules. The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p><b>The criterion has been split into following two criteria:</b> <b>9 (a)</b> The proposed CRM solution (<b>at least 3 out of 5 proposed CRM modules</b>) should have been implemented for at least one Scheduled Commercial Bank in India having minimum 1000 branches as on <b>31.12.2024</b>, with minimum of 2,000 users on CRM Platform.</p> <p>The platform should be in use /live as on <b>the date of bid submission</b> and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per <b>Annexure-XIX</b></p> <p><b>9 (b)</b> Bidder should have implemented at least 3 modules out of 5 proposed CRM modules in one or more BFSI in India. E.g. Sales Management implemented at “X” Bank, Lead Management &amp; Service Management implemented at “Y” Insurance Company will be considered as implementation of 3 modules.</p>

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5.	33	9.2 Technical Evaluation Criteria	<p>The technical bid submitted by the Bidder will be evaluated only if they fulfil the eligibility criteria. The technical bid evaluation will be done on a total score of 800. The technical evaluation will be based on the evaluation matrix consisting of the following parameters.</p> <table border="1"> <thead> <tr> <th>S. No.</th> <th>Evaluation Criteria</th> <th>Maximum Marks</th> <th>Minimum Marks</th> <th>Minimum Passing Percentage</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Bidder/ OEM's Capability and Experience</td> <td>125</td> <td>75</td> <td>60%</td> </tr> <tr> <td>2</td> <td>Technical Specifications</td> <td>70</td> <td>42</td> <td>60%</td> </tr> <tr> <td>3</td> <td>Functional Specifications</td> <td>265</td> <td>159</td> <td>60%</td> </tr> <tr> <td>4</td> <td>Technical Presentation and Product</td> <td>140</td> <td>84</td> <td>60%</td> </tr> </tbody> </table>	S. No.	Evaluation Criteria	Maximum Marks	Minimum Marks	Minimum Passing Percentage	1	Bidder/ OEM's Capability and Experience	125	75	60%	2	Technical Specifications	70	42	60%	3	Functional Specifications	265	159	60%	4	Technical Presentation and Product	140	84	60%	<p>The technical bid submitted by the Bidder will be evaluated only if they fulfil the eligibility criteria. The technical bid evaluation will be done on a total score of 800. The technical evaluation will be based on the evaluation matrix consisting of the following parameters.</p> <table border="1"> <thead> <tr> <th>S. No.</th> <th>Evaluation Criteria</th> <th>Maximum Marks</th> <th>Minimum Marks</th> <th>Minimum Passing Percentage</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Bidder/ OEM's Capability and Experience</td> <td>125</td> <td>75</td> <td>60%</td> </tr> <tr> <td>2</td> <td>Technical Specifications</td> <td>70</td> <td><b>70</b></td> <td><b>100%</b></td> </tr> <tr> <td>3</td> <td>Functional Specifications</td> <td>265</td> <td>159</td> <td>60%</td> </tr> <tr> <td>4</td> <td>Technical Presentation and Product</td> <td>140</td> <td>84</td> <td>60%</td> </tr> </tbody> </table>	S. No.	Evaluation Criteria	Maximum Marks	Minimum Marks	Minimum Passing Percentage	1	Bidder/ OEM's Capability and Experience	125	75	60%	2	Technical Specifications	70	<b>70</b>	<b>100%</b>	3	Functional Specifications	265	159	60%	4	Technical Presentation and Product	140	84	60%
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				Demonstration								
			5	Site Visit & Reference Check	150	90	60%	5	Site Visit & Reference Check	150	90	60%
			6	Adoption of Advanced Analytics & Gen AI related innovations	50	30	60%	6	Adoption of Analytics & Gen AI related innovations	50	-	-
			<b>Overall Score</b>		<b>800</b>		<b>70% (560)</b>	<b>Overall Score</b>		<b>800</b>		<b>60% (480)</b>
			Bidders scoring at least the minimum 60% in each section mentioned in the table above and an overall score of 70% marks or more will be declared technically qualified.				Bidders scoring minimum passing percentage against each criteria as detailed in the table above and an overall score of <b>60% marks</b> or more will be declared technically qualified.					
6.	35	9.2 Technical Evaluation Criteria	<b>2. Technical Specifications (Max. Marks - 70)</b> The Bidder is required to submit the compliance for Technical Specifications. Bidders should score 60% in Compliance to Technical Specifications (Section-V – Part-I(i)). All the technical specifications carry marks as detailed in Section-V-Part-I (i).  The total marks assigned under this category is 70 marks with minimum 60% marks (42 marks) as eligibility under Technical Specifications Criteria. Despite scoring 60% or above in the technical specifications, if the mandatory requirements of the technical specifications mentioned in Section-V-Part-I(i) are not complied, then the bidder shall be deemed as technically disqualified.				<b>2. Technical Specifications (Max. Marks - 70)</b> The Bidder is required to submit the compliance for Technical Specifications. Bidders should score 100% in Compliance to Technical Specifications (Section-V – Part-I(i)). All the technical specifications carry marks as detailed in Section-V-Part-I (i).  If the mandatory requirements of the technical specifications mentioned in Section-V-Part-I(i) are not complied, then <b>Bank reserves the right to technically disqualify the bid.</b>					

S. No.	Pg. No.	Para No. / Clause No.	Existing Clause	Revised Clause												
7.	37	9.2 Technical Evaluation Criteria	<p><b>6.</b> Adoption of Advanced Analytics &amp; Gen AI related innovations (Max. Marks – 50)</p> <p>Bidder is required to demonstrate Gen AI related innovation / use cases in CRM and adoption of advanced analytics in areas of lead prioritization, cross sell, up sell, customer retention and customer segmentation.</p> <p>Marks will be awarded as detailed below, with maximum cap of 50 marks per bidder:</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Min 1 Gen AI use case implementation in BFSI in India</td> <td>10</td> </tr> <tr> <td>Implementation of Advanced analytics in areas of: <ul style="list-style-type: none"> <li>▪ lead prioritization,</li> <li>▪ cross sell,</li> <li>▪ up sell,</li> <li>▪ customer retention</li> <li>▪ customer segmentation.</li> </ul> </td> <td>2 marks for each implementation in each Bank/BFSI in India</td> </tr> </tbody> </table> <p>Minimum 60% marks (30 marks) will be required as eligibility under Adoption of Advanced Analytics &amp; Gen AI related innovations.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect. The proof should clearly mention details of advance analytics</p>	Category	Marks	Min 1 Gen AI use case implementation in BFSI in India	10	Implementation of Advanced analytics in areas of: <ul style="list-style-type: none"> <li>▪ lead prioritization,</li> <li>▪ cross sell,</li> <li>▪ up sell,</li> <li>▪ customer retention</li> <li>▪ customer segmentation.</li> </ul>	2 marks for each implementation in each Bank/BFSI in India	<p><b>6.</b> Adoption of Analytics &amp; Gen AI related innovations (Max. Marks – 50)</p> <p><b>The Bidder/OEM should have experience of implementing Gen AI and analytics related use cases in BFSI segment in India for which scoring will be done as given below, with maximum cap of 50 marks per bidder:</b></p> <table border="1"> <thead> <tr> <th>Category</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Min 1 Gen AI use case implementation in BFSI in India</td> <td>10</td> </tr> <tr> <td>Implementation of analytics in areas of: <ul style="list-style-type: none"> <li>▪ lead prioritization,</li> <li>▪ cross sell,</li> <li>▪ up sell,</li> <li>▪ customer retention</li> <li>▪ customer segmentation.</li> </ul> </td> <td>2 marks for each implementation in each Bank/BFSI in India</td> </tr> </tbody> </table> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect. The proof should clearly mention details of analytics / Gen AI use cases implemented. <b>On-going projects may be considered, however, the Gen AI / analytics use case should have been implemented as on date of bid submission.</b> Details to be furnished as per Annexure-XXVIII</p>	Category	Marks	Min 1 Gen AI use case implementation in BFSI in India	10	Implementation of analytics in areas of: <ul style="list-style-type: none"> <li>▪ lead prioritization,</li> <li>▪ cross sell,</li> <li>▪ up sell,</li> <li>▪ customer retention</li> <li>▪ customer segmentation.</li> </ul>	2 marks for each implementation in each Bank/BFSI in India
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S. No.	Pg. No.	Para No. / Clause No.	Existing Clause	Revised Clause
			/ Gen AI use cases implemented. Details to be furnished as per Annexure-XXVIII	
8.	49	Data Management and Integration	<b>19.</b> The data should be stored within geography of India and all data functions and processing are performed within the boundaries of India. The Primary and Secondary Data Centres of CSP should be physically located in India and should be in different seismic zones before submission of bid. The data should not be transferred outside of country's boundary by any means. Cloud hosting in a Tier 4 Data Center, certified by the Uptime Institute, is strongly preferred.	<b>19.</b> The data should be stored within geography of India and all data functions and processing are performed within the boundaries of India. The Primary and Secondary Data Centres of CSP should be physically located in India <b>in different geographical locations, preferably in different seismic zones. In case it is not possible to host in different seismic zones, then they should be sufficiently apart so that they are not affected by the same natural calamity or any other disaster. The Bidder should host the platform in high availability mode within India to ensure adequate resilience in the event of any disasters.</b> The data should not be transferred outside of country's boundary by any means. Cloud hosting in a Tier 4 Data Center, certified by the Uptime Institute, is strongly preferred.
9.	92	32) Indemnity Clause	If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party in India or abroad, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf.  In case of data breach, the Service provider should indemnify Bank for all its acts and omissions. Any penalty imposed on Bank by regulatory / statutory bodies related to data security on cloud, will be passed on to the service provider.	If at the time of the supplying, installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party in India or abroad, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf.  In case of data breach <b>solely and directly attributable to Service Provider in view of the Bank (which is final and binding)</b> , the Service provider should indemnify Bank for all its acts and omissions. Any penalty imposed on Bank by regulatory / statutory bodies

S. No.	Pg. No.	Para No. / Clause No.	Existing Clause	Revised Clause
				related to data security on cloud <b>due to reasons stated in forgoing para</b> , will be passed on to the service provider
10.	101	Adoption of Pre-Contract Integrity Pact	The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under: 1. Shri. Arun Kumar Sharma Email: sharmaak6@gmail.com  2. Shri. M J Joseph	The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under: 1. Shri. Arun Kumar Sharma Email: sharmaak6@gmail.com  2. Shri. M J Joseph <b>Email: mohan.joseph@gmail.com</b>
11.	115	SECTION-V PART I - Technical and Functional Requirements	(i) – TECHNICAL SPECIFICATIONS: All the above technical specifications carry marks as mentioned above. The total marks assigned under this category is 70 marks, with minimum 60% marks as eligibility under Technical Specifications Criteria.  In spite of scoring 60% or above in the technical specifications, if the mandatory requirements in the above table for technical specifications is not complied, the bidder shall be deemed as technically disqualified.	(i) – TECHNICAL SPECIFICATIONS: All the above technical specifications carry marks as mentioned above. The total marks assigned under this category is 70 marks. Bidders should score <b>100%</b> in Compliance to Technical Specifications  If the mandatory requirements in the above table for technical specifications is not complied, <b>then Bank reserves the right to technically disqualify the bid.</b>
12.	162	ANNEXURE-XIII CHECKLIST FOR THE RFP	CHECKLIST FOR THE RFP	Revised ANNEXURE-XIII CHECKLIST FOR THE RFP enclosed
13.	167	ANNEXURE-XV Experience Details	Experience Details	Revised Annexure-XV Experience Details enclosed
14.	172	ANNEXURE-XIX	CRM Implementation Experience Details	Revised Annexure-XIX <b>Proposed CRM Implementation in SCB Details</b> enclosed

S. No.	Pg. No.	Para No. / Clause No.	Existing Clause	Revised Clause
		CRM Implementation Experience Details		
15.	175	Annexure-XXII Compliance Statement	<p>DECLARATION</p> <p>Please note that any deviations mentioned anywhere in the Bid Document will not be considered and evaluated by the Bank and the bid will be summarily rejected and no further clarification will be sought. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.</p>	<p>DECLARATION</p> <p>Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP and if any deviations are observed. (Revised Annexure-XXII Compliance Statement enclosed)</p>
16.	183	Annexure-XXVIII Bidders experience in implementing Gen AI & Advance Analytics Use Cases	Bidders experience in implementing Gen AI & Advance Analytics Use Cases	<b>Bidder / OEM's</b> experience in implementing Gen AI & Analytics Use Cases (Revised Annexure-XXVIII enclosed)
17.	-	Annexure-XXIX Bidder's CRM Implementation Experience	<b>New Annexure Added</b>	<b>ANNEXURE-XXIX - Bidder's CRM Implementation Experience</b> format enclosed.

Authorized Signatory



**ANNEXURE-XIII**

**CHECKLIST FOR THE RFP**

Sl. No.	Eligibility Criteria	Supporting Documents
1	The bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP in India and been in operation in India for at least 5 years as on date of publishing RFP.	Self-attested copy of Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration certificate.
2	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017.  (or) The Bidder is from such a country and has been registered with the Competent Authority i. e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and we submit the proof of registration herewith.	Undertaking as per Annexure-IX to be submitted.
3	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/ management or partnership firms/ LLPs having common partners has not participated in the bid process.	Self-certified letter signed by authorized official of the bidder to be submitted.
4	The average annual turnover of the Bidder should be Rs.250 crore or above in last three financial years (2021-22, 2022-23 & 2023-24).  <b>Relaxation only for MSE/ Start-up:</b> <i>The average annual turnover of the MSE/Start-up Bidder</i>	Certificate is to be provided by the chartered accountant/ statutory auditor, as per Annexure- XVI.  Self-attested Copies of audited financial statements, duly certified by auditor along with the auditor's report to be enclosed.

	<i>should be Rs.25 crore or above in last three financial years (2021-22, 2022-23 &amp; 2023-24).</i>	
5	The net worth of the Bidder firm (manufacturer or principal of authorised representative) should not be negative as on 31.03.2024. and also (ii) should not have eroded by more than 30% (thirty percent) in the last three financial years ending on 31.03.2024.	Certificate is to be provided by the chartered accountant/ statutory auditor, as per Annexure- XVI.  Self-attested Copies of audited financial statements duly certified by auditor along with the auditor's report to be enclosed.
6	The Bidder should not have been debarred/ blacklisted for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies / PSU/other institutions at the time of submission of bid.	A Self-Declaration to be furnished by the Bidder on the Company's letter head for the same as per Annexure-II.
7	Bidder should not be insolvent, in receivership, Bankrupt, or being wound up.	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.
8	Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services.	Copy of minimum 3 purchase orders issued during preceding 3 years, <b>with combined total order value of Rs.2.5 Crores for MSE/Start-up</b> and Rs.25 Crores for others to be submitted along with Certificate/email of work undertaken from respective Clients. <b>On-going projects will also be considered.</b> The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.
9 (a)	The proposed CRM solution ( <b>at least 3 out of 5 proposed CRM modules</b> ) should have been implemented for at least one Scheduled Commercial Bank in India having minimum 1000 branches as on <b>31.12.2024</b> , with minimum of 2,000 users on CRM Platform.	The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented.  Details to furnished as per <b>Annexure-XIX</b>

	The platform should be in use /live as on <b>the date of bid submission</b> and should be in operation for minimum of 6 months. Evidence for the same to be submitted.	
9 (b)	<p>Bidder should have implemented at least 3 modules out of 5 proposed CRM modules in one or more BFSI in India. eg. Sales Management implemented at “X” Bank, Lead Management &amp; Service Management implemented at “Y” Insurance Company will be considered as implementation of 3 modules.</p> <p>The CRM modules should be in use /live as on <b>the date of bid submission</b> and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p>	Letter / Mail confirmation to be submitted from the clients with the name of the module(s) implemented and go live date. Details to furnished as per <b>Annexure-XXIX</b> .
10	<p>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. No consortium is allowed for the solution/ services to be offered.</p> <p>OEM proposed by bidder should have its development &amp; support centre in India. This should be full fledge establishment and not created for the submission of this Bid.</p>	Bidder should specifically certify in this regard on company letter head with address of development centres and no. of resources deployed for development and support.
11	The Bidder should have at least 100 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, Sales/Marketing) as on the date of RFP.	Undertaking from the bidder on bidder’s letter head signed by the authorized signatory of the bidder.
12	The bidder to submit their compliance on the Technical and Functional Requirements format provided in Section-V - Part-I (i) & (ii).	Compliance on the Technical and Functional Requirements to be submitted and no column should be left blank. Technical documentation as proof of technical compliance

		also to be submitted along with the technical bid wherever possible.
13	Others documents to be submitted	<ol style="list-style-type: none"> <li>1. Annexure-I – Bid Form</li> <li>2. Annexure-V - Manufacturers' Authorization Form (MAF)</li> <li>3. Annexure-VI- Pre-Contract Integrity Pact</li> <li>4. Annexure VIII- Declaration for MSME benefits</li> <li>5. Annexure-XI- Certificate of local content as per Make in India guidelines</li> <li>6. Annexure-XII- Declaration of customized source code (related to bank) audit</li> <li>7. Annexure-XVII - Undertaking Letter on the vendor's letterhead for Central Minimum Wages Act &amp; Labour Laws along with proof of compliance and labour license.</li> <li>8. Annexure-XXII - Compliance Statement</li> <li>9. Annexure-XXIII - Undertaking for Cloud</li> <li>10. Annexure-XXIV - Certificate of Solution/Software being deployed</li> <li>11. Annexure-XXVI - Checklist of Mandatory Certifications / Audit Report</li> </ol>



**ANNEXURE-XV**

**Experience Details**

Ref: RFP No. GEM/2024/B/5766107 dated 30/12/2024

(Submit photocopies of Purchase Orders as supporting documents for each item as per eligibility & evaluation criteria separately)

S.No.	Name of Organization for whom services rendered	Nature of Work	Team size	PO Issue Date	Contract Value (In Rs.)	Project Details		
						Period (No. of Months)	Start Date	Date of Completion/ expected completion

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

**ANNEXURE-XIX**

**Proposed CRM Implementation in SCB Details**

Ref: RFP No. GEM/2024/B/5766107 dated 30/12/2024

(The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.)

S. No.	Name of Scheduled Commercial Bank	Name of the CRM Solution implemented	Implemented by (Name of OEM / SI)	Name of CRM Module Implemented (Lead / Campaign/ Sales/ Service Management / Customer 360)	Total No. of Branches as on date of RFP	Total No. of licensed users	Go-Live Date	Is Platform live as on date of bid submission? (Yes/No)

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:



**Annexure-XXII**

**Compliance Statement**

**Ref:** Request for Proposal (RFP) For Supply, Installation, Customization and Maintenance of Customer Relationship Management Platform (RFP No. GEM/2024/B/5766107 dated 30/12/2024)

**DECLARATION**

Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP and if any deviations are observed.

<b>Compliance</b>	<b>Description</b>	<b>Compliance (Yes / No)</b>
Terms and Conditions	We hereby undertake and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid). We understand & agree that in event of being successful in the bid and being empanelled, we shall comply to the terms & conditions of RFP in future and shall not attempt to get the same changed from Bank later on in process of empanelment, contract signing, and extension of contract and / or subsequent purchase order/s from Bank. We understand and agree that such attempts and non-compliance to RFP terms may lead to cancellation of our agreement and suitable penal action may be taken by Bank against us including invoking the EMD and/ or PBG and black-listing.	
Scope of work, Technical and Functional Specification	We certify that the systems/services offered by us for tender conform to the Scope of work, technical and functional specifications stipulated by you. (Any deviation may result in disqualification of our bid).	
RFP, Clarifications & subsequent Corrigendum/s, if Any.	We hereby undertake that we have gone through RFP, clarifications & Corrigendum/s issued by Bank and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid).	

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

**Annexure-XXVIII**

**Bidder / OEM's experience in implementing Gen AI & Analytics Use Cases**

(The bidder to submit certificate from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the use cases have been implemented)

S. No.	Name of Bank / BFSI sector company in India	Name of Gen AI & Analytics use cases implemented	Implemented by (Name of OEM/SI)	Go-Live Date	Is use case live as on <b>date of bid submission?</b> (Yes/No)

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:





**ANNEXURE-XXIX**

**Bidder's CRM Implementation Experience**

Ref: RFP No. GEM/2024/B/5766107 dated 30/12/2024

(The bidder to submit certificate from the BFSI along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.)

S. No.	Name of <b>BFSI</b>	Name of the CRM Solution implemented	Name of CRM Module Implemented (Lead / Campaign/ Sales/ Service Management / Customer 360)	Go-Live Date	Is Platform live as on <b>date of bid submission?</b> (Yes/No)

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

**NOTICE-II: REPLY TO PRE BID QUERIES**  
**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
1	6	Last date and time for submission of Bid Documents	Bid End Date/Time: 31-01-2025 15:00:00	Being a complicated RFP, we will request to extend the "Bid End Date/Time" to atleast 4 weeks post publish of pre-bid replies.	Please be guided by the corrigendum & addendum 1 of RFP
2	6	Last date and time for submission of Bid Documents	Last Date of Submission/ Closing Date in Online & Offline Mode 31/01/2025 at 03:00 P.M. for both online bid and offline document submissions.	We request the Last date of Submission/ Closing Date in Online & Offline Mode to be changed to 14/02/2024 at 05:00 PM	Please be guided by the corrigendum & addendum 1 of RFP
3	15	SCHEDULE [E] OVERVIEW OF INDIAN BANK	As on 30th September 2024 Bank has Pan-India network with 24,066 touch points including 5,856 Brick & Mortar branches including 3 DBUs, 5,217 ATMs/BNAs, 12,993 Business Correspondents. The Bank has expanded its footprint overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo.	How many branches in urban, rural and semi rural. What is the bandwidth available at the branches? Since the CRM solution is completely web based, it will require certain amount of bandwidth to run.	As on 30.09.2024, there are 1983 branches in Rural, 1532 branches in Semi Urban, 1174 branches in Urban and 1167 branches in Metro Category. Other details will be shared with the successful bidder post signing the NDA.
4	16	SECTION – I: REQUEST FOR PROPOSAL (RFP)	The Bank has expanded its footprint overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo.	Can you confirm if the bank requires a single instance for the implementation and that the solution is not proposed for foreign branches?	Proposed CRM solution to be deployed in branches/ offices of Indian Bank situated in India, Bank's call centre initially and may also be extended to Bank's subsidiary (IndBank Global support services limited) and to customers for data collection later on.
5	16	Technology Environment	Indian Bank has all its branches on Core Banking Solutions, has a range of customer centric and other solutions like full suite of Core Banking Solution, payment systems like IMP5, NEFT, RTGS, SWIFT, CTS, etc., alternate delivery channels viz., ATM, e-Kiosk, Internet Banking, Mobile Banking, e-payment of Taxes, Utility Bill, Ticket, Donation, etc., SMS alerts and Corporate Net Banking. Bank has launched an integrated mobile app having various functionalities with biometric / face id login.	What is the Bank's Core Banking Solution? Who has implemented the CBS and who is managing?	TCS BaNCS solution is being used as CBS.
6	17	SECTION – I: REQUEST FOR PROPOSAL (RFP)	Bank will follow two bidding system. Part-I of the bid contains compliance details of the specifications for which quotation is called for. The Bidders should enrol/ register before participating in bidding through GEM Portal. Except for the documents required to be submitted in physical form to the Bank, Bids have to be submitted online only through GEM portal. The bidders also need to submit necessary documents physically through offline mode to the address mentioned in the RFP. The Commercial Bid (Part II) to be submitted separately along with the bid document.	What will be the user base of the new CRM platform? Will it be used by internal employees of the bank or accessible for external customer's as well?	The solution is intended to be used by Bank's employees and contact centre agents of the Bank. At a later stage, based on Bank's requirements, the solution may be extended to Bank's subsidiary (IndBank Global support services limited) and to customers for data collection.
7	17	SECTION – I: REQUEST FOR PROPOSAL (RFP)	Bank will follow two bidding system. Part-I of the bid contains compliance details of the specifications for which quotation is called for. The Bidders should enrol/ register before participating in bidding through GEM Portal. Except for the documents required to be submitted in physical form to the Bank, Bids have to be submitted online only through GEM portal. The bidders also need to submit necessary documents physically through offline mode to the address mentioned in the RFP. The Commercial Bid (Part II) to be submitted separately along with the bid document.	Which CRM platform are we planning to leverage? Will we be responsible for procuring the software and reselling the license to client?  Is cloud reselling also part of SI's scope? Which CSP are we planning to partner with? Will the Bank be using private or public cloud?	Bidder to comply with RFP terms and conditions.
8	17	SECTION – I: REQUEST FOR PROPOSAL (RFP)	Bank will follow two bidding system. Part-I of the bid contains compliance details of the specifications for which quotation is called for. The Bidders should enrol/ register before participating in bidding through GEM Portal. Except for the documents required to be submitted in physical form to the Bank, Bids have to be submitted online only through GEM portal. The bidders also need to submit necessary documents physically through offline mode to the address mentioned in the RFP. The Commercial Bid (Part II) to be submitted separately along with the bid document.	Do we need to propose and supply any middleware to help easy integration between CRM and client's API gateways or just give an estimation?  ET to clarify whether all the disparate applications to be integrated through client's API gateways?  Whether the API gateway is operational? Please share with us the make and version	Bank has IBM Middleware solution in place. Proposed CRM solution to be integrated with various applications as specified in RFP through Bank's middleware / any other mode of integration as per Bank's requirements.
9	17	SECTION – I: REQUEST FOR PROPOSAL (RFP)	The Bank is interested in identifying vendor for providing the services for Supply, Installation, Implementation and Maintenance of Customer Relationship Management (CRM) Platform. The CRM Solution must be implemented On-Cloud as SaaS based solution and should comply with Scope, Technical Specifications as specified in various sections of this RFP.	The CRM is intended primarily for internal users (e.g., relationship managers, sales teams, and service agents, rather than direct customer facing interfaces. So any DIY journeys for customers will leverage the bank's existing mobile and web applications, with the CRM integrating seamlessly to provide backend support and data. Please confirm.	Bidder to comply with RFP terms and conditions.
10	17	SECTION – I: REQUEST FOR PROPOSAL (RFP)	The Bank is interested in identifying vendor for providing the services for Supply, Installation, Implementation and Maintenance of Customer Relationship Management (CRM) Platform. The CRM Solution must be implemented On-Cloud as SaaS based solution and should comply with Scope, Technical Specifications as specified in various sections of this RFP.	What is the existing legacy application bank is having for CRM? For how long bank is using the existing CRM platform? Who was the implementation partner and who is currently managing it?	At present in-house developed CRM solution is in use.
11	21	STARTUP	As mentioned in Section-II of O.M. No.F.20/2/2014-PPD(Pt.) dated 20.09.2016 of Procurement Policy Division, Department of Expenditure, Ministry of Finance on Prior turnover and prior experience, relaxations may be applicable for all Startups (whether Micro & Small Enterprises (MSEs) or otherwise) subject to meeting of the quality and technical specifications specified in RFP document. Further, the Startups are also exempted from submission of EMDs	Kindly extend the benefit to "Medium" category businesses as well in MSME.	Bidder to comply with RFP terms and conditions.
12	22	Insurance	22. Insurance	The insurance is uncapped and we proposes the same to be capped as USD 1 Million per occurrence and USD 2 Million on an annual aggregate.	Bidder to comply with RFP terms and conditions.
13	22	Insurance	The Service Provider may be required to take adequate insurance cover against all kinds of risks including fidelity clause for the loss arising from acts of omission/ commission/ dishonesty of its employees and / or agents and would be required to keep the insurance policy alive at all times during the currency of the agreement. Bidder should have cyber insurance policy to cover first party and third-party liability coverage to organisation when cyber risk materializes and / or cyber security controls at organization fails. The coverages established by the cyber insurance shall cover property, theft and network level security.	We maintains professional indemnity insurance. Our professional indemnity insurance covers our professional liability up to an appropriate level sufficient for the purposes of our engagement. Since the professional indemnity insurance policy is confidential, the terms of the policy shall not be disclosed. Please let us know in case of any issue with this.	Bidder to comply with RFP terms and conditions.
14	26	Bid Security (Earnest Money Deposit)	Bid Security (Earnest Money Deposit)	We request Bank to consider MSE exemption for EMD and bidder shall submit the relevant document such as udyam certificate etc for EMD Exemption. Please confirm	Relaxation if any, extended by GOI/ competent authorities for furnishing the EMD shall be passed on to the bidders.

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**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
15	29	Eligibility Criteria	NA	We request the following point to be added, 'the Bidder should be relevant ISO 9000, 27000 series certification to be eligible for bidding for the RFP'.	Bidder to comply with RFP terms and conditions.
16	30	Eligibility Criteria	4. The average annual turnover of the Bidder should be Rs.250 crore or above in last three financial years (2021-22, 2022-23 & 2023-24). Relaxation only for MSE/ Start-up: The average annual turnover of the MSE/Start-up Bidder should be Rs.25 crore or above in last three financial years (2021-22, 2022-23 & 2023-24).	We kindly request the bank to reconsider the annual turnover clause of ₹25 Cr for MSEs and relax it to ₹5 Cr for MSE.	Bidder to comply with RFP terms and conditions.
17	30	Eligibility Criteria	4. The average annual turnover of the Bidder should be Rs.250 crore or above in last three financial years (2021-22, 2022-23 & 2023-24). Relaxation only for MSE/ Start-up: The average annual turnover of the MSE/Start-up Bidder should be Rs.25 crore or above in last three financial years (2021-22, 2022-23 & 2023-24).	Please Relax the Turnover Clause.Change it 100 crores for the last three financial years (2021-22, 2022-23 & 2023-24).	Bidder to comply with RFP terms and conditions.
18	30	Eligibility Criteria	4. The average annual turnover of the Bidder should be Rs.250 crore or above in last three financial years (2021-22, 2022-23 & 2023-24). Relaxation only for MSE/ Start-up: The average annual turnover of the MSE/Start-up Bidder should be Rs.25 crore or above in last three financial years (2021-22, 2022-23 & 2023-24).	Bank is requested to confirm the exemption for MSEs.	For MSE/Start-up, The average annual turnover of the Bidder should be Rs.25 crore or above in last three financial years (2021 22, 2022-23 & 2023-24). Bidder to furnish requisite proof subject to the satisfaction of Bank.
19	30	Eligibility Criteria	4. The average annual turnover of the Bidder should be Rs.250 crore or above in last three financial years (2021-22, 2022-23 & 2023-24). Relaxation only for MSE/ Start-up: The average annual turnover of the MSE/Start-up Bidder should be Rs.25 crore or above in last three financial years (2021-22, 2022-23 & 2023-24).	We request customer to increase the turnover cap more than 1000 crores in last 3 financial years	Bidder to comply with RFP terms and conditions.
20	30	Eligibility Criteria	Eligibility criteria	Request to add consideration for the bidders to be CMMI Level 5 certified	Bidder to comply with RFP terms and conditions.
21	31	Eligibility Criteria	10. 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. No consortium is allowed for the solution/ services to be offered. OEM proposed by bidder should have its development & support centre in India. This should be full fledged establishment and not created for the submission of this Bid.	Can a consortium be allowed	Bidder to comply with RFP terms and conditions.
22	31	Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services. Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.	Can this clause be relaxed to "3 purchase orders issued during preceding 3 years", without the "at least one order each year" clause	Please be guided by the corrigendum & addendum 1 of RFP
23	31	Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services. Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.	We kindly request the bank to reconsider and remove the clause requiring 3 purchase orders over 3 years with a minimum order value of ₹25 Cr for MSE bidders.	Please be guided by the corrigendum & addendum 1 of RFP
24	31	Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services. Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.	We request Bank to consider for MSE / Start up - Copy of minimum 3 purchase orders issued during preceding 5 years (at least one order ) with minimum order value of Rs. 1.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV	Please be guided by the corrigendum & addendum 1 of RFP
25	31	Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services. Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.	We request the following change, 'Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and can include ongoing projects too. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV	Please be guided by the corrigendum & addendum 1 of RFP
26	31	Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services. Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.	Please include "IT enabled Services" .	Please be guided by the corrigendum & addendum 1 of RFP
27	31	Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services. Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.	Can you please confirm if self declaration can be considered. Due to NDA signed with the client, it will be difficult to share the copy of PO's mentioned the contract amount.	Confidential client details may be masked by the bidder. Bidder to comply with RFP terms and conditions.

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
28	31	Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services. Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.	Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 4 Crores .	Please be guided by the corrigendum & addendum 1 of RFP
29	31	Eligibility Criteria	8. Bidder should have experience of minimum 3 years as on the date of RFP in providing Software Solution/ IT based Services. Copy of minimum 3 purchase orders issued during preceding 3 years (at least one order each year) with minimum order value of Rs. 25.00 Crores and Certificate/email of completion of the work. The Bidder should also furnish letter/email from the institution quoting the period and nature of services provided. Details to furnished as per Annexure-XV.	Bank is requested to review this point. If MSE average turnover is 25 crores, then minimum one PO value should be 2.5 crore.	Please be guided by the corrigendum & addendum 1 of RFP
30	31	Eligibility Criteria	9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform. eg. Sales Management Module implemented at "X" Bank, Lead Management Module & Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules. The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.  The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX	"Bidder" should be drafted as "Bidder/OEM". This will be in line with Technical Evaluation (Page # 33, Section # 9.2). This is to allow OEM references of India territory to be eligible.	Please be guided by the corrigendum & addendum 1 of RFP
31	31	Eligibility Criteria	9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform. eg. Sales Management Module implemented at "X" Bank, Lead Management Module & Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules. The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.  The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX	We request customer to incorporate the Ministry of finance/Financial Regulators in the Eligibility criteria. Also, request to add NBFC and BFSI in the eligibility criteria with branches capped to 1200.	Please be guided by the corrigendum & addendum 1 of RFP
32	31	Eligibility Criteria	9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform. eg. Sales Management Module implemented at "X" Bank, Lead Management Module & Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules. The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.  The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX	We request customer to consider Global experiences/credentials apart from India	Please be guided by the corrigendum & addendum 1 of RFP
33	31	Eligibility Criteria	9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform. eg. Sales Management Module implemented at "X" Bank, Lead Management Module & Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules. The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.  The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX	Could you clarify if the branch and user requirements need to be fulfilled individually by each bank where the modules are implemented, or if they can be aggregated across multiple banks?  For example: Bank A: Sales Module implemented with 1,000 branches and 1,500 users. Bank B: Lead and Service Modules implemented with 1,000 branches and 1,500 users. While meeting the requirement of implementing a minimum of 3 modules, can the branch requirement be considered as 1,000 + 1,000 = 2,000, and the user requirement as 1,500 + 1,500 = 3,000?	Please be guided by the corrigendum & addendum 1 of RFP

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
34	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>The Bank should ensure that the bidder should have implemented at least 3 out of 5 modules of same OEM with which they are participating in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
35	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>Can this clause be relaxed without the minimum number of branches and minimum number of licensed users</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
36	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>Please change the clause from "Scheduled Commercial Bank" to "BFSI".As we have experience in providing CRM platforms to Insurance Companies.</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
37	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<ol style="list-style-type: none"> <li>1. Requesting the Bank to ammend "Bidder" with "Bidder/OEM".</li> <li>2. Requesting the Bank to amend "Scheduled Commercial Bank" to "BFSI / Scheduled Commercial Bank".</li> <li>3. Requesting the Bank to reduce the number of users from 2000 branches to 1000 branches and reduce the 3000 licesensed users to 1500 licensed users</li> </ol> <p>As a part of the 'Technical Evaluation', it is mentioned in the RFP in page# 34, Bidder / OEM's Past Experience in implementing CRM Modules in BFSI segment</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
38	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>Can the proof of implementation be provided during the reference check / over a call with the client along with the submission of the Purchase order / Engagement letter</p>	<p>Bidder to comply with RFP terms and conditions.</p>

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
39	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>By Support &amp; Service Management - will Application Managed Services be also applicable or service cloud implementation only?</p>	<p>Bidder to comply with RFP terms and conditions.</p>
40	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>The Bank should only consider the implementation proof of any Bidder who have themselves implemented the CRM solution in any Bank. For ex - If "X" System Integrator is participating with "Y" OEM in this Bid, then "X" must have implemented modules of "Y" OEM only in any Bank as per the eligibility criteria (Point 9)</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
41	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<ol style="list-style-type: none"> <li>1. Requesting the Bank to amend "Bidder" with "Bidder or its OEM partner".</li> <li>2. Requesting the Bank to amend "Scheduled Commercial Bank" to "BFSI".</li> <li>3. Requesting the Bank to reduce the number of users from 2000 branches to 250+ branches and remove 3000 licensed users criteria.</li> <li>4. Requesting the Bank to remove the " implemented at least 3 modules out of 5 proposed modules"</li> </ol>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
42	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>Can this be only go-live with email confirmation from bank</p>	<p>Bidder to comply with RFP terms and conditions.</p>
43	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>The Bank is requested to change it to - Bidder / OEM should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform. Bank some times are not able to give anything in writing due to lack of approvals, Indian bank is requested to consider PO as the valid proof.</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>

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44	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>Please confirm if we can kindly consider the total number of branches from minimum 2000 branches to minimum 900+ branches.</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
45	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>The similar technical scoring clause -1 mentions scoring based on credentials from both "Bidder/OEM".</p> <p>Hence, we will request Bank to modify the Eligibility Criteria as for broader participation-</p> <p>"Bidder/OEM should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y"Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted."</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
46	31	Eligibility Criteria	<p>9. Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users on CRM Platform.</p> <p>eg. Sales Management Module implemented at "X" Bank, Lead Management Module &amp; Service Management Module implemented at "Y" Bank will be considered as implementation of 3 modules.</p> <p>The platform should be in use /live as on date of publishing RFP and should be in operation for minimum of 6 months. Evidence for the same to be submitted.</p> <p>The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect that the solution is implemented and working satisfactorily. The proof should clearly mention details of CRM modules implemented. Details to furnished as per Annexure-XIX</p>	<p>We propose to remove CRM platform as we have delivered said modules like lead mngt, sales mngt, campaign mngt, support &amp; service request mngt, customer 360 in multiple different projects like Data Lake and complaint mngt portal.</p> <p>"Bidder should have implemented at least 3 modules out of 5 proposed modules in one or more Scheduled Commercial Bank in India, having minimum 2,000 branches as on date of RFP, with minimum of 3,000 licensed users"</p>	<p>Please be guided by the corrigendum &amp; addendum 1 of RFP</p>
47	32	Eligibility Criteria	<p>11. The Bidder should have at least 100 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, Sales/Marketing) as on the date of RFP.</p>	<p>We kindly request a revision to the PQ criteria to include bidder/OEM, enabling our participation. As one of the top-rated SIs in India, we are eager to contribute to this opportunity.</p>	<p>Bidder to comply with RFP terms and conditions.</p>
48	32	Eligibility Criteria	<p>11. The Bidder should have at least 100 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, Sales/Marketing) as on the date of RFP.</p>	<p>We request the following change, "The Bidder should have at least 500 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, Sales/Marketing) as on the date of RFP".</p>	<p>Bidder to comply with RFP terms and conditions.</p>
49	32	Eligibility Criteria	<p>Note: 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</p>	<p>Request the Bank to ensure that multiple System Integrators (SIs) should not bid with same OEMs as this practice will make the evaluation process of bids extremely difficult for the bank to draw an apple to apple evaluation of all the participating vendors plus it is not a best practice as well.</p>	<p>Bidder to comply with RFP terms and conditions.</p>
50	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India for which scoring will be done as given below:</p> <ul style="list-style-type: none"> <li>-Implementation of proposed CRM solution by bidder themselves - 4Marks</li> <li>-Implementation of proposed CRM solution by others (who are not the bidders in the current bid): 3Marks</li> <li>-Implementation of any other CRM solution by Bidder which is not the proposed CRM solution in this bid: 3Marks</li> </ul> <p>Every implementation in each module will carry marks as per the matrix detailed above with maximum cap of 20 marks for each module (Total 100).</p> <p>Further, on submission of Satisfactory Services Certificate from clients (as per format furnished in Annexure-XXI), additional 1 mark will be awarded per module with maximum cap of 5 marks for each module (Total 25).</p>	<p>The bank should not provide any marks to participating SIs in case they are providing experience/ proofs pertaining to the implementation of proposed CRM by other SIs. For Ex, if "X" SI is participating with "Y" OEM, then "X" SI should get score for the implementation of such CRM modules of "Y" OEM only.</p>	<p>Bidder to comply with RFP terms and conditions.</p>

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51	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India for which scoring will be done as given below:                      -Implementation of proposed CRM solution by bidder himselfe - 4Marks                      -Implementation of proposed CRM solution by others (who are not the bidders in the current bid): 3Marks                      -Implementation of any other CRM solution by Bidder which is not the proposed CRM solution in this bid: 3Marks</p> <p>Every implementation in each module will carry marks as per the matrix detailed above with maximum cap of 20 marks for each module (Total 100).                      Further, on submission of Satisfactory Services Certificate from clients (as per format furnished in Annexure-XXI), additional 1 mark will be awarded per module with maximum cap of 5 marks for each module (Total 25).</p>	<p>Similarly, the bank should not provide any marks to participating SIs in case they are providing experience/ proofs pertaining to the implementation of other CRMs by themselves. For Ex, if "X" SI is participating with "Y" OEM, then "X" SI should get score for the implementation of such CRM modules of "Y" OEM only.</p>	Bidder to comply with RFP terms and conditions.
52	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India:                      -Lead Management                      -Campaign Management                      -Sales Management                      -Support and Service Management                      -Customer 360</p>	<p>We request customer to incorporate the Ministry of finance/Financial Regulators in the Eligibility criteria. Also, request to add NBFC experiences apart from BFSI entity.</p>	Bidder to comply with RFP terms and conditions.
53	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India:                      -Lead Management                      -Campaign Management                      -Sales Management                      -Support and Service Management                      -Customer 360</p>	<p>From the Technical Evaluation Criteria, it looks like Bank is expecting 1 credential which will have these 5 modules to score 100 Marks with each module carries 20 Marks. Pls. clarify whether Bank is expecting 5 credentials or 1 credentials?</p>	For each module, maximum of 5 references will be considered for scoring under Bidder / OEM's Past Experience in implementing CRM Modules in BFSI segment
54	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India:                      -Lead Management                      -Campaign Management                      -Sales Management                      -Support and Service Management                      -Customer 360</p>	<p>We would request to kindly allow Global credentials but only Banking clients. As any NBFC/Insurance credentials will not be same as Banking experiences.</p>	Bidder to comply with RFP terms and conditions.
55	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India:                      -Lead Management                      -Campaign Management                      -Sales Management                      -Support and Service Management                      -Customer 360</p>	<p>it has to be either bidder or OEM or we can provide experience of OEM and bidder together.</p>	Bidder as well as OEMs experience will be considered for scoring.
56	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India:                      -Lead Management                      -Campaign Management                      -Sales Management                      -Support and Service Management                      -Customer 360</p>	<p>We request customer to consider experience of implementing CRM Modules in BFSI segment in India for any of 3 modules out of 5 modules given.</p>	Bidder to comply with RFP terms and conditions.
57	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India:                      -Lead Management                      -Campaign Management                      -Sales Management                      -Support and Service Management                      -Customer 360</p>	<p>Can a vendor provide different references for each of the 5 modules</p>	Yes. Different references may be submitted for each of 5 modules.
58	34	Technical Evaluation Criteria	<p>1. The Bidder/OEM should have experience of implementing CRM Modules in BFSI segment in India:                      -Lead Management                      -Campaign Management                      -Sales Management                      -Support and Service Management                      -Customer 360</p>	<p>Request the Bank to Elaborate how this will be calculated, as the modules implemented may differ from customer to customer. Is it Ok if we provide different customers for different modules</p>	Yes. Different references may be submitted for each of 5 modules.
59	34	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	<p>Please confirm if only Gen AI based solutions or any AI/ML based solution can be considered. Any preferences around cloud hyper-scaler/on-prem.</p>	Bidder to comply with RFP terms and conditions.
60	35	Technical Evaluation Criteria	2. Technical Specifications: The Bidder is required to submit the compliance for Technical Specifications. Bidders should score 60% in Compliance to Technical Specifications (Section-V – Part-I(i)). All the technical specifications carry marks as detailed in Section-V-Part-I (i).	<p>As per the RFP, all the points mentioned in Section-V-Part- I(i) are termed as 'Mandatory'. In that case, scoring under this section has no relevance, as being non-compliant in any of the points will result in technical disqualification. Are you going to revalidate this, and amend few requirements to be non-mandatory as well?</p>	Please be guided by the corrigendum & addendum 1 of RFP



**NOTICE-II: REPLY TO PRE BID QUERIES**  
**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
61	36	Technical Evaluation Criteria	4. Product Demonstration: All eligible bidders will be required to provide product demonstration covering at least 50% functionalities of all the modules of Scope of Work (SoW) defined in the RFP. Further, Bank will share three use cases for the bidder to configure and demonstrate during the product presentation. Details of use cases will be provided at the time of sending invite to bidders for product demonstration. Further, bank may additionally ask for at least one or two more use-case to be demonstrated during the demo and bidder must be able to showcase the same.	When is the Product Demonstration expected to be scheduled and how much time will be provided for the preparation of the three use cases	Will be notified at the time of sending invite. Bidder to comply with RFP terms and conditions.
62	36	Technical Evaluation Criteria	4. Technical Presentation	Technical Presentation to be conducted in online mode.	Bidder to comply with RFP terms and conditions.
63	36	Technical Evaluation Criteria	5. Site Visit & Reference Check: Bidder shall arrange for site visits for Bank's team, where the proposed solution is already functional / implemented. Bidders must provide name, designation, email-id and contact number of the references.	Request the bank to clarify on the number of Reference checks and site visits that need to be provided as part of the Bid	Bidder should provide at least one reference for each module. Average marks will be considered for site visit if more than one reference is given for each module.
64	36	Technical Evaluation Criteria	5. Site Visit & Reference Check: Bidder shall arrange for site visits for Bank's team, where the proposed solution is already functional / implemented. Bidders must provide name, designation, email-id and contact number of the references.	Can the Bank also provide a provision to have a conference call option for customer reference calls, instead of only physical site visit?	Bidder to comply with RFP terms and conditions.
65	36	Technical Evaluation Criteria	5. Site Visit & Reference Check: Bidder shall arrange for site visits for Bank's team, where the proposed solution is already functional / implemented. Bidders must provide name, designation, email-id and contact number of the references.	request for relaxation to Bidder / OEM arrange for site visits for Bank's team, where the proposed solution is already functional / implemented.	Bidder to comply with RFP terms and conditions.
66	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	A. "Bidder" should be drafted as "Bidder /OEM". This will allow OEM reference of Gen AI ref and innovation. B. Implementation experience of Gen AI should be relaxed to Non-BFSI/Bank vertical as requirement mentioned in Adv. analytics are also applicable to non-BFSI sectors too. Solutions for BFSI may not be LIVE but they are in progress and includes GenAI/AI solution.	Please be guided by the corrigendum & addendum 1 of RFP
67	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	We request customer to consider Global experiences/credentials apart from India	Please be guided by the corrigendum & addendum 1 of RFP
68	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	For "Implementation of Advanced analytics" , is Bank expecting 5 credentials with each module carries 2 Marks or 1 credential with each module carries 8 Marks.	2 Marks will be awarded for each use case implemented related to lead prioritization, cross sell, up sell, customer retention and customer segmentation, subject to maximum of 40 marks. Additional 10 marks will be awarded for incase of implementation of atleast 1 GenAI use case. All use cases should have been implemented by Bidder / OEM in Indian BFSI segment organizations only.
69	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	We request to add AI/ML apart from Gen AI use cases in NBFC/Govt sector part from Indian Geography	Bidder to comply with RFP terms and conditions.
70	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	Since GenAI is a new concept that has come in the industry, request the Bank to reduce the marks for this section as many Banks / BFSIs are still in the process of implementation?	Bidder to comply with RFP terms and conditions.
71	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	The scoring criteria mentions that 10 marks will be awarded for "Min 1 Gen AI use case implementation in BFSI in India". And 2 marks for each implementation in each Bank/BFSI in India. Can the scoring methodology be elaborated. How can the maximum of 50 marks be achieved	2 Marks will be awarded for each use case implemented related to lead prioritization, cross sell, up sell, customer retention and customer segmentation, subject to maximum of 40 marks. Additional 10 marks will be awarded for incase of implementation of atleast 1 GenAI use case. All use cases should have been implemented by Bidder / OEM in Indian BFSI segment organizations only.
72	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	Does the Bidder need to have the Analytics and Gen AI credentials at the same clients where the 5 modules have been implemented, which have been submitted as part of the Sr No 1 of the Technical Evaluation or can we submit separate credentials for Gen AI and Analytics implementation	Separate credentials for Gen AI and Analytics implementation in BFSI in India will also be considered for evaluation.
73	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	Does the Bank require the Analytics and Gen AI credentials for the same CRM being proposed to Indian Bank or can they be for a separate CRM Solution	Credentials need not be of proposed CRM solution.
74	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	Use cases are AI related, Gen-AI is still be under evaluated in many BFSI accounts, Can we provide use cases only with demo / journey. Also No Separate PO would have issued and it would usually included in scope hence it is difficult to provide	Bidder to comply with RFP terms and conditions.
75	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	Does Domain experience and implementation of specific uses cases qualify as credentials	Implementation of uses cases in BFSI related to following will be considered for evaluation: 1. Gen AI 2. advanced analytics in the areas of lead prioritization, cross sell, up sell, customer retention, customer segmentation).
76	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations	Please include on progress situation for Gen AI use case. We have not received the P.O which elicits the use case of Gen AI.	Bidder to comply with RFP terms and conditions.
77	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations: Bidder is required to demonstrate Gen AI related innovation / use cases in CRM and adoption of advanced analytics in areas of lead prioritization, cross sell, up sell, customer retention and customer segmentation	These use cases are specific analytics use cases which are inputs to CRM applications to ensure ROI of CRM implementation. Hence request you to kindly replace the word "in CRM" to "Integration with CRM"	Please be guided by the corrigendum & addendum 1 of RFP
78	37	Technical Evaluation Criteria	6. Adoption of Advanced Analytics & Gen AI related innovations: The bidder to submit certificate/email from the Bank along with the copy of Purchase Order/Agreement/Satisfactory Proof to the effect. The proof should clearly mention details of advance analytics / Gen AI use cases implemented. Details to be furnished as per Annexure-XXVIII	Request the Bank to relax the submission of Purchase Orders - please mention email from client is also satisfactory	Bidder to comply with RFP terms and conditions.
79	40	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.	Please clarify if all these data need to be uploaded/migrated to new proposed system. Also what all entities are covered in this data and what is the quality of data in terms of correctness and completeness	The CRM System should be able to integrate 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.

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**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
80	40	Gap Analysis	Gap Analysis	Can you provide more detail on the current customer relationship management processes and systems used at Indian Bank? Specifically, we are interested in understanding the functionalities of your in-house data analytics models and contact centre solutions. Or can we assume that all the functionalities are covered in the requirements listed in the RFP document?	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
81	40	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.	Please confirm if an offline capability is expected?	Bidder to comply with RFP terms and conditions.
82	40	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.	Please elaborate the analysis expected, especially around ATM in relevance to CRM	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
83	40	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.	Could you please elaborate on the expectations, as we understand this is a closed RFP where the phases and deliverables have already been predefined and linked to the associated payment milestones?	Bidder to comply with RFP terms and conditions.
84	40	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. The Bidder should ensure that all the features currently available in the existing system to be made available in the solution proposed by the bidder.	To perform GAP analysis, integration roadmap with existing applications + systems, plan for detailing/documenting current bank infra and preparing solution, we need 8-12 weeks timeline. This timeline should be outside of T+150 timeline for MVP (I-II).	Bidder to comply with RFP terms and conditions.
85	40	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. The Bidder should ensure that all the features currently available in the existing system to be made available in the solution proposed by the bidder.	Is the bank open to adopting a customized recommended scope of deliverables and timelines based on the findings of the gap study analysis? If so, will the bank consider modifying the payment terms to align with the proposed scope?	Bidder to comply with RFP terms and conditions.
86	40	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. The Bidder should ensure that all the features currently available in the existing system to be made available in the solution proposed by the bidder.	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)	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
87	40	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. The Bidder should ensure that all the features currently available in the existing system to be made available in the solution proposed by the bidder.	Does bank have any existing documentation available about existing functionalities? Would it be shared during discovery?	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
88	40	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. The Bidder should ensure that all the features currently available in the existing system to be made available in the solution proposed by the bidder.	Please clarify the data migration approach that is expected from the selected bidder  Will the Bank take ownership of data extraction, cleansing or de-dupe? If not can the bidder bring in a third party for delivering on this scope?	Data extraction and transformation as part of data migration to be handled by bidder.
89	40	Gap Analysis	The Bidder should ensure that all the features currently available in the existing system to be made available in the solution proposed by the bidder.	Request consideration on - Requirement of existing modules to be migrated may be jointly aligned prior to conclusion of the gap analysis exercise. In case particular features are not used or deemed redundant, they may be dropped.	Bidder to comply with RFP terms and conditions.
90	40	Integration with Existing Applications & Systems	Call Centre / Global Contact Center	Are there multiple CTIs being used or it is a single system?	At present single CTI system is in use.
91	40	Integration with Existing Applications & Systems	Call Centre / Global Contact Center	Which CTI is currently being used? Whether it is on-Prem or Cloud based? Is Bank ready for suggestions from OEM / Bidder on alternate CTIs?	Bank at present has an outsourced CTI solution (Avaya Telephony). Bidder to comply with RFP terms and conditions.
92	40	Integration with Existing Applications & Systems	Call Centre / Global Contact Centre	Is CTI system currently supporting both Inbound and Outbound calls and does it allows integration with Other systems using API's. What is current solution which contact center is using?	Bank at present has an outsourced CTI solution (Avaya Telephony) currently supporting both Inbound & Outbound calls. Details will be shared with the successful bidder post signing of NDA
93	40	Integration with Existing Applications & Systems	CBS	Will CBS and other banking sub-systems/Third Party Systems support Rest API calls with some authentication mechanism?	Bidder should integrate through Bank's API Gateway/ any other permissible mode, acceptable to the bank. 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. Bidder to comply with RFP terms and conditions.
94	40	Integration with Existing Applications & Systems	Chatbot	What is the chatbot solution currently used and what are the integration methodologies supported?	Bank has its own Chatbot (Adya) which is required to be integrated with proposed CRM solution. Other details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.

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95	40	Integration with Existing Applications & Systems	Chatbot	what is chatbot solution bank already have, does it have integration capability to integrate with proposed SaaS CRM solution for different use cases	Bank has its own Chatbot (Adya) which is required to be integrated with proposed CRM solution.
96	40	Integration with Existing Applications & Systems	Data Analytics models-(Internal)	Please provide details of Data Analytics solution currently in place, will this solution provide the necessary capability for analysis of CRM Data required as part of solution or bidder has to propose its own CRM data analytics solution	The proposed solution is expected to integrate with Bank's data analytics platform where models such as cross sell/up sell analytics, customer segmentation, propensity, churn prediction, customer winback, product penetration are already available. Bidder to suggest customization of the models wherever required for implementation of required features in CRM. In case Bank does not have requisite analytical model for implementation of any feature (as specified in RFP), such analytical model to be provided by the bidder as part of CRM solution offered.
97	40	Integration with Existing Applications & Systems	Digital Marketing Platform	Do you want to continue with existing digital marketing platform, or will this be replaced by campaign management tool proposed as part of the SaaS CRM solution	Bank does not have digital marketing tool/ vendor but has third party social media tool / partner with limited capabilities which is expected to be integrated with proposed solution, initially. However, proposed CRM solution should have capability to integrate with digital marketing platforms like Google AdWords, etc.
98	40	Integration with Existing Applications & Systems	General	Please confirm if all these system will continue to exist or any of these systems will be replaced by proposed new solution	Initially, the CRM solution is expected to integrate with applications / systems listed under SECTION – III of RFP. Existing applications may be phased out at a later stage, based on Bank's requirements.
99	40	Integration with Existing Applications & Systems	Integration	Which all systems are foreseen to integrate with campaign mgmt. solution ? High level landscape diagram (if any) ?	Proposed solution is expected to integrate with all applications / systems necessary for delivering all functionalities specified in the RFP document. Bidders to comply with RFP terms and conditions. Necessary details will be shared with the successful bidder post signing the NDA.
100	40	Integration with Existing Applications & Systems	Integrations	At a high level could you please clarify which systems will provide the data to be presented in the CRM and the key types of data required from each system? This will help us design an efficient integration approach and determine how to manage source of truth for critical data.	Details will be shared with the successful bidder post signing the NDA.
101	40	Integration with Existing Applications & Systems	Internal (In house) application	Please share list of applications are "on-prem" and "on cloud"	Majority of the applications are hosted on-premise. Details will be shared with the successful bidder post signing of NDA
102	40	Integration with Existing Applications & Systems	Internal and Third Party Application	What is the expected count of the applications and will API be provided for consumption by the new CRM application  To ensure seamless integration, please provide the number of third-party applications to be integrated, along with information on API availability, compatibility	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. Other details will be shared with successful bidder post signing of NDA. Bidder to comply with RFP terms and conditions.
103	40	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.	What is banks DLP solution - what integrations are expected	NewGen DLP solution is used in Bank currently. Integration should be as the scope/functionality specified in the RFP.
104	40	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.	Is there an integration scope mapping with MVPs?	All integrations necessary for implementation of functionalities specified under each MVP to be covered as part of integration scope.
105	40	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.	which document management system is used?	Bank has outsourced document management system provided by Osbyn which is currently under implementation. Other details will be shared with the successful bidder post signing the NDA.
106	40	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.	Which lead management system is existing? What is the scope of integration with it?	The proposed CRM platform will be replacing the existing in-house developed Lead Management application. Till such time the CRM solution matures, it is expected to integrate with the existing applications / systems.
107	40	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.	Which ISP is used in call centre (telephony provider, gateways, etc.)	Airtel, BSNL and Tata are ISPs of Bank's call centre.
108	40	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.	Which social media sites to be integrated? What is the scope?	Bank's active social platforms include Facebook, X (previously Twitter), Instagram, LinkedIn, YouTube which are to be integrated with proposed CRM solution. Scope is as specified in the RFP.
109	40	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.	Can you provide an overview of your current IT infrastructure. 1. Do you have a middleware application or an ESB 2. Do you have any preference towards orchestration vs Choreography? 3. Do you have an API Gateway configured?	1. Yes. IBM's middleware solution is being used 2. Bidder to comply with RFP terms and conditions. 3. Yes, Bank has API Gateway configured
110	40	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.	1. a lead management system has been mentioned. please elaborate. will this system exist? or open leads from this system will be migrated and the application shut down. what is this lead management system and why it needs to be retained 2. EFRMS and CGRS- what are these systems ?	1. The proposed CRM platform will be replacing the existing in-house developed Lead Management application. Till such time the CRM solution matures, it is expected to integrate with the existing applications / systems. 2. EFRMS - Enterprise fraud risk management solution CGRS - Customer Grievance Redressal System
111	40	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.	Any applications /system apart from proposed CRM solution needed to cover the scope are to be procured by client. Application details will be provided in the proposal and can be reviewed during review stage.	Tools/ applications / system required for successful implementation of proposed CRM solution as per RFP terms, to be provided by bidder at no additional cost to the Bank. Bidder to comply with RFP terms and conditions.
112	40	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.	is chatbot to be integrated/replaced?	Bank has its own Chatbot which is required to be integrated with proposed CRM solution.

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113	40	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.	What will be data and API calls volume for all these integrations? How many calls per day per system? How many total systems to be integrated?	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
114	40	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.	What is the scope of WhatsApp banking integration?	Bidder to comply with RFP terms and conditions.
115	40	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.	Please detail scope of each integration like direction, frequency, type of transactions, volume, etc.	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
116	40	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.	Do you currently have any applications from Public Cloud connecting with your applications if so what mechanism is being currently used to connect with the existing bank applications on-premises?	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
117	40	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.	Please provide technical callabilities/details of all the 3rd party applications to which CRM is expected to be integrated along with the expected business use case for the expected interface.  E.g. SMS gateway integration is needed to provide quick updates to customers on SMS. This will be real-time integration with appx. volume of 2000 SMSs per day.  This information will help understand the complexity and how busy would be the interface,	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
118	40	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.	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	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
119	40	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.	Could you please confirm the vendors or platforms currently being used for the systems mentioned in the RFP (e.g., CBS, DMS, Lead management, EFRMS, Trade Finance System etc.)? If any of these systems are internally developed by bank, kindly specify so that we can better plan integrations and solution alignment accordingly.	Details will be shared with the successful bidder post signing the NDA.
120	40	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 confirm what would be the mode of integration with each of these systems.  Do they support REST APIs? If not, will the Bank provide a middleware or is the vendor expected to bring a middleware of their own?	Proposed CRM solution to be integrated with various applications as specified in RFP through Bank's middleware / any other mode of integration as per Bank's requirements.
121	40	Integration with Existing Applications & Systems	Proposed solution to be integrated with various applications, such as CBS, Social Media, Bank's Middleware, Digital Marketing Platform, etc.	Among the Bank's various applications, we request the Bank to name the application vendors for the following applications: 1. Bank's Middleware 2. Digital Marketing Platform 3. Technology used for building Digital Analytics models 4. Social Media vendor managing the Bank's current social media	1. IBM's middleware solution 2. Bank does not have digital marketing platform at present 3. SAS technology is used for building Digital Analytics models 4. Details will be shared with the successful bidder post signing of NDA.
122	40	Integration with Existing Applications & Systems	Proposed solution to be integrated with various applications, such as CBS, Social Media, Bank's Middleware, Digital Marketing Platform, etc.	The Bank has already got a Middleware. Please confirm and mention if the Bank will be using the current Middleware for integration and API management for all integrations with Bank's internal system(s) and external system(s)	Yes. Proposed CRM solution to be integrated with various applications as specified in RFP through Bank's middleware / any other mode of integration as per Bank's requirements.
123	40	Integration with Existing Applications & Systems	Trade Finance System	The RFP mentions integration with the Trade Finance System. Could you please confirm if this system is homegrown or a third-party platform? Additionally, could you please provide an overview of the expected integration scope, such as whether it involves real-time updates or transaction initiation?	Details will be shared with the successful bidder post signing the NDA.
124	40	Integration with Existing Applications & Systems	WhatsApp Banking	What is the solution currently used for WhatsApp integration with existing systems?	Details will be shared with the successful bidder post signing the NDA.
125	40	Process Design	Process Design: Define Business Case for the proposed Platform	Please elaborate more on the scope of Business Case	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
126	41	Integration with Existing Applications & Systems	DEMAT and online share trading portal	The RFP mentions integration with the DEMAT system and online share trading portal. Could you please clarify the scope of this integration? For example, is the requirement limited to viewing DEMAT account details within the CRM, or does it include transactional capabilities such as linking accounts, update holdings, or triggering specific actions? Additionally if DEMAT platform is homegrown, could you share details about its integration capabilities?	At present, Bank has DEMAT system maintained by Bank's subsidiary (IndBank Merchant Banking Services Ltd) which is to be integrated with proposed CRM solution.
127	41	Integration with Existing Applications & Systems	Proposed CRM solution should have capability to integrate with Bank's Data Lakehouse as and when it is implemented by Bank. Solution should be capable of handling both structured and unstructured data.	The RFP expects the solution to handle un-structured data. Does this mean files that need to be managed?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.

**NOTICE-II: REPLY TO PRE BID QUERIES**  
**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

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128	41	Integration with Existing Applications & Systems	Proposed CRM solution should have capability to integrate with Bank's Data Lakehouse as and when it is implemented by Bank. Solution should be capable of handling both structured and unstructured data.	1.Please clarify the format of Unstructured Data clearly. 2.Does Bank has any middleware or ESB for data transformation ? 3.Does Bank has any API gateway, please confirm? 4.Volume of Expected API calls per day on CRM system	1, 4: Details will be shared with the successful bidder post signing the NDA. 2, 3: Bank has IBM Middleware solution in place
129	41	Lead Management Module	(ii) Categorisation of Leads: Categorization of Leads e.g., Source wise, product wise.	What are the approx. number of products planned for implementation?	Details will be shared with the successful bidder post signing the NDA
130	41	Lead Management Module	(ii) Categorisation of Leads: Categorization of Leads e.g., Source wise, product wise.	What are the different sources for leads planned for implementation? Which are used currently?	Bidder to comply with RFP terms and conditions.
131	41	Lead Management Module	(iv) MIS and Reports	What is the existing reports and analytics solution? Details will help to understand the complexity and customization required around reports and analytics.	Presently, Microsoft PowerBI is being used for reporting & visualization and SAS tool is being used for developing analytical models.
132	41	Lead Management Module	Lead Management Module	The proposed CRM solution should integrate with the partner systems mentioned in section 3. Integration with Existing Applications & Systems. Is this understanding correct?	The selected bidder should integrate existing as well as new source systems / applications required for comprehensive CRM solution. Bidder to comply with RFP terms and conditions.
133	42	Campaign Management Module	(i) Creation of campaigns-	Which all marketing channels are used by bank at present?	All major marketing channels like social media, email, sms, whatsapp, print media, call centre, branches, etc. are being used.
134	42	Campaign Management Module	(i) Creation of campaigns- The solutions should have user friendly interface for creating campaigns and have features like: Integration with digital marketing platforms like Google AdWords and empanelled digital marketing vendors.	Considering that Indian Bank has empanelled vendors for digital marketing, are we considering to replace the existing vendors for the campaign requirements or are we open to 3rd party products like salesforce Marketing Cloud or contemporaries to fulfil those requirements	Bank does not have digital marketing tool/ vendor but has third party social media tool / partner with limited capabilities which is expected to be integrated with proposed solution, initially. However, campaign management related functionalities/ features specified in RFP to be part of the proposed CRM solution.
135	42	Campaign Management Module	(i) Creation of campaigns- The solutions should have user friendly interface for creating campaigns and have features like: Integration with digital marketing platforms like Google AdWords and empanelled digital marketing vendors.	Request bank define the upper cap on the number of integrations to be considered as part of the scope of work of the RFP submission.	Bidder to comply with RFP terms and conditions.
136	42	Campaign Management Module	(i) Creation of campaigns- The solutions should have user friendly interface for creating campaigns and have features like: Targeted campaigns by segmenting the audience (based on demographics, product interest, and so on).	How is this currently being managed? Does the bank presently utilize any segmentation model or tool that could be leveraged by CRM Vendor? If no tool is currently in place, will the bank provide the segmentation data for the CRM to consume? If not, kindly share the segmentation logic to be implemented.	Details will be shared with the successful bidder post signing the NDA.
137	42	Campaign Management Module	(ii) 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 confirm if campaign execution through email, SMS, WhatsApp, Social Media, etc. may be carried through integration with Bank's existing providers?	Yes.
138	42	Lead Management Module	(ii) Categorisation of Leads: Categorisation of Leads: Based on Ticket Size, TAT	What does TAT refer to here? Please elaborate with example	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
139	42	Lead Management Module	(ii) Categorisation of Leads: Different process flows and categorizations for leads which can be handled through a STP journey or Assisted journey.	Which are LOBs considered for this implementation? Also is there approx. breakup of STP vs Non-STP?	Details will be shared with the successful bidder post signing the NDA.
140	42	Lead Management Module	(iv) MIS and Reports: Availability of customized 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.	Please confirm the number of reports to be considered as part of the inventory across all modules	Reports to be configured as per Bank's requirements which will be discussed with successful bidder post signing of NDA.
141	43	Campaign Management Module	(iii) Reports: Analysis of the previous campaign to predict the effectiveness and success rate for the future marketing initiatives with comparable client categories.	1. What is the Bank's current tool for building predictive models for analyzing the effectiveness and success rate of previous campaigns? 2. Please mention if the current models of the Bank can be leveraged and integrated with the new CRM solution to enable seamless data flow and visualization?	Bank does not have predictive model to analyze the effectiveness and success rate of previous campaigns. This feature / analytical model should be part of the CRM solution offered.
142	43	Campaign Management Module	(iii) Reports: Analysis of the previous campaign to predict the effectiveness and success rate for the future marketing initiatives with comparable client categories.	Please elaborate the requirement.	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
143	43	Campaign Management Module	(iii) Reports: Real-time Reports and Analytics	1. Request the Bank to clarify if the requirement for "real-time" analytics is strictly real-time (instantaneous data updates) or near-real-time (e.g., updates at intervals such as 15-30 minutes)? 2. What are the expected databases and data sources that the analytics solution should connect with? (e.g., SQL Server, Oracle, Snowflake, Salesforce, CBS, etc.) 3. Can the frequency of refresh be adjusted based on the complexity of the reports or volume of data? 4. How many concurrent users are expected to access these real-time or near-real-time reports simultaneously?	1. Analytics can be near real-time as well, as per Bank's requirements 2. Proposed solution should integrate with all applications / data sources listed under SECTION-III scope of work of the RFP. 3. Frequency of refresh to be configured as per Bank's requirements 4. Solution to support maximum of 15,000 concurrent users
144	43	Sales Management Module	(i) Sales planning	Please share the list of end-user personas & their profiles? (with approx.. number of users)	No. of user licenses initially proposed is as specified in RFP. However, all licenses should provide access to all modules. Module-wise licenses not proposed.
145	43	Sales Management Module	(i) Sales planning: Ability to define Incentive Compensation plans and assign it to the corresponding sales team member Ability to define Monetary and Non - Monetary incentives	CRM shall provide the interface to capture and display the incentive compensation plan. However the calculation, display and distribution of incentives will happen externally. Please confirm.	At present, Bank does not have incentive computation solution. This feature to be made available as part of the proposed CRM solution.
146	43	Sales Management Module	(i) Sales planning: Ability to define Incentive Compensation plans and assign it to the corresponding sales team member Ability to define Monetary and Non - Monetary incentives	How incentive compensation plans are defined at present? Is there any system being used for the same at present which can be leveraged by the CRM Vendor?	This feature should be part of the CRM solution proposed.
147	43	Sales Management Module	(i) Sales planning: Ability to define Monetary and Non - Monetary incentives	Can you please elaborate on non-monetary incentives planned for sales employees?	Details will be shared with the successful bidder post signing the NDA

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148	43	Sales Management Module	(i) Sales planning: 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?  Does Indian Bank have any system like a Promotion/Offer Management for the same?  If yes, CRM Vendor would be leveraging the same.  Are you looking for AI/ML engine to do the same?	Bank's existing data analytical model on generation of targeted promotions and personalized nudges / recommendations may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
149	43	Sales Management Module	(i) Sales planning: The System should be able to offer targeted promotions and personalised recommendations for the products and services.	Please confirm - The analytics for generating targeted promotions and personalized recommendations will be generated and stored in Banks DWH/Data Lakehouse. These may be consumed / displayed via CRM to the respective sales users.	Bank's existing data analytical model on generation of targeted promotions and personalized nudges / recommendations may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
150	43	Sales Management Module	(ii) Sales Management: Gamification of the sales management	Please elaborate on the use cases for gamification. Also, if any existing tool is being used for the same. Please confirm.	At present, Bank does not have any tool for gamification of sales management. This feature should be part of the CRM solution proposed.
151	43	Sales Management Module	Recommendations, CLTV, engagement strategy, financial planning, portfolio analysis, Campaign suggestions, etc.	Analytics/AI models for these will be available in bank and CRM is expected to integrate with these, is that assumption correct?	Bank's existing data analytical model on product recommendation, CLTV may be integrated with proposed CRM solution. However, at present Bank does not have AI/ML models related to engagement strategy, financial planning, portfolio analysis, Campaign suggestions, etc.. These features/ analytical models should be part of the CRM solution offered.
152	43	Sales Management Module	Sales Management Module	incentive management - it appears that the entire incentive management and target setting is to be done in the crm system. please clarify. does this feature needs to be build in crm as a part of sales management function? or is there an sales and incentive management system already there with which we need to integrate to push information on actual sales completed , accounts created etc.	This feature should be part of the CRM solution proposed.
153	43	Service Management Module	(i) Generation of service request	What are the different channels used by bank at present? Which are the additional channels to be supported?	Bidder to comply with RFP terms and conditions.
154	43	Service Management Module	(i) Generation of service request	In case of emails, how many email addresses are in use at present? (to which customer can reach to raise SR)	Details will be shared with the successful bidder post signing the NDA
155	43	Service Management Module	(i) Generation of service request: 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. Bank's active social platforms include Facebook, X (previously Twitter), Instagram, LinkedIn, YouTube to be integrated for lead generation. 2. Bank has its own Chatbot (Adya) which is required to be integrated with proposed CRM solution.
156	43	Service Management Module	(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	Is setup of CTI part of the service management module? If no, what's the name of CTI solution that needs to be integrated? As implementation partner, we will only provide details needed for proposed CRM solution. CTI vendor should make available their resources to complete the requested task at their end.	Setting up of CTI is not part of service management module. Bidder to comply with RFP terms and conditions. Necessary details will be shared with the selected bidder.
157	43	Service Management Module	(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. The CRM solution will serve as the customer interface, integrating with bank's various banking channels.	Please clarify the list of customer facing channels expected, bifurcated as: 1. Channels which exist and need to be integrated. Include the technology names of these channels (to understand availability of ready connectors). 2. Channels which need to be newly built	Details will be shared with the successful bidder post signing the NDA
158	43	Service Management Module:	(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	The existing Chatbot is a virtual or Agent-based Chatbot?	Existing Chatbot (Adya) is virtual chatbot.
159	44	Customer 360	Customer 360	Which gateway is currently used for SMS and WhatsApp?	Details will be shared with the successful bidder post signing the NDA
160	44	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.
161	44	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. Solution should have the capability to provide information like:	Some of the required information may be processed externally and consumed from Bank's data lake / DWH and displayed on Customer 360, e.g.: Wallet share, Personalized Cross Sell Offers, Loan EMIs, etc. Please confirm the understanding	Yes. The understanding is correct.
162	44	Service Management Module	(i) Generation of service request: Generation of Service request with categories of service requests and notifications	How many approx. case types and categories are managed at present or Envisioned?	At present, all customer grievances registered in Bank's in-house application are being categorised under 8 major categories and 250+ sub-categories.
163	44	Service Management Module	(i) Generation of service request: Generation of Service request with categories of service requests and notifications	Are there any STP requests required? If yes, please share approx. breakup of STP vs Non-STP.	Details will be shared with the successful bidder post signing the NDA
164	44	Service Management Module	(ii) Allocation of request and tracking: The system should provide Knowledge base support to the agents to quickly respond to the Customer queries	Knowledge base management capability will be provided. The knowledge base will be created by the bank. Please confirm	Knowledge base will be created by Bank. However, AI/ML capabilities related to advanced search functions, contextual suggestions, etc. to be supported by proposed CRM solution.
165	44	Service Management Module	(ii) Allocation of request and tracking: The system should support Queue Management and Routing based on different parameters	Can you please elaborate on routing based on different parameters?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.

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166	44	Service Management Module	(iv) Reports, Logs and other requirements:	What is the existing survey system and what all channels are enabled in existing survey system?	For products / services where feedback details are already being captured within Bank, the same is to be integrated with proposed CRM solution. However, wherever feedback / survey response is not captured, the same is to be implemented in the proposed CRM solution by the successful bidder, at no additional cost to the bank. Details will be shared with the successful bidder post signing the NDA.
167	44	Service Management Module	(iv) Reports, Logs and other requirements: Capability for predictive routing and AI/ML capabilities for resolution of the service requests	Request bank to please provide more details on the specific requirements for routing using an AI/ML model. Based on our experience, we understand that the bank aims to route service requests based on various predefined parameters. However, it's important to note that AI/ML models evolve over time as they learn from new data and interactions, which could influence both the routing process and the underlying infrastructure. Additionally, these evolving models may impact overall system performance and associated commercial considerations. A deeper understanding of your objectives and requirements will help us tailor the solution accordingly	Details will be shared with the successful bidder post signing the NDA
168	44	Service Management Module	(iv) Reports, Logs and other requirements: Capability for predictive routing and AI/ML capabilities for resolution of the service requests.	Please elaborate the AI/ML capabilities expected for resolution.	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
169	44	Service Management Module	(iv) Reports, Logs and other requirements: Capability to receive the feedback from multiple channel such as QR code, tickets, SMS, emails, telephone etc.	Does Indian Bank has an existing Enterprise Survey/Feedback Management in place?  If yes, can incoming CRM leverage the same?	For products / services where feedback details are already being captured within Bank, the same is to be integrated with proposed CRM solution. However, wherever feedback / survey response is not captured, the same is to be implemented in the proposed CRM solution by the successful bidder, at no additional cost to the bank.
170	45	Administration and Reports	All reports should be real-time, including reports on custom fields, multi-table joins (contacts + opportunities, for example) etc.	1. For real-time reports, what is the maximum acceptable data latency expected by the Bank?  2. How will the system ensure real-time data availability for complex reports involving multi-table joins (e.g., contacts + opportunities)?	Maximum acceptable data latency for real-time reports will be defined at the Bank's discretion.
171	45	Administration and Reports	Report customization to be done by bidder at no additional cost to Bank.	We understand	Bidder to comply with RFP terms and conditions.
172	45	Administration and Reports	The Platform should provide dynamic, configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank for enabling data driven decision making. Report customization to be done by bidder at no additional cost to Bank.  All reports should be real-time, including reports on custom fields, multi-table joins (contacts + opportunities, for example) etc.	Depending on the nature of report, some reports may be updated on batch basis (at mutually agreeable frequency) Please confirm the understanding .	Frequency of report updation will be defined at the Bank's discretion.
173	45	Administration and Reports	The Platform should provide dynamic, configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank for enabling data driven decision making. Report customization to be done by bidder at no additional cost to Bank.	1. Should the platform include a self-service capability for end-users to create and configure their own reports without technical assistance?  2. Can you elaborate on the requirements for "reconciliation data files"?  3. Where exactly the data transformation will going to be performed?	1. Yes, CRM platform to include a self-service capability for end-users to create and configure their own reports without technical assistance. 2. Reconciliation data files refers to cross-functional and co-relational data between modules of the CRM application to be made available. 3. Data transformation to be handled by the bidder.
174	45	Customer 360	Digital banking usage data	Bank to provide the data for CRM to consume and display the data. Please confirm.	Yes, Bank will provide digital banking usage data.
175	45	Data Analytics & Forecasting	Internal Rule Engine	<ul style="list-style-type: none"> <li>Is this rule engine an internal application built by the bank which needs to be integrated with the CRM solution or is it an external application?</li> <li>If it is not an internal or external application, does this also need to be built as part of this RFP?</li> <li>What is this rule engine going to be used for - Lead scoring / Forecasting / Providing product recommendations to the customer or sales executive</li> </ul>	Internal rule engine to be offered as part of the CRM solution.
176	45	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	Request the Bank to provide some examples of rules being called out here	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
177	45	Data Analytics & Forecasting	The solution should provide robust analytics by analyzing data for insights into customer behavior and estimate the likely products that customers may take given the available customer profile and data from multiple sources.	Please share the count / list of analytics models expected in the solution	The proposed solution is expected to integrate with Bank's data analytics platform where models such as cross sell/up sell analytics, customer segmentation, propensity, churn prediction, customer winback, product penetration are already available. Bidder to suggest customization of the models wherever required for implementation of required features in CRM. In case Bank does not have requisite analytical model for implementation of any feature (as specified in RFP), such analytical model to be provided by the bidder as part of CRM solution offered.

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178	45	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.  Please confirm.	Yes. The understanding is correct.
179	45	Data Analytics & Forecasting	Understanding existing Lead Management Model and other Analytic models and recommend customization required, if any, in those models for seamless integration.	Please share the count and list of existing analytics models available which need to be understood. Recommended customizations identified during the understanding process will be carried out by the Bank - Please confirm.	The proposed solution is expected to integrate with Bank's data analytics platform where models such as cross sell/up sell analytics, customer segmentation, propensity, churn prediction, customer winback, product penetration are already available. Bidder to suggest customization of the models wherever required for implementation of required features in CRM. In case Bank does not have requisite analytical model for implementation of any feature (as specified in RFP), such analytical model to be provided by the bidder as part of CRM solution offered.
180	46	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.	Pls. provide us the scope of Data Migration e.g. how many legacy applications are involved? What is the volume of data/ number of records to be migrated from current systems for No. of customers, no. of financial accounts, no. of Leads, no. of opportunity, no. of service requests (Service requests/complaint/dispute/feedback), etc. Approx volume of data would help for estimation assumptions.  We assume, no data cleansing is expected from implementation partner and also relevant access to specified data would be provided at the tie of data load executions.	At, present Bank is having 10 Crore + active Clientale base. Bidder to comply with RFP terms and conditions. Other details will be shared with the successful bidder post signing the NDA.
181	46	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.  Please confirm.	Indian Bank will be defining the Use Cases for the requirements across Sales, Service and Marketing modules. Necessary support to be provided by successful bidder post gap analysis.
182	46	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.	Please confirm the name of the existing CRM solution. Bank to ensure support of the existing service provider for data dictionary, data mapping, data provisioning till migration completion.	At present in-house developed CRM solution is in use.
183	46	Training	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.	The understanding is that the bidder is expected to provide 4 trainings (1 every 3 months). This is not including the yearly training. The trainings will be given for 3 years which implies that there would be a total of 15 trainings (4 Quarterly trainings a year and 1 annual training). Please confirm	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
184	46	Training	The selected bidder should provide User Manual and Technical Documentation both in hard and soft copies to the Bank.	The user manual and technical documentation will only be provided in English. Please clarify	User manual and technical documentation to be provided in English.
185	46	Training	The training shall be subjected to evaluation by the Bank to ensure that all the components of the comprehensive CRM Solution are covered in the training by the selected bidder.	Will the bank reimburse the OPEs to the SIs for conducting various trainings at Bank's preferred location?	Bidder to comply with RFP terms and conditions.
186	46	Training	The Training will be carried out onsite at Chennai or any other designated location in India identified by the Bank at the Bank's training centres.	How will the commercials be managed for the travel arrangements for the team to the training venue other than Chennai.	Bidder to comply with RFP terms and conditions. All expenses (travelling/lodging, etc.) shall be borne by the successful bidder.
187	46	Training	Training	Please allow the training to be done in online mode.	Bidder to comply with RFP terms and conditions.
188	47	Data Management and Integration	1. The proposed solution should integrate with Legacy system interfaces and various mobile/web applications of the Bank, such as HRMS, Business Dashboard etc., through AD / DMS and should integrate with Email gateway (SMTP service & Server level Email Authentication), SMS Gateway, Whatsapp, etc., of the Bank through secure API's interfaces.	a. Since the bidder is asked to integrate with the bank's SMTP, SMPP and Whatsapp gateway, the bidder will not be able to provide engagement results for all marketing campaigns as the campaigns will be executed from the bank's side. This will affect the following functionalities: i.Omni-channel campaign execution ii.Engagement analytics iii.AI based recommendations on customer interest b. Thus it is strongly recommended and requested from the Bank that all customer promotional and transactional messages be sent through bidder-owned gateway for Email, SMS, Whatsapp to achieve the engagement analytics, omni-channel execution and AI based recommendations.	Bidder to comply with RFP terms and conditions.
189	47	Data Management and Integration	1. The proposed solution should integrate with third party applications via Web Services (REST/SOAP/JSON) and ISO communication, SQL queries (Oracle, SQL Server, MySQL DB), file based integration (CSV, XML), API integration and other industry-standard methods as per Bank's requirement. 2. The proposed solution should integrate with Middleware and APIs of Bank as per Bank's requirement. All Application integration should be STP without manual interventions and all information exchange should happen over secured API channels using tokenized parameters for customer data. The proposed solution should include an API management platform with API gateways and API analytics to effectively manage and monitor API usage.	Please provide details of existing middleware used by bank, does that middleware solution has capability to support and translate between different interface methods like, API, files integration, SQL queries etc. Also the performance of overall application depends on performance of middleware integration.  Please confirm if bidder can propose its own cloud based Integration solution for the SaaS CRM solution	Bank has IBM middleware solution in place. Bidder to comply with RFP terms and conditions.
190	47	Data Management and Integration	1. The proposed solution should integrate with third party applications via Web Services (REST/SOAP/JSON) and ISO communication, SQL queries (Oracle, SQL Server, MySQL DB), file based integration (CSV, XML), API integration and other industry-standard methods as per Bank's requirement.	In addition to REST API based integration, Is the solution expected to support other integration protocols like SOAP, JSON and file based	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.



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191	47	Data Management and Integration	<p>1. The proposed solution should integrate with</p> <ul style="list-style-type: none"> <li>o CBS and allied applications like Enterprise Fraud Risk Management, Digital Lending Platform, Co-lending platforms, CPGRS, MIS/ Data Warehouse analytics, chatbots, customer service channels like mobile banking, internet banking, ATM etc., as per Bank's requirement. Solution should include pre-built connectors or support integration with commonly used banking applications like CBS, payment gateways, ERP, and analytics platform.</li> <li>o third party applications via Web Services (REST/SOAP/JSON) and ISO communication, SQL queries (Oracle, SQL Server, MySQL DB), file based integration (CSV, XML), API integration and other industry-standard methods as per Bank's requirement.</li> <li>o legacy system interfaces and various mobile/web applications of the Bank, such as HRMS, Business Dashboard etc., through AD / DMS and should integrate with Email gateway (SMTP service &amp; Server level Email Authentication), SMS Gateway, WhatsApp, etc., of the Bank through secure API's interfaces.</li> </ul>	<p>Can you confirm if all integrating systems are capable if API based integration(Rest)? Specifically, we are interested in understanding any unique data format needs for specific applications or if JSON can be the preferred format?</p>	<p>Bidder to comply with RFP terms and conditions.</p>
192	47	Data Management and Integration	<p>1. The proposed solution should integrate with</p> <ul style="list-style-type: none"> <li>o CBS and allied applications like Enterprise Fraud Risk Management, Digital Lending Platform, Co-lending platforms, CPGRS, MIS/ Data Warehouse analytics, chatbots, customer service channels like mobile banking, internet banking, ATM etc., as per Bank's requirement. Solution should include pre-built connectors or support integration with commonly used banking applications like CBS, payment gateways, ERP, and analytics platform.</li> <li>o third party applications via Web Services (REST/SOAP/JSON) and ISO communication, SQL queries (Oracle, SQL Server, MySQL DB), file based integration (CSV, XML), API integration and other industry-standard methods as per Bank's requirement.</li> <li>o legacy system interfaces and various mobile/web applications of the Bank, such as HRMS, Business Dashboard etc., through AD / DMS and should integrate with Email gateway (SMTP service &amp; Server level Email Authentication), SMS Gateway, WhatsApp, etc., of the Bank through secure API's interfaces.</li> </ul>	<p>How is the integration with 3rd party applications handled? Could you elaborate on your expectations for integrating with third-party applications through web services, APIs, and other industry-standard methods?</p>	<p>Bidder should integrate through Bank's API Gateway/ any other permissible mode, acceptable to the bank. 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. Bidder to comply with RFP terms and conditions.</p>
193	47	Data Management and Integration	<p>1. The proposed solution should integrate with</p> <ul style="list-style-type: none"> <li>o CBS and allied applications like Enterprise Fraud Risk Management, Digital Lending Platform, Co-lending platforms, CPGRS, MIS/ Data Warehouse analytics, chatbots, customer service channels like mobile banking, internet banking, ATM etc., as per Bank's requirement. Solution should include pre-built connectors or support integration with commonly used banking applications like CBS, payment gateways, ERP, and analytics platform.</li> </ul>	<p>1. What are the different data sources which will be brought into the CRM solution?                  2. Please specify number of websites, apps, data warehouses, event streaming platforms etc.</p>	<p>1. The CRM System should be able to integrate with various existing Applications &amp; 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.                  2. Details will be shared with the successful bidder post signing the NDA</p>
194	47	Data Management and Integration	<p>1. The proposed solution should integrate with</p> <ul style="list-style-type: none"> <li>o CBS and allied applications like Enterprise Fraud Risk Management, Digital Lending Platform, Co-lending platforms, CPGRS, MIS/ Data Warehouse analytics, chatbots, customer service channels like mobile banking, internet banking, ATM etc., as per Bank's requirement. Solution should include pre-built connectors or support integration with commonly used banking applications like CBS, payment gateways, ERP, and analytics platform.</li> </ul>	<p>1. What are the total number of website and app platform events which occur on a daily/monthly/yearly basis?                  2. What is the total number of customers + prospects that will be engaged with through Marketing communications every year?</p>	<p>Details will be shared with the successful bidder post signing the NDA</p>
195	47	Data Management and Integration	<p>1. The proposed solution should integrate with</p> <ul style="list-style-type: none"> <li>o CBS and allied applications like Enterprise Fraud Risk Management, Digital Lending Platform, Co-lending platforms, CPGRS, MIS/ Data Warehouse analytics, chatbots, customer service channels like mobile banking, internet banking, ATM etc., as per Bank's requirement. Solution should include pre-built connectors or support integration with commonly used banking applications like CBS, payment gateways, ERP, and analytics platform.</li> </ul>	<p>What are the total number of transactions (payment, CC/DC, loan) that occur every day/month/year?</p>	<p>Details will be shared with the successful bidder post signing the NDA</p>
196	47	Data Management and Integration	<p>1. The proposed solution should integrate with</p> <ul style="list-style-type: none"> <li>o CBS and allied applications like Enterprise Fraud Risk Management, Digital Lending Platform, Co-lending platforms, CPGRS, MIS/ Data Warehouse analytics, chatbots, customer service channels like mobile banking, internet banking, ATM etc., as per Bank's requirement. Solution should include pre-built connectors or support integration with commonly used banking applications like CBS, payment gateways, ERP, and analytics platform.</li> <li>o third party applications via Web Services (REST/SOAP/JSON) and ISO communication, SQL queries (Oracle, SQL Server, MySQL DB), file based integration (CSV, XML), API integration and other industry-standard methods as per Bank's requirement.</li> <li>o legacy system interfaces and various mobile/web applications of the Bank, such as HRMS, Business Dashboard etc., through AD / DMS and should integrate with Email gateway (SMTP service &amp; Server level Email Authentication), SMS Gateway, WhatsApp, etc., of the Bank through secure API's interfaces.</li> </ul>	<p>Can we get more understanding of the existing landscape? Number of the applications, Description/purpose/, platform (on cloud/on premise) for the application, kind of integrations methodologies supported by each application, any security specific (SHA encryption) requirement for each application?. This would help us to estimate with better assumptions.</p>	<p>Details will be shared with the successful bidder post signing the NDA</p>
197	47	Data Management and Integration	<p>2. The proposed solution should integrate with Middleware and APIs of Bank as per Bank's requirement. All Application integration should be STP without manual interventions and all information exchange should happen over secured API channels using tokenized parameters for customer data. The proposed solution should include an API management platform with API gateways and API analytics to effectively manage and monitor API usage.</p>	<p>Does every integration will happen through Middleware or do we have direct integrations also with the other platforms/ applications?                  If direct integration with third party applications are expected, please specify the list of applications that would need direct integration</p>	<p>All applications / third party systems to be integrated with proposed CRM solution using API through Bank's middleware / directly with the application as per Bank's requirements. Other details will be shared with the successful bidder post signing of NDA.</p>
198	47	Data Management and Integration	<p>2. The proposed solution should integrate with Middleware and APIs of Bank as per Bank's requirement. All Application integration should be STP without manual interventions and all information exchange should happen over secured API channels using tokenized parameters for customer data. The proposed solution should include an API management platform with API gateways and API analytics to effectively manage and monitor API usage.</p>	<p>How many STPs are there for various modules? Request bank to provide the list of STPs</p>	<p>Details will be shared with the successful bidder post signing the NDA</p>
199	47	Data Management and Integration	<p>2. The proposed solution should integrate with Middleware and APIs of Bank as per Bank's requirement. All Application integration should be STP without manual interventions and all information exchange should happen over secured API channels using tokenized parameters for customer data. The proposed solution should include an API management platform with API gateways and API analytics to effectively manage and monitor API usage.</p>	<p>what middleware bank is using ?                  similarly , all the integrations with the core system will be through a middleware ? is this a fair assumption. or point to point integrations are also necessary ?</p>	<p>IBM Middleware solution is being used by Bank at present. All integration with the core system to be done through middleware.</p>

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200	47	Data Management and Integration	2. The proposed solution should integrate with Middleware and APIs of Bank as per Bank's requirement. All Application integration should be STP without manual interventions and all information exchange should happen over secured API channels using tokenized parameters for customer data. The proposed solution should include an API management platform with API gateways and API analytics to effectively manage and monitor API usage.	Will the bank provide an API management platform with API gateways and API analytics to monitor and manage API usage, or should the vendor include this as a separate line item in the commercials?	Bidder to comply with RFP terms and conditions. The proposed solution should include an API management platform with API gateways and API analytics to effectively manage and monitor API usage.
201	47	Data Management and Integration	2. The proposed solution should integrate with Middleware and APIs of Bank as per Bank's requirement. All Application integration should be STP without manual interventions and all information exchange should happen over secured API channels using tokenized parameters for customer data. The proposed solution should include an API management platform with API gateways and API analytics to effectively manage and monitor API usage.	Please provide the name of middle ware and type of integrations expected. (Type : Real Time or Daily sync via Batch integration)	Bank has IBM middleware solution in place. Proposed CRM solution should support both real-time as well as batch integration.
202	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	1. The proposed CRM Solution shall be configured, deployed On-Cloud under SaaS based model, and managed to meet security, privacy, legal, ethical and compliance requirements of the Bank.	Please confirm which security, privacy, legal, ethical, and compliance requirements of the Bank are being referred to here.	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
203	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	1. The proposed solution should integrate with o CBS and allied applications like Enterprise Fraud Risk Management, Digital Lending Platform, Co-lending platforms, CPGRS, MIS/ Data Warehouse analytics, chatbots, customer service channels like mobile banking, internet banking, ATM etc., as per Bank's requirement. Solution should include pre-built connectors or support integration with commonly used banking applications like CBS, payment gateways, ERP, and analytics platform.	Will the payments be facilitated from proposed CRM solution by integrating the payment gateway OR will any backend system handle the payments and just status will be reflected in CRM?	Backend systems will handle the payments. CRM solution should be capable of integrating with such systems.
204	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	3. 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. The proposed solution should provide a user-friendly interface with end-state design aligned and signed-off before implementation.	Please confirm the list of browsers and mobile OS versions which are expected to be supported?	Platform should be browser agnostic and should support Android/ IOS for mobile application.
205	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	3. 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. The proposed solution should provide a user-friendly interface with end-state design aligned and signed-off before implementation.	Could you please provide us the following information that would allow us to calculate the License Cost. - Number of Total Users - Number of Concurrent Users - Number of users of all Modules - Size of customer database - Number of Total Logins - Number of Concurrent Logins - YoY growth of Users	1. At present Bank has 10 Crore + active Clientele base 2. Solution should support maximum of 15,000 concurrent users 3. Initially, no. of users will be as specified in RFP under licensing. However, all licenses should provide access to all modules. Module-wise licenses not proposed. 4. Details will be shared with successful bidder 5. Platform to support single sign-on 6. Same as Pt. 2 7. Will be determined at Bank's discretion
206	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	3. 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. The proposed solution should provide a user-friendly interface with end-state design aligned and signed-off before implementation.	Please clarify if the Bank will be expecting white-labelled apps for this	CRM mobile app to be customized as per functional and technical specified detailed in the RFP. Other requirements will be shared with successful bidder post signing of RFP.
207	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	4. The bidder should propose the solution as per Bank's requirements with high availability & secure infrastructure in cloud environment at Data Centre and Disaster Recovery site considering the present as well as annual incremental volumes (for contract period) and the sizing proposed.	Can you share any projected growth estimates or anticipated changes in your business operations that might impact the sizing and scalability requirements of the solution during the contract period?	Solution should be capable of handling average y-o-y growth of atleast 10%
208	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	5. Bidder should arrive at the sizing by considering data volume, performance requirements, integration needs, scalability, and estimated number of concurrent users till the end of contract period and should provide additional resources at no additional cost to the bank in case the requirements are not met. Also, during the contract period, growth of the bank should be considered and thus, the sizing proposed should have enough computing power, memory, and storage available to accommodate the predicted sizing required.	Please share the volume of existing data (in GB) (Leads, customers, products, products per customer (accounts, credit cards, loans etc), tickets/ complaints, and any other data to be stored in CRM). Kindly specify current and expected YoY incremental size (in % or GB)	Details will be shared with the successful bidder post signing the NDA
209	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	Technical Requirements	The RFP mentions the need to address the unique needs of customers in rural areas. Further clarification is needed on the specific expectations for the solution's ability to function effectively in areas with limited bandwidth and internet speeds. Is there a need for offline capability?	Bidder to comply with RFP terms and conditions. As per technical specifications detailed in RFP CRM solution should have ability to work offline, and then automatically synchronizes data bi-directionally once connection has been re-established.
210	47	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	Technical Requirements	The deliverable talks about installation and integration of CRM Software solution? Is the bank open to purely cloud hosted solution and in that case would this mean set-up of the environments required, connecting the same with the Bank's identity and access management solution and creating a environment/ instance strategy for the build?	Bidder to comply with RFP terms and conditions.
211	48	Data Management and Integration	10. The selected bidder is responsible for Migration of customer data, existing leads and service request/case data, Migration strategy, Migration Plan, Pre and Post migration reconciliation and Audit support in the new solution	Kindly explain the type of audit support expected here?	Audit support here refers to data quality assessment before migration, review of compliance to regulatory requirements, maintain audit trail of all migration activities, document and report any errors or issues occurred during migration process, verify accuracy and completeness of migrated data, etc.
212	48	Data Management and Integration	10. The selected bidder is responsible for Migration of customer data, existing leads and service request/case data, Migration strategy, Migration Plan, Pre and Post migration reconciliation and Audit support in the new solution.	As part of migration activity, please confirm if the bank would be taking care of data cleansing and de-duplication activities	Data extraction and data transformation as part of data migration to be handled by successful bidder.
213	48	Data Management and Integration	10. The selected bidder is responsible for Migration of customer data, existing leads and service request/case data, Migration strategy, Migration Plan, Pre and Post migration reconciliation and Audit support in the new solution.	Please provide volume of data to be migrated	Details will be shared with the successful bidder post signing the NDA

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214	48	Data Management and Integration	10. The selected bidder is responsible for Migration of customer data, existing leads and service request/case data, Migration strategy, Migration Plan, Pre and Post migration reconciliation and Audit support in the new solution.	The RFP mentioned the need for migrating the existing leads and service requests? What is the volume of leads and service requests that need to be migrated? While customers are not specifically mentioned, can we assume that customer also need to be migrated? Are there any requirements to migrate documents including any KYC related documents? We understand that the bank is currently using SharePoint for document management? What version of SharePoint is being used?	At, present Bank is having 10 Crore + active Clientele base. Other details will be shared with the successful bidder post signing the NDA.
215	48	Data Management and Integration	12. Database to support advanced querying capabilities (e.g., JSONB for semi structured data)	SaaS solution are provided as functionality as a service and direct database access to SaaS Database is not provided, request you to please exclude this requirement	Bidder to comply with RFP terms and conditions.
216	48	Data Management and Integration	12. Database to support advanced querying capabilities (e.g., JSONB for semi structured data)	In the SaaS model, where database access typically remains restricted to the provider, could the bank clarify its specific requirements regarding database access?	The RFP term refers to the expected capabilities of cloud infrastrucutre of proposed SaaS based CRM solution.
217	48	Data Management and Integration	12. Database to support advanced querying capabilities (e.g., JSONB for semi structured data)	What kind of semi structured data will be there to migrate to CRM system? What will be the use case to use store/search these data?	Data such CSV/JSON/XML files, and any other relevant semi-structured data as per prevailing industry practices to be migrated to CRM system.
218	48	Data Management and Integration	13. The bidder should ensure robust, consistent and regular back-up and recovery plans are in place. The data & configuration backups are to be taken in fully encrypted mode and should be immutable in nature.	1. Where do the Bank plan to store the regular back-up? Internally with Bank or with the new CRM on cloud? 2. What is the retention period of Back-up as the Bank's policy that we should maintain?	1. Backup to be stored on cloud throughout the duration of contract period. 2. Details will be shared with the successful bidder post signing of NDA.
219	48	Data Management and Integration	14. Bidder should ensure data retention, masking of data, archiving, destruction / purging of data, sharing of data, encryption of data etc. as per the bank's requirement. The selected bidder should certify for purging all data at all locations including slack in data structures and on the media on Bank's request. The Bank will have the right to audit this practice.	Could you elaborate on the bank's strategy for data retention, including the expected duration for retaining data during and after the contract period?	The requirement will be discussed with the successful bidder post signing of NDA.
220	48	Data Management and Integration	6. The CRM solution must support event-driven architecture with capability to integrate with Apache Kafka (or equivalent event streaming platforms such as AWS Kinesis) for seamless real-time data synchronization and processing between systems. The solution must be capable of handling asynchronous event notifications and triggers that initiate specific actions, such as updates to customer data or workflow transitions.	Where all Kafka integration is required ? Please highlight	Details will be shared with the successful bidder post signing the NDA.
221	48	Data Management and Integration	7. The solution should adopt an event-sourcing pattern where all significant business events (e.g., customer interactions, support requests) are captured as events in Kafka (or equivalent event streaming platforms). These events should be used to build a reliable and consistent view of customer data, improving the accuracy and timeliness of customer insights. 8. The proposed CRM solution should leverage gRPC (Google Remote Procedure Call) or equivalent technology for high-performance, low-latency communication between microservices and other integrated systems. The use of RPC should ensure that the CRM can handle high-volume of data efficiently, support fast request/response times thereby reducing latency during system interactions, support horizontal scalability and efficient load balancing across microservices, ensuring that the system remains performant even under high demand, particularly during peak traffic periods.	Can solutions built using equivalent technologies qualify as some of these are proprietary technologies	Yes. Equivalent technologies may be used to meet the technical requirements.
222	48	Data Management and Integration	8. The proposed CRM solution should leverage gRPC (Google Remote Procedure Call) or equivalent technology for high-performance, low-latency communication between microservices and other integrated systems.	Need more details on the expectations here	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
223	48	Technical Requirements: Infrastructure, Cloud and other CSP Requirements	Technical Requirements	The RFP outlines a phase-by-phase modular deployment approach. Does the bank have any specific timelines and priorities for implementing different modules - this will help us prepare a deployment plan aligned to Indian bank's requirements.	Bidder to comply with RFP terms and conditions.
224	49	Cloud Infrastructure	1. Bidder should ensure that CSP should be a valid MeitY empanelled Cloud Service Provider or should be able to submit System Audit Report (SAR) for Data Localisation conducted by CERT-IN Empanelled Auditors for Cloud Service Provider with two data centre locations.	Please confirm if any compensatory measures will be accepted as sufficient.	Bidder to comply with RFP terms and conditions.
225	49	Cloud Infrastructure	All Points under Cloud Infrastructure:	request for relaxation to The cloud service to be availed by the Bidder / OEM based on RACI as applicable for each point	Bidder to comply with RFP terms and conditions.
226	49	Data Management and Integration	13. The bidder should ensure robust, consistent and regular back-up and recovery plans are in place. The data & configuration backups are to be taken in fully encrypted mode and should be immutable in nature.	For regular backup, is it fine for the Bank to download the old backups and store them in the local drive at Bank, instead of keeping it on cloud, as this would save cost for the Bank. If so, what is the backup retention policy (in months) the bank maintains.	Backup to be stored on cloud throughout the duration of contract period. Details will be shared with the successful bidder post signing of NDA.
227	49	Data Management and Integration	14. Bidder should ensure data retention, masking of data, archiving, destruction / purging of data, sharing of data, encryption of data etc. as per the bank's requirement. The selected bidder should certify for purging all data at all locations including slack in data structures and on the media on Bank's request. The Bank will have the right to audit this practice.	Please list the bank's requirements.	The requirement will be discussed with the successful bidder post signing of NDA.
228	49	Data Management and Integration	15. The Bidder's/Bidder's CSP shall ensure that services offered under SaaS model are enabled with data loss prevention tools / capability to monitor data flow or curtail, if required, to safeguard against unauthorized access or leakage of sensitive customer data. 16. The Bidder shall be responsible for recovery of lost data, restoration and repair of damaged data and the correction of data. The SaaS vendor should ensure data privacy by design in the application and provide data integrity and data security on a continual basis.	For SaaS offering, CSPs offer a defined RTO/RPO as per their contractual obligation. Request you to please define a standard RTO/RPO for data recovery	Bidder to comply with RFP terms and conditions.
229	49	Data Management and Integration	16. The Bidder shall be responsible for recovery of lost data, restoration and repair of damaged data and the correction of data. The SaaS vendor should ensure data privacy by design in the application and provide data integrity and data security on a continual basis.	Bidder understands that restoration of data in such situation will be done by Bidder on best effort basis as it may not possible entirely to restore data at its original position. Bidder requests Client to confirm our understanding.	Bidder to comply with RFP terms and conditions.

REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM  
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S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
230	49	Data Management and Integration	19. The data should be stored within geography of India and all data functions and processing are performed within the boundaries of India. The Primary and Secondary Data Centres of CSP should be physically located in India and should be in different seismic zones before submission of bid. The data should not be transferred outside of country's boundary by any means. Cloud hosting in a Tier 4 Data Center, certified by the Uptime Institute, is strongly preferred.	Uptime Institute, will this carry any technical score?	Cloud hosting in a Tier 4 Data Centre is preferred. However, bidder may provide cloud hosting services from other than Tier 4 Data Centre as well.
231	49	Data Management and Integration	19. The data should be stored within geography of India and all data functions and processing are performed within the boundaries of India. The Primary and Secondary Data Centres of CSP should be physically located in India and should be in different seismic zones before submission of bid. The data should not be transferred outside of country's boundary by any means. Cloud hosting in a Tier 4 Data Center, certified by the Uptime Institute, is strongly preferred.	Does the bank require DC in separate seismic zones? Will DC in 2 non adjoining states like Maharashtra and Tamil Nadu be acceptable which are in different Tectonic and Lithological groups?	Please be guided by the corrigendum & addendum 1 of RFP
232	49	Data Management and Integration	19. The data should be stored within geography of India and all data functions and processing are performed within the boundaries of India. The Primary and Secondary Data Centres of CSP should be physically located in India and should be in different seismic zones before submission of bid. The data should not be transferred outside of country's boundary by any means. Cloud hosting in a Tier 4 Data Center, certified by the Uptime Institute, is strongly preferred.	The current RFP wording of DC/DR relating to different seismic zones is more towards an on-premise based solution. Typically cloud based SaaS solutions will run in a CSP who will provide multiple availability zone. As long as the bidder agrees the RFP defined uptime with an active-active availability zone. - (Kindly reword with appropriate literature)	Please be guided by the corrigendum & addendum 1 of RFP
233	49	Data Management and Integration	21. Bidder /CSP (Cloud Service Provider) should ensure that any data that is stored on the cloud is protected and appropriate policies and controls are put in place to provide data privacy and protection. The CSP should adhere to all laws pertaining to data privacy and protection that are applicable as per GoI, RBI and any other regulators. The CSP should also ensure that necessary enhancements are made to the services provided whenever there are changes sought either by the regulators or Government of India without any additional cost to the Bank.	Please provide the specific circulars to ensure the compliance.	Details will be shared with the successful bidder post signing the NDA
234	50	Cloud Infrastructure	10. The CRM Application and Data replication should happen from Primary site to DR site in real time to keep those in sync with a Recovery Time Objective (RTO) of 60 Minutes and near zero RPO (Recovery Point Objective).	Given that CRM is non customer facing and non commercial tool, we request the bank to consider industry standard practice of Recovery Time Objective (RTO) of 120 Minutes and 30 mins RPO (Recovery Point Objective)	Bidder to comply with RFP terms and conditions.
235	50	Cloud Infrastructure	10. The CRM Application and Data replication should happen from Primary site to DR site in real time to keep those in sync with a Recovery Time Objective (RTO) of 60 Minutes and near zero RPO (Recovery Point Objective).	Requested RPO/RTO is too high for a SaaS based CRM solution, request you to please modify them as RTO of 12 hours and The RPO of 1 hour	Bidder to comply with RFP terms and conditions.
236	50	Cloud Infrastructure	10. The CRM Application and Data replication should happen from Primary site to DR site in real time to keep those in sync with a Recovery Time Objective (RTO) of 60 Minutes and near zero RPO (Recovery Point Objective).	Our proposed solution is a SaaS Solution and data is replicated on Realtime bases. Please confirm if this adheres to the requirement	Bidder to comply with RFP terms and conditions.
237	50	Cloud Infrastructure	10. The CRM Application and Data replication should happen from Primary site to DR site in real time to keep those in sync with a Recovery Time Objective (RTO) of 60 Minutes and near zero RPO (Recovery Point Objective).	Our RTO is 60 minutes and RPO is 30 minutes. Please confirm what does near zero RPO mean.	Bidder to comply with RFP terms and conditions.
238	50	Cloud Infrastructure	12. Bidder, its solution and Bidder's CSP must comply: -with bank's policies on cloud adoption, cyber security, information technology, information security, etc., -RBI guidelines on Outsourcing of IT Services, Data Storage and handling, Information Technology Governance, Risk, Controls and Assurance Practices, etc. -India's IT act and amendments, Security and Data Protection regulations such as proposed Digital Personal Data Protection Bill, any India's statutory and regulatory requirements. -Any other IT security/data protection & privacy policies, guidelines, regulations etc issued by Bank, Regulators, Government of India from time to time during the contract period  13. The CSP must ensure that its information and cybersecurity capabilities are continuously updated and adapted to address emerging vulnerabilities and evolving threats, in compliance with industry best practices, regulatory requirements, and the Bank's policies.  14. Bidder should assess the compliance level of SaaS based application vis-à-vis guidelines stipulated by Bank / regulatory / statutory body, through a CERT-IN certified auditors and submit assessment report/ audit certificate to Bank on quarterly basis or as per Bank's requirements.	Bidder requests Bank to share its policies, elements/relevant sections of various laws, regulations, guidelines etc. referred under this section for Bidder to go through and propose its solution accordingly to comply these laws/regulations. Bank would appreciate that Bidder is responding this RFP as an IT service Provider and not as a legal advisory firm to identify applicability of the contents/sections of these referred laws/regulations. Hence, Bidder requests Bank to share its policies and relevant provisions of all these laws/regulations for compliance perspective.	Details will be shared with the successful bidder post signing the NDA
239	50	Cloud Infrastructure	12. Bidder, its solution and Bidder's CSP must comply: -with bank's policies on cloud adoption, cyber security, information technology, information security, etc., -RBI guidelines on Outsourcing of IT Services, Data Storage and handling, Information Technology Governance, Risk, Controls and Assurance Practices, etc. -India's IT act and amendments, Security and Data Protection regulations such as proposed Digital Personal Data Protection Bill, any India's statutory and regulatory requirements. - Any other IT security/data protection & privacy policies, guidelines, regulations etc. issued by Bank, Regulators, Government of India from time to time during the contract period	For a SaaS solution which is multi-tenant, it will comply to laws and regulations applicable to the provision of its services. Solution will implement industry leading security tools and solutions which will be audited for effectiveness. Solution provider will share audit reports as proof of the same.  Hence, Requesting the Bank to re-word this is as: "Solution provider to provide audit reports validating effectiveness of their information security controls. Solution provider to work with the Bank for any clarifications required on the same"	Bidder to comply with RFP terms and conditions.
240	50	Cloud Infrastructure	2. The bidder must specify whether the solution is hosted in a single-tenancy or multi-tenancy model.	Which model is preferred by Bank	Bidder to comply with RFP terms and conditions.

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
241	50	Cloud Infrastructure	40. The Bidder must ensure that the solutions listed below are provided and meets the minimum security standards specified. However, during the contract period, if enhanced security levels or additional solutions are required, due to changes in regulatory, statutory, or Bank policies, the Bidder shall upgrade and implement the necessary security measures at no additional cost to the Bank 1. WAF 2. SIEM 3. DAM 4. Antivirus Solution & EDR/XDR 5. PIM 6. Data Discovery and Classification of Data in Cloud (to enable Bank to classify the data) 7. DLP (Data Loss Prevention) 8. HIPS 9. FIM 10. API Gateway in case of SaaS hosting APIs for consumption for the Bank	Any addition/changes to security requirements due to changes in regulations, Implementation partner would raise CR as impact and cost is not available beforehand and needs to be handled through CR.	Bidder to comply with RFP terms and conditions.
242	50	Cloud Infrastructure	5. The CRM solution should support serverless computing options (e.g., AWS Lambda, Azure Functions, etc.), allowing the solution to scale dynamically in response to demand while reducing operational overhead. Platform should have ability to increase concurrent instances based on utilization threshold limit.	SaaS vendors offers the services with defined uptime SLAs, while managing the underlining infra to ensure the required SLAs, and the scaling of infra and its utilization is completely managed by SaaS CSP, hence request you to please remove this clause	Bidder to comply with RFP terms and conditions.
243	50	Cloud Infrastructure	7. The Bidder should host the Platform in High Availability mode, along with DR and a minimum uptime time of 99.50% per month. Monthly penalty will be deducted for downtime of the CRM Solution (excluding scheduled downtime) as detailed in RFP under point no 28 (Penalty/ Guarantees on response to errors).	Hope only System uptime will be considered and downtime due to integration, Data Source, Customization etc will be excluded	Bidder to comply with RFP terms and conditions.
244	50	Cloud Infrastructure	8. The response time at server end should be always be less than 200 milli second. During the agreement period, if at any stage, it is found that the Platform provided by the Bidder is not able to give the requisite performance as per the sizing parameters (i.e., up time above 99.50% and response time < 1 seconds), the Bidder shall have to provide additional resources without any additional cost to the Bank.	Resonse of 200 Milli Second is not fesible , Usually Pg will take 5-6 Sec to load dependng on integration, customization and data load, please reconsider	Bidder to comply with RFP terms and conditions.
245	50	Cloud Infrastructure	9. The solution will be implemented in a phased manner with prioritization to Metro and Urban branches initially and then extended to other centers/ branches subsequently. The platform should support maximum of 15,000 concurrent users (Phase 1: 2,500 concurrent users, Phase 2: 10,000 concurrent users; Phase 3: 15,000 concurrent users)	Please provide year wise named user count for each module in scope of RFP	All licenses should provide access to all modules. Module-wise licenses not proposed. Bidder to comply with RFP terms and conditions.
246	50	Cloud Infrastructure	9. The solution will be implemented in a phased manner with prioritization to Metro and Urban branches initially and then extended to other centres/ branches subsequently. The platform should support maximum of 15,000 concurrent users (Phase 1: 2,500 concurrent users, Phase 2: 10,000 concurrent users; Phase 3: 15,000 concurrent users)	Why we need to consider 3 phases? It was mentioned 2 phases (t+150) and (t+300) in page#19.	Concurrent users support is as per stages defined for procurement of licenses which is independent of solution implementation phases.
247	50	Cloud Infrastructure	9. The solution will be implemented in a phased manner with prioritization to Metro and Urban branches initially and then extended to other centres/ branches subsequently. The platform should support maximum of 15,000 concurrent users (Phase 1: 2,500 concurrent users, Phase 2: 10,000 concurrent users; Phase 3: 15,000 concurrent users)	Since the Bank requires 2500 users for the initial year of Go live, request the bank to please clarify if we need to factor in the infra requirements as per 2500 users for its first year and subsequently the other 15000 users on yearly basis	Yes. The understanding is correct.
248	50	Cloud Infrastructure	9. The solution will be implemented in a phased manner with prioritization to Metro and Urban branches initially and then extended to other centres/ branches subsequently. The platform should support maximum of 15,000 concurrent users (Phase 1: 2,500 concurrent users, Phase 2: 10,000 concurrent users; Phase 3: 15,000 concurrent users)	For Analytics and MIS Reporting, will the concurrency remain the same? Please mention how many users will be accessing Analytics? Please mention how many users will be accessing Reports?	Bidder to comply with RFP terms and conditions. Details will be shared with the successful bidder post signing the NDA.
249	50	Cloud Infrastructure	9. The solution will be implemented in a phased manner with prioritization to Metro and Urban branches initially and then extended to other centres/ branches subsequently. The platform should support maximum of 15,000 concurrent users (Phase 1: 2,500 concurrent users, Phase 2: 10,000 concurrent users; Phase 3: 15,000 concurrent users)	Request Bank to help with the Different User profiles and roles w.r.t Data read and write access. (E.g. Branch Users, Sales Users, Contact Centre users, Back end Operation users, Zonal Heads, etc). This will help us optimize the relevant license BOM	All licenses should provide access to all modules. Module-wise licenses not proposed.
250	50	Cloud Infrastructure	9. The solution will be implemented in a phased manner with prioritization to Metro and Urban branches initially and then extended to other centres/ branches subsequently. The platform should support maximum of 15,000 concurrent users (Phase 1: 2,500 concurrent users, Phase 2: 10,000 concurrent users; Phase 3: 15,000 concurrent users)	Is the 10,000-user benchmark based on read-only or transaction-heavy usage?	Bidder to comply with RFP terms and conditions.
251	51	Cloud Infrastructure	15. SaaS provider's application & related IT Infrastructure shall be subject to audit by Bank's internal/external auditor or its regulator as and when required at short notice.	We request customer to consider Audit not more than once a year and audit should not be performed by our competitors. Also, request customer not include SI's books during Audit	Bidder to comply with RFP terms and conditions.
252	51	Cloud Infrastructure	17. The CRM application should be OWASP and PCI-DSS compliant	Do we need CRM to be compliant with PCI-DSS? Kindly confirm if Indian Bank will store card related data in proposed product.	The CRM system should be PCI-DSS compliant since the system integrates data from Bank's Card Management Systems. Necessary masking of sensitive data to be handled by the system as per guidelines.
253	51	Cloud Infrastructure	17. The CRM application should be OWASP and PCI-DSS compliant	Please confirm whether the card transaction or the authorization details are expected to be stored in the CRM?	The CRM system should be OWASP and PCI-DSS compliant since the system is expected to integrate with Bank's Card Management Systems. Necessary masking of sensitive data to be handled by the system as per guidelines.
254	51	Cloud Infrastructure	The cloud service to be availed by the bidder for Bank shall have the following latest certifications, in addition to MEITY accreditation or System Audit Report (SAR) for Data Localisation conducted by CERT-IN Empanelled Auditors for Cloud Service Provider: -ISO 27001, ISO 22301 certification.	Does compliance require an audit certificate, or is self-certification sufficient?	Compliance to ISO 27001 standards to be certified by entities licensed by accreditation bodies.

**NOTICE-II: REPLY TO PRE BID QUERIES**  
**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
255	52	Cloud Infrastructure	<p>24. The Bidder or Bidder's CSP must ensure the presence of Runtime Application Self- Protection (RASP) or an equivalent control, along with strong data security practices. Data must be encrypted at rest and in transit, using the strongest encryption standards, such as AES-256 for data at rest and TLS 1.2 or higher (preference on TLS 1.3) for data in transit. The CSP must support end-to-end encryption, ensuring data is protected during transmission. Encryption protocol should also be backward compatible. The Bidder must provide detailed information on how data is protected at each stage – in transit, in use, and at rest – specifying the encryption standards, versions, and ciphers used. Necessary encryption tool also to be provided by the bidder. Bidder to provide details on how data is protected in cloud environment at various layers (i.e. perimeter, host/endpoint, VPC/network, database)</p> <p>25. Cryptographic Controls:            Hashing algorithms: SHA-256 or higher            HMAC algorithms: Any approved hash algorithm with a key length of no less than 128 bits.            Digital signature: RSA with a key length of no less than 2048 bits or ECC with a curve size of no less than P-256.            Symmetric encryption algorithms: AES with a key length of 256 bits (AES-256)            Public key encryption algorithms: RSA with a key length of no less than 2048 bits or ECC with a curve size of no less than P-256.</p> <p>26. The request and response payload of the information exchanged must be fully encrypted using TLS, leveraging public-key cryptography for key exchange and secure communication</p>	Currently for API Integration , please confirm the Payload encryption mechanism used?	Details will be shared with the successful bidder post signing the NDA.
256	53	Cloud Infrastructure	<p>26. The request and response payload of the information exchanged must be fully encrypted using TLS, leveraging public-key cryptography for key exchange and secure communication</p>	<p>1. Please confirm if there any additional requirement of having payload encryption over and above TLS?            2. Please elaborate on this requirement.            3. If any additional requirements over and above TLS is required, then requesting the Bank to mention on the encryption type for security and encoding type for its transmission.            4. Where does the Bank expect the payload encryption service to be hosted? Please mention Bank Data Center or on Cloud?</p>	Please be guided as per the RFP clauses no. 24,25 listed in page 52 under Cloud Infrastructure.
257	53	Cloud Infrastructure	<p>30. Bidder to provide dedicated Leased line from two different service providers from CSP DC and DR sites to Indian Bank DC and DR sites. Bidder to provide link up to Bank's DC and DR router including CPE (Customer Premises Equipment), cross connect, SFP and cable laydown.</p>	Lease lines are usually provided by the telecom providers. Can the Bank directly discuss the details with their telecom vendors and OEMs. The Bidder can facilitate the discussion along with the bank	Bidder to comply with RFP terms and conditions.
258	53	Cloud Infrastructure	<p>30. Bidder to provide dedicated Leased line from two different service providers from CSP DC and DR sites to Indian Bank DC and DR sites. Bidder to provide link up to Bank's DC and DR router including CPE (Customer Premises Equipment), cross connect, SFP and cable laydown.            31. The link should be of minimum 500Mbps capacity. The successful bidder has to maintain link uptime in line with application uptime of 99.50%. In case of link uptime below 95.00% Bank reserves the right to invoke the Performance Bank Guarantee (PBG).            32. At any point in time, during the contract period, utilization of link should not cross 70%. In case link is utilized more than 70%, bidder to upgrade the link and associated hardware at no additional cost to the Bank.</p>	Please provide the location of Bank's DC DR location to plan for this	Bank's DC is located at Chennai and DR at Mumbai.
259	53	Cloud Infrastructure	<p>30. Bidder to provide dedicated Leased line from two different service providers from CSP DC and DR sites to Indian Bank DC and DR sites. Bidder to provide link up to Bank's DC and DR router including CPE (Customer Premises Equipment), cross connect, SFP and cable laydown.</p>	Request the Bank to confirm that the Bank has an AWS account and is ready to share the same during the implementation?	No. Bank doesn't have an AWS account.
260	53	Cloud Infrastructure	<p>30. Bidder to provide dedicated Leased line from two different service providers from CSP DC and DR sites to Indian Bank DC and DR sites. Bidder to provide link up to Bank's DC and DR router including CPE (Customer Premises Equipment), cross connect, SFP and cable laydown.</p>	we can provide termination at our data centre, the pipe has been procured by bank through OEM.	Bidder to comply with RFP terms and conditions.
261	53	Cloud Infrastructure	<p>30. Bidder to provide dedicated Leased line from two different service providers from CSP DC and DR sites to Indian Bank DC and DR sites. Bidder to provide link up to Bank's DC and DR router including CPE (Customer Premises Equipment), cross connect, SFP and cable laydown.</p>	Can you please elaborate on expectations? SaaS CRM platform would be accessible over internet and can be accessed using existing leased line.	Branches will access CRM platform through dedicated leased line and CRM mobile app will be accessed through internet.
262	53	Cloud Infrastructure	<p>30. Bidder to provide dedicated Leased line from two different service providers from CSP DC and DR sites to Indian Bank DC and DR sites. Bidder to provide link up to Bank's DC and DR router including CPE (Customer Premises Equipment), cross connect, SFP and cable laydown.            31. The link should be of minimum 500Mbps capacity. The successful bidder has to maintain link uptime in line with application uptime of 99.50%. In case of link uptime below 95.00% Bank reserves the right to invoke the Performance Bank Guarantee (PBG).</p>	In a SaaS set-up, we will need access via Internet protocols. The LL will not be required here. Please clarify.	Branches will access CRM platform through dedicated leased line and CRM mobile app will be accessed through internet.
263	53	Cloud Infrastructure	<p>33. The CRM should support WAN optimization techniques to improve the performance of the application over wide-area networks, particularly for remote branches and users with limited bandwidth. The CRM should seamlessly integrate with Software- Defined WAN (SD-WAN) solution of the Bank for optimized and secure connectivity between bank branches and application, ensuring efficient network resource utilization and failover mechanisms.</p>	<p>1. Please provide us more information about SD-WAN model/OEM details as we need to create solution as per the same.            2. Both leased line requirement and enabling SD-WAN connectivity requires Indian Bank to allowlist the CSP domains to permit the request to pass (TO &amp; FROM) on its firewall. Since Domain Whitelisting is the industry best practice, Please confirm that this is permissible as per Indian Bank's Firewall policy?</p>	<p>1. Currently, Bank is using Lavelle SDWAN.            2. The Application will be used by the Bank and Bank will get its IPs whitelisted.</p>

REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM  
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S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
264	54	Cloud Infrastructure	35. All product upgrades should be implemented in DC/DR sites in the cloud without any additional cost to bank. CRM solution should be capable to auto-upgrade at Bank's discretion without affecting any functionality previously available in the application. Successful bidder will be responsible for restoration of all functionalities in case of malfunctioning during application upgradation with no additional cost to the bank.	In case, the CSP provides multiple availability zones (which is a general practise in SaaS solution), where the Availabiltiy Zones will have the same instance of the proposed solution, would Indian Bank still need the DC/DR setup, as it is practiced primarily for "On-premise" solutions. Since this RFP is more for On-Cloud under SaaS environment, please let us know the Bank's thought on this.	Bidder to comply with RFP terms and conditions.
265	54	Cloud Infrastructure	40. The Bidder must ensure that the solutions listed below are provided and meets the minimum security standards specified. However, during the contract period, if enhanced security levels or additional solutions are required, due to changes in regulatory, statutory, or Bank policies, the Bidder shall upgrade and implement the necessary security measures at no additional cost to the Bank 1. WAF 2. SIEM 3. DAM 4. Antivirus Solution & EDR/XDR 5. PIM 6. Data Discovery and Classification of Data in Cloud (to enable Bank to classify the data) 7. DLP (Data Loss Prevention) 8. HIPS 9. FIM 10. API Gateway in case of SaaS hosting APIs for consumption for the Bank	Are these solutions required considering it's a SaaS cloud deployment? Example security solutions like SIEM, Antivirus, Data discovery and classification of cloud data	All the mentioned security solutions should be part of SAAS providers cloud environment and relevant security logs of all these security solutions pertaining to Bank's SAAS deployment should be provided to the Bank.
266	54	Cloud Infrastructure	40. The Bidder must ensure that the solutions listed below are provided and meets the minimum security standards specified. However, during the contract period, if enhanced security levels or additional solutions are required, due to changes in regulatory, statutory, or Bank policies, the Bidder shall upgrade and implement the necessary security measures at no additional cost to the Bank 1. WAF 2. SIEM 3. DAM 4. Antivirus Solution & EDR/XDR 5. PIM 6. Data Discovery and Classification of Data in Cloud (to enable Bank to classify the data) 7. DLP (Data Loss Prevention) 8. HIPS 9. FIM 10. API Gateway in case of SaaS hosting APIs for consumption for the Bank	As the offering is Cloud based, so we understand that the cloud native tools and technologies will be leveraged to achieve the requirements mentioned. Please confirm.	All the mentioned security solutions should be part of SaaS providers cloud environment and relevant security logs of all these security solutions pertaining to Bank's SaaS deployment should be provided to the Bank.
267	54	Cloud Infrastructure	40. The Bidder must ensure that the solutions listed below are provided and meets the minimum security standards specified. However, during the contract period, if enhanced security levels or additional solutions are required, due to changes in regulatory, statutory, or Bank policies, the Bidder shall upgrade and implement the necessary security measures at no additional cost to the Bank 1. WAF 2. SIEM 3. DAM 4. Antivirus Solution & EDR/XDR 5. PIM 6. Data Discovery and Classification of Data in Cloud (to enable Bank to classify the data) 7. DLP (Data Loss Prevention) 8. HIPS 9. FIM 10. API Gateway in case of SaaS hosting APIs for consumption for the Bank	As we are proposing a SaaS platform, these security solutions will be leveraged from the existing security landscape in the Bank - and not procured again separately through this RFP. Please confirm this understanding.	All the mentioned security solutions should be part of SaaS providers cloud environment and relevant security logs of all these security solutions pertaining to Bank's SaaS deployment should be provided to the Bank.
268	54	Cloud Infrastructure	40. The Bidder must ensure that the solutions listed below are provided and meets the minimum security standards specified. However, during the contract period, if enhanced security levels or additional solutions are required, due to changes in regulatory, statutory, or Bank policies, the Bidder shall upgrade and implement the necessary security measures at no additional cost to the Bank 1. WAF 2. SIEM 3. DAM 4. Antivirus Solution & EDR/XDR 5. PIM 6. Data Discovery and Classification of Data in Cloud (to enable Bank to classify the data) 7. DLP (Data Loss Prevention) 8. HIPS 9. FIM 10. API Gateway in case of SaaS hosting APIs for consumption for the Bank	We have developed our own custom AntiMalware service that effectively protects our application from file threats by identifying and mitigating potentially harmful files from being uploaded in the server that could compromise system security and integrity.  We have Host-based Intrusion Detection Systems (HIDS) to monitor and detect anomalies.	Bidder to comply with RFP terms and conditions.

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269	54	Cloud Infrastructure	40. The Bidder must ensure that the solutions listed below are provided and meets the minimum security standards specified. However, during the contract period, if enhanced security levels or additional solutions are required, due to changes in regulatory, statutory, or Bank policies, the Bidder shall upgrade and implement the necessary security measures at no additional cost to the Bank 1. WAF 2. SIEM 3. DAM 4. Antivirus Solution & EDR/XDR 5. PIM 6. Data Discovery and Classification of Data in Cloud (to enable Bank to classify the data) 7. DLP (Data Loss Prevention) 8. HIPS 9. FIM 10. API Gateway in case of SaaS hosting APIs for consumption for the Bank	For DLP, we have the following measures in place. Please confirm if the existing controls are suffice. - Data masking, - Encryption, - Access control restrictions.	Bidder to comply with RFP terms and conditions.
270	54	Cloud Infrastructure	40. The Bidder must ensure that the solutions listed below are provided and meets the minimum security standards specified. However, during the contract period, if enhanced security levels or additional solutions are required, due to changes in regulatory, statutory, or Bank policies, the Bidder shall upgrade and implement the necessary security measures at no additional cost to the Bank 1. WAF 2. SIEM 3. DAM 4. Antivirus Solution & EDR/XDR 5. PIM 6. Data Discovery and Classification of Data in Cloud (to enable Bank to classify the data) 7. DLP (Data Loss Prevention) 8. HIPS 9. FIM 10. API Gateway in case of SaaS hosting APIs for consumption for the Bank	As the solution is rendered in SaaS model, adequate security controls across all layers within the CSP Data Centers (Infrastructure, Cloud Workload Protection, Cloud DC Perimeter Security, Cloud DC Internal Network, Identity Mgmt, DevSecOps, Patching and Vulnerability Management, Data Encryption, HIPS, FIM, DAM) are taken care of by the CSPs and SaaS solution provider. The underlying components are completely abstracted and they are managed by the CSPs in which the SaaS solution is deployed and rendered; and we will integrate the SaaS solution with Bank's existing AD, MFA, SIEM, HSM, and PIM solutions. Please confirm.	All the mentioned security solutions should be part of SaaS providers cloud environment and relevant security logs of all these security solutions pertaining to Bank's SaaS deployment should be provided to the Bank.
271	55	Cloud Infrastructure	41. Encryption keys which are used for encryption in cloud should support BYOK (Bring Your Own Keys) and use along with KMS (Key management Service). The solution should integrate with Bank's Hardware Security Module (HSM) for secure key management, ensuring that encryption keys are generated, stored, and accessed securely.	Please share the details on HSM to check on the feasibility for the integration.	It should support well known HSM security tool available in the market.
272	56	Contracts and Continuity	2. Bidder to ensure secure purge of Bank's data stored on cloud including backups and residual data/metadata (e.g., system logs, audit logs, access logs, search indices) and written confirmation of successful deletion to be submitted by Cloud Service Provider within 15 days from termination of contract.	Could the bank clarify how file storage is to be considered in the SaaS model?	The requirement will be discussed with the successful bidder post signing of NDA.
273	56	Contracts and Continuity	2. Bidder to ensure secure purge of Bank's data stored on cloud including backups and residual data/metadata (e.g., system logs, audit logs, access logs, search indices) and written confirmation of successful deletion to be submitted by Cloud Service Provider within 15 days from termination of contract.	How many backup copies are expected to be maintained weekly, monthly, and yearly, as per the bank's backup policy?	The requirement will be discussed with the successful bidder post signing of NDA.
274	56	Contracts and Continuity	2. Bidder to ensure secure purge of Bank's data stored on cloud including backups and residual data/metadata (e.g., system logs, audit logs, access logs, search indices) and written confirmation of successful deletion to be submitted by Cloud Service Provider within 15 days from termination of contract.	How many years are infrastructure, security, and application logs expected to be maintained?	The requirement will be discussed with the successful bidder post signing of NDA.
275	56	Contracts and Continuity	2. Bidder to ensure secure purge of Bank's data stored on cloud including backups and residual data/metadata (e.g., system logs, audit logs, access logs, search indices) and written confirmation of successful deletion to be submitted by Cloud Service Provider within 15 days from termination of contract.	For log purging, how many days of logs should be retained as part of the bank's policy?	Details will be shared with the successful bidder post signing the NDA.
276	56	Contracts and Continuity	3. The CSP should provide access to their IT infrastructure as and when required for audit from security perspective which may also include visits at short notice to ensure Bank's data are not misused and to review IT controls of Cloud Service Provider.	In case of a cloud deployed solution the IT infrastructure will be provided by the OEM? Any requests for audit should be directed to the OEM.	Bidder to comply with RFP terms and conditions.
277	56	Services / Functionalities under Minimum Viable Product (MVP)	In order to bring significant value to the bank and to ensure feasibility of implementation in short timeline, the bank has defined a "Minimum Viable Product (MVP)" functionality set. 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.	Timelines for MVP with the activities defined are too aggressive with the integrations and analytics. Are the timelines flexible to be able to delivery all the activities defined? We propose to break the timeline further from T+150 & T+300 to 5 timelines.	Bidder to comply with RFP terms and conditions.
278	57	Functional Specifications - Lead Management	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.	What systems need integration, and are there specific APIs or protocols available for this?	The CRM System should be able to integrate with various existing Applications & Systems of the Bank as per the list furnished in the RFP under SECTION – III - Broad Scope of Work. 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. Other details will be shared with successful bidder post signing of NDA.
279	57	Functional Specifications - Lead Management	4. Ability to upload bulk lead data, capture existing data base.	What is the expected volume for bulk lead uploads, and are there format preferences?	Details will be shared with the successful bidder post signing the NDA
280	57	Functional Specifications - Lead Management	5. The solution must offer an intuitive interface for lead capture into CRM from various touchpoints	Will the application be used by bank employees or users who are registered in the Active Directory or the bank?	The solution is intended to be used by Bank's employees and contact centre agents of the Bank.
281	57	Functional Specifications - Lead Management	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.	Does the bank have their own AI models (for lead scoring, cross-sell etc.) that should be integrated with the CRM application? Please specify the models available.	Bank has AI/ML models on cross sell / up sell which may be integrated with proposed CRM solution. However, at present Bank does not have any AI/ML model on lead scoring and prioritization. These features/ analytical models should be part of the CRM solution offered.



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282	57	Functional Specifications - Lead Management	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.	What factors should be prioritized for lead scoring, and should these be customizable?	Details will be shared with the successful bidder post signing the NDA.
283	57	Functional Specifications - Lead Management	Lead Assignment	<ul style="list-style-type: none"> <li>Is there any defined rule for assigning the leads in the system like based on product etc.?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
284	57	Functional Specifications - Lead Management	Lead Conversion	<ul style="list-style-type: none"> <li>Apart from standard mapping, is there any future expectations of custom mapping while lead conversion ?</li> <li>Are there any approval processes defined by Bank before lead conversion ?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
285	57	Functional Specifications - Lead Management	Lead Qualification	<ul style="list-style-type: none"> <li>Are there any existing criterias defined for the qualification of the leads ?</li> <li>What will be the pre-requisites for capturing the leads in the CRM system ?</li> <li>How are duplicate leads being handled currently and what are the criterias for identifying the duplicate leads ?</li> <li>Is an integration with a video conferencing solution required for scheduling of meetings from within the mobile application or will this only serve as a calendar invite?</li> <li>Can you please clarify what you mean by 'transmitting meeting notes or details at the point of contact'?</li> <li>Does the business envisage to modify the lead allocation / lead qualification criteria to prevent same person from being targeted multiple times? If so, does it envisage to do this from the front-end?</li> <li>How do you want to handle the unqualified leads in the system or is there any current process defined ?</li> <li>How many current user groups defined by Bank who will handle the leads in the system ? Is there any role hierarchy available to understand the overall structure ?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
286	57	Functional Specifications - Lead Management	Lead scoring	<ul style="list-style-type: none"> <li>Are there any factors defined which will calculate the lead score ?</li> <li>What is this business rule engine going to be used for - Lead scoring / Forecasting / Providing product recommendations to the customer or sales executive</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
287	57	Functional Specifications - Lead Management	Lead Source	<ul style="list-style-type: none"> <li>What are the different sources where the lead will be captured in the CRM system ?</li> <li>Is there any bulk migration of leads into the system and what will be the expected volume of leads for migration ?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
288	57	Services / Functionalities under Minimum Viable Product (MVP)	Lead Management, Sales Management - T*+150 Days Service Request Management, Campaign Management Module, Customer 360** - T*+300 Days	Please confirm if the 150 and 300 days refer to working days or calendar days?	It refers to calendar days.
289	57	Services / Functionalities under Minimum Viable Product (MVP)	Lead Management, Sales Management - T*+150 Days Service Request Management, Campaign Management Module, Customer 360** - T*+300 Days	Could you please confirm if the bidder can revise the module wise timelines and propose different timelines	Bidder to comply with RFP terms and conditions.
290	57	Services / Functionalities under Minimum Viable Product (MVP)	Lead Management, Sales Management - T*+150 Days Service Request Management, Campaign Management Module, Customer 360** - T*+300 Days	The timelines section mentions that the MVP III will have to be delivered in T+300 days. The RFP does not mention the number of Service Request which are expected to be developed as part of the scope. Please elaborate	Bidder to comply with RFP terms and conditions.
291	58	Functional Specifications - Lead Management	11. Ability to onboard the customer through Omni Channel/ Digital Lending Platform with seamless integration.	As per the RFP, bank already has a DLP system for lending. Our understanding is that the customer onboarding is managed as part of the DLP solution. The current proposed CRM to integrate with DLP to showcase the onboarding status.	Initially, CRM solution is expected to integrate with Bank's existing onboarding solution. However, this feature should be part of the CRM solution offering which may be utilized as per Bank's requirements.
292	58	Functional Specifications - Lead Management	12. Stage wise Lead pipeline with predictive analysis based on propensity	Please confirm if the propensity data will be provided by the bank or bank is looking for a propensity model to be developed in CRM? Also, as per our understanding propensity model will work on ETB customers and not on NTB.	Bank's existing propensity model may be leveraged / integrated with proposed CRM solution. The existing model however calculates propensity only for leads generated / identified by the model and not for leads captured from various touch points. Hence, this feature/ analytical models should be part of the CRM solution offered.
293	58	Functional Specifications - Lead Management	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.	What communication channels (e.g., email, SMS) are preferred for stakeholder notifications?	Stakeholder notifications to be sent through all communication channels as per Bank's requirements.
294	58	Functional Specifications - Lead Management	14. Ability to send notification to customers through various channels on the lead status.	Could you please elaborate the different channels here, also which channels bank is currently using to send notifications to customers.	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
295	58	Functional Specifications - Lead Management	15. Escalation matrix based on TAT/improper response and other business rules.	How many levels of escalation will be required?	Details will be shared with the successful bidder post signing the NDA.
296	58	Functional Specifications - Lead Management	15. Escalation matrix based on TAT/improper response and other business rules.	What are the escalation timelines (TAT) and rules for delayed or improper lead responses?	Details will be shared with the successful bidder post signing the NDA.
297	58	Functional Specifications - Lead Management	16. Ability to re-allocate the leads at any level.	Under what conditions should leads be re-assigned to other teams or individuals?	Details will be shared with the successful bidder post signing the NDA.
298	58	Functional Specifications - Lead Management	17. Support omni channel functionality and record and display interactions across channels for every lead.	Do you want to record only chat based interactions or any kind of interactions like: voice calls as well?	Proposed solution should be capable of recording and displaying all interactions including chat based and voice calls based interactions, as per Bank's requirements.
299	58	Functional Specifications - Lead Management	20. Incorporation of drop off leads from various channels through real time integration with DLP/LOS/Website/Mobile Banking/Internet Bank	Will be there any mechanisms in existing systems to track the drop outs and send to the new CRM system?	Drop-off lead details captured in Bank's DLP / LOS is to be integrated with proposed CRM solution.
300	58	Functional Specifications - Lead Management	22. System should integrate with Banks Telephony system for Screen Pop up	Please confirm the details of Bank's Telephony System	Bank at present has an outsourced CTI solution (Avaya Telephony) and is in the process of migrating to new call centre application.

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301	58	Functional Specifications - Lead Management	22. System should integrate with Banks Telephony system for Screen Pop up	Is there a single Telephony system? What is the Telephony System being currently used by the Bank?	Bank at present has an outsourced CTI solution (Avaya Telephony) and is in the process of migrating to new call centre application.
302	58	Functional Specifications - Lead Management	22. System should integrate with Banks Telephony system for Screen Pop up	Which is the dialer and dialer type ? Is there a centralised call centre for outbound calls to customer ?	Bank at present has an outsourced CTI solution (Avaya Telephony) with webconsole dialer and is in the process of migrating to new call centre application.
303	58	Functional Specifications - Lead Management	23. Admin view with permissions for User Management and access, customization of workflows/ rules/ escalations and bulk upload features	1. Is there any specific requirements for data validation or data manipulation, before data insertion to CRM system, as part of Bulk Upload? 2. How many records will get created - max per upload & max per day?	Details will be shared with the successful bidder post signing the NDA.
304	58	Functional Specifications - Lead Management	8. Auto assignment leads to the right sales teams or resources based on business rules with notifications. 9. 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. 10. End-to-end tracking of leads captured through various channels viz email, SMS, Mobile / Internet Banking, branch, social media and third-party partners etc.	Assumption is API for all such omni channel lead capture will be provided by Bank	Yes. The understanding is correct.
305	58	Functional Specifications - Lead Management	9. 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.	Could you please confirm if the bank needs a new Chatbot solution or the bidder needs to integrate with existing Chatbot used by bank?	Bank has its own Chatbot (Aadya) which is required to be integrated with proposed CRM solution.
306	58	Functional Specifications - Lead Management	9. 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.	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
307	58	Functional Specifications - Lead Management	9. 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.	What is BC Channel?	BC here refers to Business Correspondents empanelled by the bank as part of financial inclusion.
308	58	Functional Specifications - Lead Management	9. 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.	Are there any preferred third-party tools or platforms for integration?	Bidder to comply with RFP terms and conditions.
309	58	Functional Specifications - Lead Management	9. 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.	Social Media Integration (Instagram) Do bank have third party middleware to integrate with Social Media, Or the expectation is to integrate directly with Social Media.	At present, Bank has third party social media tool / partner with limited capabilities. Hence, initially, the CRM solution is expected to integrate with Bank's existing social media tool. However, CRM solution should also include social media management capabilities that the Bank can leverage in future and potentially phase out the existing third party tool, if needed.
310	59	Data Management and Integration	20. The CSP should be able to provide geographic or IP based restrictions.	1. Does Bank have dynamic IP resolution system or feature to whitelist domain instead of IPs	The Application will be used by the Bank and Bank will get its IPs whitelisted.
311	59	Functional Specifications - Lead Management	25. Periodic analytics on leads	Could you please define the period over here	Periodicity will be defined as per Bank's requirements.
312	59	Functional Specifications - Lead Management	25. Periodic analytics on leads	Details of Analytics requirements	The proposed solution is expected to integrate with Bank's data analytics platform. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
313	59	Functional Specifications - Lead Management	27. Ability to provide automatic de-duplication of new leads / prospects.	How should the system identify and handle duplicate leads (e.g., by email or phone number)?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
314	59	Functional Specifications - Lead Management	27. Ability to provide automatic de-duplication of new leads / prospects.	What is the criteria to classify deduplicate leads/prospect	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
315	59	Functional Specifications - Lead Management	29. Ability to Qualify Leads using Lead Qualification templates	What is the expectations on Qualification templates. Do you want to qualify the leads based on certain conditions automatically by system?	Yes. Leads are to be automatically qualified by system based on conditions defined by Bank.
316	59	Functional Specifications - Lead Management	31. The application should have a graphical data mapper that enables users to accelerate mappings through a simplified drag and drop interface	Please provide more insight into this	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
317	59	Functional Specifications - Lead Management	33. Flexible in-built business rule engine.	What is the scope of a business rule engine?	This feature should be part of the CRM solution proposed.
318	59	Functional Specifications - Lead Management	33. Flexible in-built business rule engine.	Request Bank to elaborate on this requirement. Generally the CRM will be integrated with the Bank's existing BRE engine.	This feature should be part of the CRM solution proposed.
319	59	Functional Specifications - Lead Management	33. Flexible in-built business rule engine.	Are there specific business rules that should be pre-configured into the rule engine?	The requirement will be discussed with the successful bidder post signing of NDA. Bidder to comply with RFP terms and conditions.
320	59	Functional Specifications - Lead Management	33. Flexible in-built business rule engine.	Is there an existing business rule engine or is this there an expectation to build this engine within CRM	This feature should be part of the CRM solution proposed.
321	59	Functional Specifications - Lead Management	34. Support security best practices in login, password, rights management etc.	Assumption is all login will be SSO and the application will be used by Bank employees only	The application will be used by Bank's employees, Contact centre agents and may also be extended to Bank's subsidiary (Ind Bank Global Support Services Limited) and to customers for data collection.
322	59	Functional Specifications - Lead Management	35. Provide Disaster Recovery in terms of DR monitoring, auto failover etc.	We assume bank will have Data Archival Strategy in place. Kindly confirm the same.	Back up and archival to be undertaken by the bidder for both database and application in-line with regulatory & statutory guidelines and extent guidelines detailed in Bank's internal policies and SOP.
323	59	Functional Specifications - Lead Management	35. Provide Disaster Recovery in terms of DR monitoring, auto failover etc.	Please clarify. Disaster Recovery (DR) strategy for IT systems, aimed at ensuring business continuity in the event of system failures or catastrophic events. Please clarify exact requirement	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
324	59	Functional Specifications - Lead Management	36. Lead generation through inward ECS (Electronic Clearing Services) data for takeover leads.	Please explain, what is takeover Leads and also our assumption is: ECS is an in-house system, which provides the takeover Leads. Is our understanding correct?	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.
325	59	Functional Specifications - Lead Management	36. Lead generation through inward ECS (Electronic Clearing Services) data for takeover leads.	Will it be a one time time integration or it will be ongoing integration?	It will be an ongoing integration.

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326	59	Functional Specifications - Lead Management	38. Ability to integrate all modes of communication for contacting during the lead life cycle.	Please specify , all the modes of communications.	All available communication channels to be utilized.
327	59	Functional Specifications - Lead Management	40. Visual representation of journey life cycle with stages and functionality to click and view the actions/communications/proposed steps at any stage of the lead.	What format do you prefer for the visual representation of the lead lifecycle stages?	Details will be shared with the successful bidder post signing the NDA.
328	59	Functional Specifications - Lead Management	41. Auto-response management: Automatically send personalized responses to Web site inquiries.	It is assumed that the Bank communication gateways will be used to send personalized communications (email/SMS). Please confirm.	Yes, Bank will extend its SMS gateway / WhatsApp business provider / email gateways.
329	59	Functional Specifications - Lead Management	41. Auto-response management: Automatically send personalized responses to Web site inquiries.	Should the system send personalized auto-responses for all inquiries, or only for specific channels?	To be configured as per Bank's requirements.
330	59	Functional Specifications - Lead Management	42. Ability to do text mining and NLP processing for processing leads getting created through Email Channel.	What insights should text mining provide (e.g., sentiment analysis or intent detection)?	Text mining and NLP here refers to auto creation of Leads from inbound email and further processing of the leads.
331	59	Functional Specifications - Lead Management	42. Ability to do text mining and NLP processing for processing leads getting created through Email Channel.	Please elaborate the use case and count of leads/pages per month that will go through this	Details will be shared with the successful bidder post signing the NDA.
332	59	Functional Specifications - Lead Management	42. Ability to do text mining and NLP processing for processing leads getting created through Email Channel.	Is this automated Email feature, which bank is expecting or something else? Please specify	Refers to auto creation of Leads from inbound email and further processing of the leads.
333	60	Functional Specifications - Lead Management	45. Proposed CRM platform should assist the relationship manager to cater the wealth management process. The functionality should enable the Bank in profiling the customers on the basis of financial need, lifestyle, risk profiling etc. and define the propensity for Pop up for cross selling / pre-approved offers/Re-KYC/Data Cleaning/EMI Dues based on BRE /Analytics selling/upselling of the various products. It should have the capacity to client mapping as per the profiling. The system should decide the eligibility of the customer and evaluate their need/potential.	Assumption is 'risk profiling' will be done by Bank's risk management software and details will be provided to CRM. Please confirm.	Bank does not have any application/ third party tool for risk profiling. This feature should be part of the CRM solution offered.
334	60	Functional Specifications - Lead Management	45. Proposed CRM platform should assist the relationship manager to cater the wealth management process. The functionality should enable the Bank in profiling the customers on the basis of financial need, lifestyle, risk profiling etc. and define the propensity for Pop up for cross selling / pre-approved offers/Re-KYC/Data Cleaning/EMI Dues based on BRE /Analytics selling/upselling of the various products. It should have the capacity to client mapping as per the profiling. The system should decide the eligibility of the customer and evaluate their need/potential.	Request bank to confirm the specific verticals that should be included within the scope of this RFP? Additionally, it would be helpful if you could specify the number of users for each vertical, as mentioned in the RFP. Based on our experience, wealth management typically requires a more in-depth understanding of existing systems, workflows, and user needs to avoid duplication of efforts. We recommend treating the wealth management requirements separately and issuing a distinct RFP for that use case, as it involves specialized expertise and a tailored approach.	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions.
335	60	Functional Specifications - Lead Management	45. Proposed CRM platform should assist the relationship manager to cater the wealth management process. The functionality should enable the Bank in profiling the customers on the basis of financial need, lifestyle, risk profiling etc. and define the propensity for Pop up for cross selling / pre-approved offers/Re-KYC/Data Cleaning/EMI Dues based on BRE /Analytics selling/upselling of the various products. It should have the capacity to client mapping as per the profiling. The system should decide the eligibility of the customer and evaluate their need/potential.	What is the current BRE being used in the Bank? Is it correct to assume that the existing Bank's BRE will be used?	This feature should be part of the CRM solution proposed.
336	60	Functional Specifications - Lead Management	45. Proposed CRM platform should assist the relationship manager to cater the wealth management process. The functionality should enable the Bank in profiling the customers on the basis of financial need, lifestyle, risk profiling etc. and define the propensity for Pop up for cross selling / pre-approved offers/Re-KYC/Data Cleaning/EMI Dues based on BRE /Analytics selling/upselling of the various products. It should have the capacity to client mapping as per the profiling. The system should decide the eligibility of the customer and evaluate their need/potential.	Assumption is 'EMI dues based on BRE, eligibility criteria ' will be done by Bank's software and details will be provided to CRM. Please confirm.	Bank does not have any application/ third party tool for risk profiling. This feature should be part of the CRM solution offered.
337	60	Functional Specifications - Lead Management	45. Proposed CRM platform should assist the relationship manager to cater the wealth management process. The functionality should enable the Bank in profiling the customers on the basis of financial need, lifestyle, risk profiling etc. and define the propensity for Pop up for cross selling / pre-approved offers/Re-KYC/Data Cleaning/EMI Dues based on BRE /Analytics selling/upselling of the various products. It should have the capacity to client mapping as per the profiling. The system should decide the eligibility of the customer and evaluate their need/potential.	For PA Offers / Re-KYC/EMI dues etc., we need APIs. Please let us know, if any of those APIs are not readily available.	Details will be shared with the successful bidder post signing the NDA.
338	60	Functional Specifications - Lead Management	45. Proposed CRM platform should assist the relationship manager to cater the wealth management process. The functionality should enable the Bank in profiling the customers on the basis of financial need, lifestyle, risk profiling etc. and define the propensity for Pop up for cross selling / pre-approved offers/Re-KYC/Data Cleaning/EMI Dues based on BRE /Analytics selling/upselling of the various products. It should have the capacity to client mapping as per the profiling. The system should decide the eligibility of the customer and evaluate their need/potential.	Do the bank have any analytical tools for Cross sell or upsell needs of the Product. What is the expectation around Risk profiling is there any 3rd party solutions already available with the bank	Yes, Bank has analytical model on cross sell / up sell. However, Bank does not have any application/ third party tool for risk profiling. This feature should be part of the CRM solution offered.
339	60	Functional Specifications - Lead Management	46. Proposed CRM platform should assist user in increasing the fee income business by providing Wealth management services to eligible segment.	Request Bank to elaborate on this requirement	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
340	60	Functional Specifications - Lead Management	48. Proposed CRM Platform should facilitate Users to focus on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of customers as per the Business objectives, Customer Life Time Value.	As per our assumption, we'll get the TRV and AUM values via Data migration. Please clarify if our assumption is correct	Proposed solution should be capable of integrating with Bank's internal system / 3rd party system. Details will be shared with the successful bidder post signing of NDA.
341	60	Functional Specifications - Lead Management	48. Proposed CRM Platform should facilitate Users to focus on increasing the Total Relationship Value (TRV) and Assets Under Management (AUM) of customers as per the Business objectives, Customer Life Time Value.	Do we have any available or 3rd party system available within the bank to compute relationship value	Proposed solution should be capable of integrating with Bank's internal system, / 3rd party system. Details will be shared with the successful bidder post signing of NDA.
342	60	Functional Specifications - Lead Management	49. Proposed CRM Platform should enable users to make Marketing Decisions on the basis of Customer Lifetime Value of customers. CLTV to be calculated by CRM.	Please specify the logic to calculate CLTV. Is there any tool used at present for the same?	Details will be shared with the successful bidder post signing the NDA.

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343	60	Functional Specifications - Lead Management	49. Proposed CRM Platform should enable users to make Marketing Decisions on the basis of Customer Lifetime Value of customers. CLTV to be calculated by CRM.	How Customer CLTV is currently calculated?	Details will be shared with the successful bidder post signing the NDA.
344	60	Functional Specifications - Lead Management	51. Platform should assist in growth of CASA portfolio of the customer, Cross selling mortgages, Credit Cards and drive channel migration and ensure acquisition of more customers from the same household.	What is the assistance requirement here	Necessary analytics / real-time insights/ notifications to be supported by proposed CRM solution for improving CASA portfolio, drive channel migration, customer acquisition, cross/ up sell, etc.
345	60	Functional Specifications - Lead Management	53. Platform should facilitate User to do the financial need analysis and risk profiling for the customers with respect to their portfolio periodically	Currently how this is being done? Is there any risk assessment tool/BRE the Bank is using with which the CRM needs to be integrated? Request Bank to elaborate on this requirement	Bank does not have any application/ third party tool for financial need analysis and risk profiling. This feature should be part of the CRM solution offered.
346	60	Functional Specifications - Lead Management	53. Platform should facilitate User to do the financial need analysis and risk profiling for the customers with respect to their portfolio periodically	Assumption is 'financial need analysis rules and risk profiles' will be done by bank's software and details will be provided to CRM. Please confirm	Bank does not have any application/ third party tool for financial need analysis and risk profiling. This feature should be part of the CRM solution offered.
347	60	Functional Specifications - Lead Management	56. Facilitate User for the revenue generation through Cross selling using all Bank's touch points including digital payment solutions.	This can be integrated to the existing cross sell platform with them. Does the bank have such applications to integrate with CRM	Bank has AL/ML models on cross sell / up sell which may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
348	60	Functional Specifications - Lead Management	57. Relationship Management in CRM package should include features such as portfolio tracking, asset allocation, performance reporting and portfolio rebalancing.	These feature are typically part of asset management/portfolio management solution. Is this required in CRM? If yes, elaborate the use case	Proposed solution should be capable of integrating with Bank's internal system / 3rd party system. Details will be shared with the successful bidder post signing of NDA.
349	60	Functional Specifications - Lead Management	57. Relationship Management in CRM package should include features such as portfolio tracking, asset allocation, performance reporting and portfolio rebalancing.	This will require integration with any existing performance/ transaction system where computation will be done outside CRM and CRM will only bring the values. Do the bank have such application	This feature should be part of the CRM solution proposed.
350	60	Functional Specifications - Lead Management	Functional Specifications - Lead Management S. No. 45, 46, 47, 48, 49, 51, 52, 53, 54, 57, 58	Functionalities defined should be built within CRM or integrate apps to enable the activities with CRM?	The proposed solution is expected to integrate with Bank's data analytics platform where models such as cross sell/up sell analytics, customer segmentation, propensity, churn prediction, customer winback, product penetration are already available. Bidder to suggest customization of the models wherever required for implementation of required features in CRM. In case Bank does not have requisite analytical model for implementation of any feature (as specified in RFP), such analytical model to be provided by the bidder as part of CRM solution offered.
351	61	Functional Specifications - Lead Management	58. The package should have analytical tools for financial planning, risk management and portfolio analysis.	please clarify . these are normally specific applications that CRM integrated with . does this need to be built in CRM / provided for? or the crm needs to integrate with such existing applications and provide an interface for the agent ?	Bank does not have any application/ third party tool for financial planning, risk management and portfolio analysis. This feature should be part of the CRM solution offered.
352	61	Functional Specifications - Lead Management	60. Ability to manage referrals for increasing business growth	Could you please define the different referral sources the bank is expecting here	Details will be shared with the successful bidder post signing the NDA.
353	61	Functional Specifications - Lead Management	61. Ability to set fee structures, document creation and define approval process	Assumption is 'Ability to set fee structure' will be done by bank's software and details will be provided to CRM. Also document generation will be done by Bank's Contract Lifecycle management system and will be integrated to CRM. Please confirm	This feature should be part of the CRM solution proposed.
354	61	Functional Specifications - Lead Management	61. Ability to set fee structures, document creation and define approval process	Based on our understanding, the bank already has an established Digital Lending Platform (DLP) in place for customer onboarding and related digital journeys. Given that the DLP is specifically designed to handle these processes, we recommend that the customer onboarding and lending-related digital journeys continue to be managed through this platform and not to be part of CRM as it can result in duplication of the efforts.	Initially, CRM solution is expected to integrate with Bank's existing onboarding solution. However, this feature should be part of the CRM solution offering which may be utilized as per Bank's requirements.
355	61	Functional Specifications - Lead Management	61. Ability to set fee structures, document creation and define approval process	Could you please describe in detail which document creation is expected here	Document creation refers to auto-generation of standard documents such as proposals, contracts, quotes, etc. using pre-defined templates.
356	61	Functional Specifications - Lead Management	61. Ability to set fee structures, document creation and define approval process	"Document Creation" Means: Is the expectation from system to generate the document?	Document creation refers to auto-generation of standard documents such as proposals, contracts, quotes, etc. using pre-defined templates.
357	61	Functional Specifications - Lead Management	62. Client onboarding - Generate Quotes, define approval process and close financial deals	Please explain the Quote related business use case with details?	Quote generation here refers to ability to create detailed pricing proposal for services / products that a potential client is interest in.
358	61	Functional Specifications - Lead Management	63. Define and capture financial plans, disclosures, key personnels, and activities	Financial Planning and Disclosures feature are typically part of asset management/portfolio management solution. Is this required in CRM? If yes, elaborate the use case	Proposed solution should be capable of integrating with Bank's internal system, / 3rd party system. Details will be shared with the successful bidder post signing of NDA.
359	61	Functional Specifications - Lead Management	64. Ability to construct, view, analyse and rebalance a client's complete portfolio including all asset types and classes.	These feature are typically part of asset management/portfolio management solution. Is this required in CRM? If yes, elaborate the use case	Proposed solution should be capable of integrating with Bank's internal system, / 3rd party system. Details will be shared with the successful bidder post signing of NDA.
360	61	Functional Specifications - Lead Management	64. Ability to construct, view, analyse and rebalance a client's complete portfolio including all asset types and classes.	Could you please confirm what all asset type and classes to be considered	Details will be shared with the successful bidder post signing the NDA.
361	61	Functional Specifications - Lead Management	64. Ability to construct, view, analyse and rebalance a client's complete portfolio including all asset types and classes.	These feature are typically part of asset management/portfolio management solution. Is this required in CRM? If yes, elaborate the use case	This feature should be part of the CRM solution proposed.
362	61	Functional Specifications - Lead Management	65. Ability to aggregate accounts from different account sources, provide consolidated views of a client's holdings, and analysis of assets.	Assumption is 'Asset analysis' means 'single view of client assets and reports/charts related to that. Financial analysis is typically a function of asset/portfolio management software and not expected in CRM. Please confirm	Proposed solution should be capable of integrating with Bank's internal system, / 3rd party system. Details will be shared with the successful bidder post signing of NDA.
363	61	Functional Specifications - Lead Management	65. Ability to aggregate accounts from different account sources, provide consolidated views of a client's holdings, and analysis of assets.	Could you please confirm the different account sources that the bank currently managing and expecting as a part of the solution	Details will be shared with the successful bidder post signing the NDA.

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364	61	Functional Specifications - Lead Management	65. Ability to aggregate accounts from different account sources, provide consolidated views of a client's holdings, and analysis of assets.	This can be achieved by integrating various sources all transaction values should be summarized in the source system and CRM will show the end results using integration. Do the bank have such application	Proposed solution should be capable of integrating with Bank's internal system, / 3rd party system. However, solution should be capable of summarizing the details as specified. Details will be shared with the successful bidder post signing of NDA.
365	61	Functional Specifications - Lead Management	66. Ability to define and manage Client specific SLAs and TAT in servicing the clients	Client specific SLA. Does this mean each or group of customer has to be maintained separate SLA and TAT	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
366	61	Functional Specifications - Lead Management	67. Authorized Callers - System supports linking individuals, who are the authorized callers of the client, to the customer profile in CRM.	Request Bank to elaborate on this requirement	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
367	61	Functional Specifications - Lead Management	67. Authorized Callers - System supports linking individuals, who are the authorized callers of the client, to the customer profile in CRM. 68. Authorized Signatories - System supports linking individuals, who are the authorized signatories, to the joint accounts in CRM.	How does the authorization work?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
368	61	Functional Specifications - Lead Management	69. Regulatory Specific KYC Details - System should provide a set of dynamic fields that should be displayed for certain countries and regulators only.	Countries other than India are to be considered as part of the scope? If yes, please specify the countries. Please confirm	Yes, countries other than India to be considered in case of NRI customers.
369	61	Functional Specifications - Lead Management	70. Capability to initiate a customer / product onboarding journeys	Is there any existing onboarding/LOS in place, with which we need to integrate?	Initially, CRM solution is expected to integrate with Bank's existing onboarding solution / LOS. However, this feature should be part of the CRM solution offering which may be utilized by as per Bank's requirements.
370	61	Functional Specifications - Lead Management	70. Capability to initiate a customer / product onboarding journeys	Could you please confirm what all products are expected here	Details will be shared with the successful bidder post signing the NDA.
371	61	Functional Specifications - Lead Management	71. Ability to have dynamic questionnaire in the onboarding journey	Assumption is AI & Chatbot capabilities are not considered here	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
372	61	Functional Specifications - Lead Management	72. Capability of the onboarding system to be template based which are reusable	Is 'customer onboarding' also a part of the scope, or only lead management and then passing on the details to the respective Bank's onboarding systems? If Onboarding is a part of the scope, then what all products of the Bank are in scope for Onboarding journeys?	Initially, CRM solution is expected to integrate with Bank's existing onboarding solution. However, this feature should be part of the CRM solution offering which may be utilized as per Bank's requirements.
373	61	Functional Specifications - Lead Management	73. Ability to have split-screen for document verification	For which products of the Bank, split-screen capability is required? Again, is onboarding journeys a part of the current scope?	Details will be shared with the successful bidder post signing the NDA.
374	61	Functional Specifications - Lead Management	73. Ability to have split-screen for document verification	Assumption is split screen is required in specific screens and not as a general approach to open documents	Yes. The understanding is correct.
375	61	Functional Specifications - Lead Management	73. Ability to have split-screen for document verification	Request Bank to elaborate on this requirement	It refers to the ability to allow users to view and compare multiple documents side by side.
376	62	Functional Specifications - Lead Management	76. Ability to generate documents on the basis of pre-defined templates by the Bank	What is the requirement for generating the documents and what can be pre-defined	It refers to auto-generation of standard documents such as proposals, contracts, quotes, etc. using pre-defined templates.
377	62	Functional Specifications - Lead Management	78. Disclosures and Consent Management - Define and surface all the appropriate information to customers and capture the necessary consents	Is the Bank going to use the existing consent management tool and integrate with the new CRM system?	At present, Bank doesn't have any consent management tool.
378	62	Functional Specifications - Sales Management	1. All sales Channel should be available with provision to add additional channels and radio buttons like add/delete/update.	How many sales channels should be included initially, and how frequently will they be updated?	Details will be shared with the successful bidder post signing the NDA.
379	62	Functional Specifications - Sales Management	10. Auto follow up reminders for Field functionaries and system generated reminders for interested customers.	What conditions should trigger follow-ups, and what channels (e.g., email, SMS) should be used?	Details will be shared with the successful bidder post signing the NDA.
380	62	Functional Specifications - Sales Management	11. Drop off analysis and system-based recommendations	1. Please confirm the channel (s) from where these customer drop-offs happen? 2. How drop-offs will be communicated to the new CRM system? Whether the drop-offs will be communicated by the Bank?	At present, drop-off details are being captured in Bank's DLP/LOS platform which needs to be integrated with proposed CRM solution.
381	62	Functional Specifications - Sales Management	11. Drop off analysis and system-based recommendations.	What kind of recommendation is expected here	CRM solution to offer actionable insights or strategies to re-engage with drop off leads and improve the customer journey based on the analysis of drop-off points.
382	62	Functional Specifications - Sales Management	11. Drop off analysis and system-based recommendations.	Please elaborate the requirement of Drop Off Analysis. How does Indian Bank wish to capture such details. What kind of recommendations is expected by the system to provide and in which specific areas? Could you provide more detail  As per our understanding, it will be done outside the new CRM tool.	CRM solution to offer actionable insights or strategies to re-engage with drop off leads and improve the customer journey based on the analysis of drop-off points. Bank's existing data analytical model on drop-off analysis may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
383	62	Functional Specifications - Sales Management	12. Ability to customise reporting structure based on sales/product type.	Product wise reporting hierarchy. Does this mean we need to build reporting structure based on product?	Platform must facilitate creation of customized reports based on sales / product type
384	62	Functional Specifications - Sales Management	13. Escalation metrics for issues related to customer onboarding, internal processes	Is 'customer onboarding' also a part of the scope, or only lead management and then passing on the details to the respective Bank's onboarding systems? If Onboarding is a part of the scope, then what all products of the Bank are in scope for Onboarding journeys?	Initially, CRM solution is expected to integrate with Bank's existing onboarding solution. However, this feature should be part of the CRM solution offering which may be utilized as per Bank's requirements.
385	62	Functional Specifications - Sales Management	14. Ability to manage performance of FGMOs/Zones/Branches.	Can we have a brief idea on performance Management	It refers to the ability of the solution to track and compare sales performance metrics at different levels of the organization (FGMOs / Zones / Branches).
386	62	Functional Specifications - Sales Management	2. 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.	What external data sources (e.g., CIC, Aadhaar) need to be integrated for pre-screening?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
387	62	Functional Specifications - Sales Management	2. 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.	Please elaborate on social media pre-screening	It refers to leveraging publicly available information from social media profiles to gain insights into a lead's credibility and overall suitability for a loan.

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388	62	Functional Specifications - Sales Management	2. 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.	It is assumed that the initial screening process handled in CRM is consistent across all loan products without any significant deviations, as the RFP does not specify product specific variations in the process.	Bidder to comply with RFP terms and conditions.
389	62	Functional Specifications - Sales Management	2. 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 bank already has DLP platform in place. Please elaborate more on this requirement and role of CRM.	Initially, CRM solution is expected to integrate with Bank's existing onboarding solution / LOS. However, this feature should be part of the CRM solution offering which may be utilized by as per Bank's requirements.
390	62	Functional Specifications - Sales Management	2. 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.	Is the pre-screening and validation completed before the loan lead is added to CRM or both have to be built within CRM?	Both have to be built within CRM.
391	62	Functional Specifications - Sales Management	3. Capability to publish existing product and services holdings by the ETB customers.	What do we mean by publish the product and ETB we assume it means existing to bank.	Yes. ETB here refers to Bank's existing customers. Publish existing product and services holdings refers to a customer's wallet share.
392	62	Functional Specifications - Sales Management	4. Pre-approved and customized offers and cross sell opportunities using analytics based on Customer behavior, spend analysis, existing holding pattern	Does the Bank have their own AI models (for offer generations, lead scoring, cross-sell etc.) that should be integrated with the CRM application?	Bank's existing AI/ML model on offer generation and cross-sell / up sell may be integrated with proposed CRM solution. However, Bank does not have AI/ML model on lead scoring which needs to be provided by the bidder as part of proposed CRM offering.
393	62	Functional Specifications - Sales Management	6. Ability to define Sales Territories based on regions/states or area of operations like Zone/FGMO/Branch.	How should territories be segmented—by region, state, or specific zones?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
394	62	Functional Specifications - Sales Management	7. Ability to allocate leads generated through various sources to Zones/Branches and identified officers	Please specify the various channels, from where Leads will be generated	Bidder to comply with RFP terms and conditions.
395	62	Functional Specifications - Sales Management	Chatbot	● Is Chatbot "Adya" exiting and can be used in CRM system ?	Bank has its own Chatbot (Adya) which is required to be integrated with proposed CRM solution.
396	62	Functional Specifications - Sales Management	Communication	<ul style="list-style-type: none"> <li>● Are there any existing tools currently being used for collaboration ?</li> <li>● How does IB envisage to push video messages and creatives to the sales team or customers - WhatsApp / Email / SMS?</li> <li>● Where will this content be stored? Does IB want to also create a Content Management System using the CRM solution or does it intend to integrate the CRM with a third party CMS repository?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
397	62	Functional Specifications - Sales Management	Gamification and Incentives	● Are there any processes defined by Bank to measure its success like based on opportunity won etc. ?	Details will be shared with the successful bidder post signing the NDA.
398	62	Functional Specifications - Sales Management	Reporting	● How is current reporting process like via any specific tool or manually ?	Currently for reporting in-house developed reporting portal and Microsoft Power BI are being used.
399	62	Functional Specifications - Sales Management	Sales Process	<ul style="list-style-type: none"> <li>● After leads converted in the CRM system, what are the minimum information expected to be captured on the opportunity, contact and accounts ?</li> <li>● How is currently duplicate records being handled by Banking system ?</li> <li>● Are there any approval processes defined by Bank before providing quotes or discounts ?</li> <li>● Personal Identifiable Information (PII) like Mobile, Email etc, what are the additional sensitive information that needs restricted visibility ?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
400	62	Functional Specifications - Sales Management	Sales Territory	<ul style="list-style-type: none"> <li>● How many regions or area of operations currently defined by Bank ?</li> <li>● Are there any defined rules for record assignment in the system based on territories ?</li> <li>● Are there any current defined rules for records visibility like user can see data of their assigned territory only ?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
401	63	Functional Specifications - Sales Management	16. Reports on sales v/s targets at various levels with drop down options.	What levels (e.g., branch, zone) should the sales vs. targets report cover?	Sales vs. targets report should cover Bank as whole, FGMO, Zones, Branches and any other level as per Bank's requirements.
402	63	Functional Specifications - Sales Management	17. 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. Please confirm.	This feature should be part of the CRM solution proposed.
403	63	Functional Specifications - Sales Management	18. Dashboard on sales performance with top and bottom performers in each vertical	What specific metrics should be displayed for top/bottom performers on the dashboard?	Details will be shared with the successful bidder post signing the NDA.
404	63	Functional Specifications - Sales Management	20. System generated request for changing sales team/DBC/Marketing officers with maker checker concept.	Please elaborate on system generated request further.	Lead /sales management wherein the lead assigned to a specific user/team can be reallocated to a different user/team for resolution.
405	63	Functional Specifications - Sales Management	20. System generated request for changing sales team/DBC/Marketing officers with maker checker concept.	What are the expectation around the system generated request for changing the sales team?	Lead /sales management wherein the lead assigned to a specific user/team can be reallocated to a different user/team for resolution.
406	63	Functional Specifications - Sales Management	21. Sales Management through chatbot (Adya) on various channels	Adya' is the Bank's current chatbot. What is the expectation here when you say 'Sales Management through 'Adya'? We assume that the integration with the chatbot is the requirement. Please confirm.	Bank has its own Chatbot (Adya) which is required to be integrated with proposed CRM solution.
407	63	Functional Specifications - Sales Management	21. Sales Management through chatbot (Adya) on various channels	Request Bank to Elaborate the functionality/requirement? is it creating Leads from ADYA Chatbot?	It refers to capturing of 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.
408	63	Functional Specifications - Sales Management	21. Sales Management through chatbot (Adya) on various channels	What is expected here apart from chatbot (adya) integration to Sales management module	It refers to capturing of 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.

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409	63	Functional Specifications - Sales Management	22. 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. Does this mean a separate workflow/process? Please elaborate and confirm.	Yes. It refers to separate workflow/process for the same.
410	63	Functional Specifications - Sales Management	22. Separate Module for selling digital products like Mobile Banking, Internet Banking, POS, QR Code and other digital products 23. Ability to integrate with DLP/LOS (Digital Lending Platform / Loan Origination System) for tracking drop offs and auto allocating to call centre and field functionaries.	What is expected here? Is it integration to Sales management module?	It refers to separate workflow/process within CRM.
411	63	Functional Specifications - Sales Management	23. Ability to integrate with DLP/LOS (Digital Lending Platform / Loan Origination System) for tracking drop offs and auto allocating to call centre and field functionaries.	As per our understanding, the scope of this new CRM is only limited 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. Please confirm	Drop-off lead details captured in Bank's DLP / LOS is to be integrated with proposed CRM solution and is to be assigned to call centre agents and field functionaries as per logic defined by Bank.
412	63	Functional Specifications - Sales Management	24. Push messages for pre-approved digital products/journeys and tracking.	Should push messages support multiple formats, such as images and links?	Yes, push messages to support multiple formats.
413	63	Functional Specifications - Sales Management	27. Sales support by way of providing inbuilt scripts, help button, access to product circulars, snippets, Rate of interest etc.	What product details (e.g., interest rates, features) should the help tools and scripts include?	Details will be shared with the successful bidder post signing the NDA.
414	63	Functional Specifications - Sales Management	30. Ability to push video messages and creatives to the sales team and customers	Please confirm that these video messages and creatives will be created and stored outside the new CRM system, and the respective URLs will be pushed into the new CRM system? Assuming that there will be an integration with the Content Management System. Kindly provide the name of the CMS system.	Details will be shared with the successful bidder post signing the NDA.
415	63	Functional Specifications - Sales Management	30. 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?	Proposed solution should be capable of integrating with Bank's internal system / 3rd party system. Details will be shared with the successful bidder post signing of NDA.
416	63	Functional Specifications - Sales Management	31. 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. Please confirm. 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 offering.
417	63	Functional Specifications - Sales Management	32. Ability to define incentives monetary and non-monetary	Should incentives include both monetary and non-monetary rewards? How should they be tracked?	Yes. CRM should have ability to define monetary and non-monetary incentives. Other details will be shared with the successful bidder post signing the NDA.
418	63	Functional Specifications - Sales Management	32. Ability to define incentives monetary and non-monetary	Who is being given monetary incentives in the Bank? Please elaborate on non-monetary incentive with some examples.	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
419	64	Functional Specifications - Sales Management	36. System should present achieved as well as projected targets of the sales agent (relationship manager).	Should the system provide a graphical representation of achieved and projected targets?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
420	64	Functional Specifications - Service Management	1. Ability to capture service requests / complaints from all integrated channels with detail of the channel and branch/ call centre user.	Please provide all the channels finalized to log a service request/support ticket. If CTI integration is expected, then provide which CTI has been finalized.	Similar to all channels from where leads are proposed to be captured.
421	64	Functional Specifications - Service Management	10. Option to add multiple requests at one time.	What is the exact use case to create multiple service requests at the same time? Are these request linked to each other?	The service requests do not necessarily have to be related to each other. The feature is aimed at allowing group entry in case of multiple requests from same customer, instead of entering each request separately.
422	64	Functional Specifications - Service Management	10. Option to add multiple requests at one time.	Do you want to create multiple SR requests for multiple products for a single customer?	The service requests do not necessarily have to be related to each other. The feature is aimed at allowing group entry in case of multiple requests from same customer, instead of entering each request separately.
423	64	Functional Specifications - Service Management	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.	How should duplicate requests be identified (e.g., based on content, customer ID, or time)?	Solution should have capability to configure parameters for identifying duplicate requests as per Bank's requirements.
424	64	Functional Specifications - Service Management	2. Fetching customer data after entering CIF/Account number.	Should customer data be fetched only using CIF/Account numbers, or should other identifiers be used?	Solution should have capability to configure other identifiers for fetching customer data as per Bank's requirements.
425	64	Functional Specifications - Service Management	5. Auto allocation of Service request to the defined users with flexibility to reassign the user.	What rules should govern the auto allocation and reassignment of service requests?	Details will be shared with the successful bidder post signing the NDA.
426	64	Functional Specifications - Service Management	7. Option to contact customers through all integrated communication channels at any stage of the service request life cycle.	Should notifications support multilingual messages and multiple modes (email, SMS, etc.)?	Yes. The understanding is correct.
427	64	Functional Specifications - Service Management	7. Option to contact customers through all integrated communication channels at any stage of the service request life cycle.	Please specify the various channels.	All available channels to be utilized as per Bank's request.
428	64	Functional Specifications - Service Management	8. Option to add /delete a service from the available options with ease to create rules and TAT and Escalation mechanism.	What services will users frequently add or delete, and how will rules and TATs be defined?	Details will be shared with the successful bidder post signing the NDA.
429	64	Functional Specifications - Service Management	9. Option to add document /scanned image/pdf while taking request at Branch User level.	our assumption is user is going to upload scanned document. Please clarify	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
430	64	Functional Specifications - Service Management	Self-help	• Are there any existing self service options available for end user for issue resolution like knowledge articles ?	Yes. Self service options for issue resolution should be part of proposed CRM solution.

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431	64	Functional Specifications - Service Management	Service Request categorization	<ul style="list-style-type: none"> <li>How the categorization of SRs will be done based on which it would be routed to specific team for fulfillment ?</li> <li>How the TAT will be configured in system, is it on the basis of Category of SR ?</li> <li>How to handle the SRs with high priority, any business rules defined for priority SRs?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
432	64	Functional Specifications - Service Management	Service Request creation	<ul style="list-style-type: none"> <li>Before creation of the service request in the CRM system, what will be the expected minimum information to be captured ?</li> <li>Are there any existing defined criterias for setting the priority like number of users affected ?</li> <li>Is there any approval process defined by Bank before creating any specific service request ?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
433	64	Functional Specifications - Service Management	Service Request source	<ul style="list-style-type: none"> <li>What are the different sources where the lead will be captured in the CRM system ?</li> </ul>	Bidder to comply with RFP terms and conditions.
434	64	Functional Specifications - Service Management	Service Request routing	<ul style="list-style-type: none"> <li>How do you want to setup omni channel like queue or skill based ?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
435	64	Functional Specifications - Service Management	Social Media tracking	<ul style="list-style-type: none"> <li>Are there any defined criterias which will trigger creation of service request from social media post or comments like any specific phrases or keywords, example "complain" ?</li> </ul>	Details will be shared with the successful bidder post signing the NDA.
436	65	Functional Specifications - Service Management	16. Service request Journey status view with log (flow with drill down options at every stage)	What details should the journey log include at each stage of a service request?	Details will be shared with the successful bidder post signing the NDA.
437	65	Functional Specifications - Service Management	18. Ability to automatic register and delivery of selected service request where manual intervention is not required (end to end Digital request closure).	Please elaborate on the use cases and logics for the STP cases. As per our understanding these cases will be passed to CRM and should be auto close. Please confirm	All processes wherein STP is possible, to be configured in mutual consultation with the Bank. Details of STPs will be shared with successful bidder
438	65	Functional Specifications - Service Management	18. Ability to automatic register and delivery of selected service request where manual intervention is not required (end to end Digital request closure).	Please confirm in which channel (s), there will be automatic registration of service requests?	Details will be shared with the successful bidder post signing the NDA.
439	65	Functional Specifications - Service Management	19. Performance Dashboard for various users handling service request.	What KPIs and metrics should be included in the performance dashboard for users?	Details will be shared with the successful bidder post signing the NDA.
440	65	Functional Specifications - Service Management	24. Platform to support configuration of Holiday Master, in Service Module for TAT calculation	Holidays will be specific for each region. Do you want to configure TAT based on master sheet defined for each region?	Yes
441	65	Functional Specifications - Service Management	25. 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.	Should the system suggest solutions automatically for frequently occurring issues?	The requirement is for having inbuilt knowledge base readily available for the end user for aiding them in service request resolution.
442	65	Functional Specifications - Service Management	28. Password change activity for Application, Gateway, Web, Database servers as per Bank policy.	Password policy for application will use Azure Entra setup at Indian Bank. Infra components like server will not be exposed being a SaaS solution. Please confirm.	Proposed CRM solution to integrate with Bank's AD as part of identity and access management.
443	65	Functional Specifications - Service Management	28. Password change activity for Application, Gateway, Web, Database servers as per Bank policy.	Does the bank use an existing IAM (Identity and Access Management) solution like Azure AD? Would the password changes be in sync with the IAM solution?	Presently, Bank has on-premises Active Directory (AD). Proposed CRM solution to integrate with Bank's AD for validation of users.
444	65	Functional Specifications - Service Management	28. Password change activity for Application, Gateway, Web, Database servers as per Bank policy.	Please elaborate on the relevance of this requirement in customer service process?	Proposed CRM solution should be capable of changing password credentials of application, gateway, web, database servers, at defined frequency, as per Bank's policy.
445	65	Functional Specifications - Service Management	31. Route / auto assign Rejected Complaints to Customer service cell and other internal teams.	Should rejected complaints be auto- assigned to specific teams or require manual intervention?	Details will be shared with the successful bidder post signing the NDA.
446	65	Functional Specifications - Service Management	32. Ability to include all inter departmental communications / remarks within the module.	The inter departmental communications mentioned here will be via emails or if it is a manual document the expectation is same will be scanned and maintained in the application - please confirm.	Yes
447	65	Functional Specifications - Service Management	35. Should be capable of having various use cases and scenarios to improve customer satisfaction and customer retention.	Do you refer to VOC (Voice of Customer)/Survey feedback received for each service request after closure? Please specify other use cases.	Proposed solution should suggest appropriate strategies/ insights for improving customer satisfaction based on feedback received from customers from various touchpoints.
448	66	Functional Specifications - Service Management	36. Ability to dynamically allocate workload to different user for Workload balancing like round robin etc.	What workload balancing methods should be used (e.g., priority-based)?	The requirement will be discussed with the successful bidder post signing of NDA.
449	66	Functional Specifications - Service Management	39. Ability to build and send feedback surveys to customers on case (Ticket) closure	Does Indian Bank has an existing Enterprise Survey/Feedback Management in place?  If yes, CRM Vendor can leverage the same.	This feature should be part of the CRM solution proposed.
450	66	Functional Specifications - Service Management	39. Ability to build and send feedback surveys to customers on case (Ticket) closure	Please share response volume per month for feedbacks.	Details will be shared with the successful bidder post signing the NDA.
451	66	Functional Specifications - Service Management	40. Ability to Create follow up actions across the customer journey based on any survey response	What types of follow-up actions should be triggered by specific survey responses?	The requirement will be discussed with the successful bidder post signing of NDA.
452	66	Functional Specifications - Service Management	42. Ability to monitor social media account of Indian Bank 24x7 for customer complaints, customer queries, bad reviews, negative mentions, questions etc	With our product's Customer Service, we can implement Omni-channel capabilities that integrate social media monitoring. By integrating the CRM with social listening tools (via connectors or third-party integrations), we can track customer complaints, queries, bad reviews, negative mentions, and other social interactions across platforms like Twitter, Facebook, and Instagram. AI and ML tools can help prioritize these mentions based on sentiment, keywords, and severity, enabling the team to respond quickly and effectively.	Bidder to comply with RFP terms and conditions.



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453	66	Functional Specifications - Service Management	42. Ability to monitor social media account of Indian Bank 24x7 for customer complaints, customer queries, bad reviews, negative mentions, questions etc.	1. Request the Bank to share the current Social Media management tool being used, for social listening? 2. How many social media channels including GMB (Google My Business) locations does the Bank have?	Details will be shared with the successful bidder post signing the NDA.
454	66	Functional Specifications - Service Management	43. Platform should be able to segregate, prioritize and assist in resolving the issues that affect brand reputation on social media and should be able to suggest responses in multiple languages	What are the languages that need to be considered for providing responses in this situation?	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 with option to configure other language as per Bank's requirements.
455	66	Functional Specifications - Service Management	43. Platform should be able to segregate, prioritize and assist in resolving the issues that affect brand reputation on social media and should be able to suggest responses in multiple languages.	Which languages are mandatory, and are translations vendor-supplied?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
456	66	Functional Specifications - Service Management	44. Ability to create tickets automatically (with defined TAT's and SLA's in consultation with bank) for social media complaints/mentions and direct them to the respective employee/branch/department for quick resolution.	We can configure ticket creation rules within our product that automatically generate a case or ticket whenever a social media mention meets specific criteria (e.g., negative sentiment, keywords like "complaint" or "issue"). Each ticket can be linked to defined SLAs and TATs to ensure swift resolution. Integration with tools like Power Automate can route these tickets to the appropriate team or employee, based on business rules, ensuring quick responses.	Bidder to comply with RFP terms and conditions.
457	66	Functional Specifications - Service Management	46. Ability to publish content/posts on Bank's Social platforms.	Through social media integrations, our product can enable scheduled content publishing to social platforms like Twitter, Facebook, and Instagram. This can be used for both proactive communication and to share updates, announcements, or responses to customer queries. Approval workflows can ensure that content meets compliance and brand standards.	Bidder to comply with RFP terms and conditions.
458	66	Functional Specifications - Service Management	49. Ability to track and analyze customer interactions on Indian Bank's social media pages, response time and agent performance to improve overall social media response management.	Need a social media integration partner for the same. Customer interactions, response times, agent performance, engagement levels, and other key performance indicators (KPIs) can be tracked. The system can provide actionable insights to improve social media response management and customer experience.	This feature should be part of the CRM solution offering.
459	66	Functional Specifications - Service Management	50. Ability to provide social media platform wise report with contents such as tweets and replies, data and count, Complainant Name, Complainant No., Account No. (If applicable), Complainant Profile link, Complaint Type, Complaint Platform, complaint resolution TAT, First Time Resolution %, Avg. daily mentions, Top mention/Tweet/Post, Impressions/Click, Website Engagement, Avg. Likes/Retweets, Demographics segregation of Complaints, Compliments, Unsolicited tweets count, Page/Media views, Conversion Tracking, Social Media Campaign Performance, Social Media Leads Classification and Generation etc	What metrics and details should be included in the social media reports (e.g., top mentions, complaints)?	The requirement will be discussed with the successful bidder post signing of NDA.
460	66	Functional Specifications - Service Management	50. Ability to provide social media platform wise report with contents such as tweets and replies, data and count, Complainant Name, Complainant No., Account No. (If applicable), Complainant Profile link, Complaint Type, Complaint Platform, complaint resolution TAT, First Time Resolution %, Avg. daily mentions, Top mention/Tweet/Post, Impressions/Click, Website Engagement, Avg. Likes/Retweets, Demographics segregation of Complaints, Compliments, Unsolicited tweets count, Page/Media views, Conversion Tracking, Social Media Campaign Performance, Social Media Leads Classification and Generation etc	What are the social media platforms which needs to be integrated?	All social media accounts maintained by Indian Bank.
461	66	Functional Specifications - Service Management	50. Ability to provide social media platform wise report with contents such as tweets and replies, data and count, Complainant Name, Complainant No., Account No. (If applicable), Complainant Profile link, Complaint Type, Complaint Platform, complaint resolution TAT, First Time Resolution %, Avg. daily mentions, Top mention/Tweet/Post, Impressions/Click, Website Engagement, Avg. Likes/Retweets, Demographics segregation of Complaints, Compliments, Unsolicited tweets count, Page/Media views, Conversion Tracking, Social Media Campaign Performance, Social Media Leads Classification and Generation etc	By integrating with our reporting tool or custom reports in our CRM product, we can generate detailed reports for each social media platform post integration with Social Media vendor. These reports can include metrics such as complaint type, complaint resolution TAT, First Time Resolution Rate (FTR), sentiment analysis, and social media campaign performance. The system can offer demographic segmentation to help us understand customer preferences, sentiment, and engagement.	Bidder to comply with RFP terms and conditions.
462	66	Functional Specifications - Service Management	50. Ability to provide social media platform wise report with contents such as tweets and replies, data and count, Complainant Name, Complainant No., Account No. (If applicable), Complainant Profile link, Complaint Type, Complaint Platform, complaint resolution TAT, First Time Resolution %, Avg. daily mentions, Top mention/Tweet/Post, Impressions/Click, Website Engagement, Avg. Likes/Retweets, Demographics segregation of Complaints, Compliments, Unsolicited tweets count, Page/Media views, Conversion Tracking, Social Media Campaign Performance, Social Media Leads Classification and Generation etc	As per our understanding, the existing social media tool to be used for the same. Please confirm on the role of CRM and use case around it.	At present, Bank has third party social media tool / partner with limited capabilities. Hence, initially, the CRM solution is expected to integrate with Bank's existing social media tool. However, CRM solution should also include social media management capabilities that the Bank can leverage in future and potentially phase out the existing third party tool, if needed. Details will be shared with the successful bidder post signing the NDA.
463	67	Functional Specifications - Service Management	51. Platform should also suggest appropriate strategies based on customer interactions on Indian Bank's social media pages to enhance the bank image and goodwill among public.	Please elaborate on the requirement. As this will be tracked by the social media tools.	At present, Bank has third party social media tool / partner with limited capabilities. Hence, initially, the CRM solution is expected to integrate with Bank's existing social media tool. However, CRM solution should also include social media management capabilities that the Bank can leverage in future and potentially phase out the existing third party tool, if needed. Platform to leverage customer social media interactions to develop tailored strategies that allow bank to better engage with its customers and built a positive public perception.
464	67	Functional Specifications - Service Management	51. Platform should also suggest appropriate strategies based on customer interactions on Indian Bank's social media pages to enhance the bank image and goodwill among public.	Our product can analyze social media interactions post integration and provide insights on how to improve customer engagement and brand reputation like word cloud. The system could suggest already defined strategies based on customer sentiment and common queries, enabling the team to proactively improve the customer experience and brand image.	Bidder to comply with RFP terms and conditions.

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465	67	Functional Specifications - Service Management	52. Capability to convert conversation (From Call center) into a transcript for Text mining models	1. Usually, the call recordings are done and stored with the call center dialer / telephony system; Please confirm that this assumption is correct and the Bank will maintain the call recordings in the dialer / telephony system?  2. Do Indian Bank currently have a "Conversation and text mining tool", which the Bank is ready to leverage in the CRM project for lead management, customer service function?	1. Yes. The understanding is correct. 2. This feature should be part of the CRM solution proposed.
466	67	Functional Specifications - Service Management	67. Outbound Campaign Management: Integration with Bank's global contact centre outbound dialer for customer outreach campaigns, including automated follow-up actions.	Is the requirement for 'Real-time syncing of customer data between CRM and Bank's global contact centre' valid as the new CRM system will become bank's global contact centre solution?	Bidder to comply with RFP terms and conditions.
467	67	Functional Specifications - Service Management	67. Outbound Campaign Management: Integration with Bank's global contact centre outbound dialer for customer outreach campaigns, including automated follow-up actions.	Which outbound dialler and CTI is being used?	Bank at present has an outsourced CTI solution (Avaya Telephony) currently supporting both Inbound & Outbound calls. Details will be shared with the successful bidder post signing of NDA
468	68	Functional Specifications - Service Management	69. Predictive Engagement: Leverage AI/ML tools for customer insights, predicting customer needs based on interactions, and triggering proactive actions.	Customer insights License needed to predict customer needs based on historical data. This enables us to proactively engage customers and suggest actions, improving satisfaction and customer retention.	Bank existing AI/ML models on spend analytics, cross sell / up sell, propensity, etc may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
469	68	Functional Specifications - Service Management	70. Automated Case Assignment: Workflow to assign cases to agents based on predefined business rules, leveraging Bank's global contact centre's routing algorithms.	Please elaborate on assigning the cases to agents based on predefined business rules, leveraging Bank's global contact centre's routing algorithms. Assignment rules to be defined in CRM or CRM to leverage the rules defined in Bank's global contact centre? Please confirm.	CRM to leverage the rules defined in Bank's contact centre.
470	68	Functional Specifications - Service Management	70. Automated Case Assignment: Workflow to assign cases to agents based on predefined business rules, leveraging Bank's global contact centre's routing algorithms.	Which software has the routing algorithm? Is this software to be integrated?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
471	68	Functional Specifications - Service Management	77. The system should implement an Omni-channel ticketing solution that integrates channels like email, social media, live chat, phone, instant messaging, and website into a unified screen for efficient ticket management	Which solution/version is used for AI-Chatbot ADYA?	Details will be shared with the successful bidder post signing the NDA.
472	69	Functional Specifications - Campaign Management	1. Creation of campaigns with details such as Products, specifications, type of campaign, offers, target group, Period etc.	What specific details are required for campaigns (e.g., mandatory vs. optional fields)?	Details will be shared with the successful bidder post signing the NDA
473	69	Functional Specifications - Campaign Management	2. Ability to push creatives/ Videos with download options at any level.	Should creatives be compatible across all devices and resolutions?	Yes. Creatives should be compatible across all devices and resolutions
474	69	Functional Specifications - Campaign Management	Campaign creation	• Before creation of the campaign in the CRM system, what will be the expected minimum information to be captured ?	Details will be shared with the successful bidder post signing the NDA.
475	69	Functional Specifications - Campaign Management	Campaign response	• Are there any defined processes currently to track the campaign response ? • Based on user action, are there any defined rules to convert the campaign members into lead ?	Details will be shared with the successful bidder post signing the NDA.
476	69	Functional Specifications - Service Management	81. AI/ML-Based Response Suggestions: The system should Enable agents to send timely and meaningful responses using AI/ML-based response suggestions, snippets, and templates available on a single screen.	Do we have the AI/ML tool with the bank which will give the suggestions to integrate within CRM	Bank does not have AI/ML-based response suggestions tool. This feature should be part of the CRM solution offered.
477	69	Functional Specifications - Service Management	84. Anomaly Detection and Detailed Reports: The system should have anomaly detection tools to dig deeper into data, providing detailed reports in summarized, tabular, and trend formats. It should have simple and advanced search option for case/ticket id.	With advanced reporting options like our reporting tool, we can generate detailed, customizable reports for better insight into performance and case management.	The proposed CRM solution offered should include built-in reporting capabilities.
478	69	Functional Specifications - Service Management	84. Anomaly Detection and Detailed Reports: The system should have anomaly detection tools to dig deeper into data, providing detailed reports in summarized, tabular, and trend formats. It should have simple and advanced search option for case/ticket id.	a. Kindly clarify if the anomaly detection is to be found from the new CRM system only or from any other system(s) also? b. Since a SaaS solution comes up with a packaged platform as a product, we request the Bank to evaluate based on overall capabilities in anomaly detection in the product instead of additional tools.	a. The anomaly detection is expected to identify anomalies not only within the new CRM system but also from other integrated systems wherever relevant. The CRM solution should be capable of leveraging data from multiple sources (if integrated) for anomaly detection and reporting purposes. b. The Bank acknowledges that SaaS solutions may offer packaged platforms. However, the requirement for anomaly detection tools mentioned in the RFP is essential. Bidders are encouraged to demonstrate how their solution's native capabilities meet or exceed the specified requirements for anomaly detection, detailed reporting, and advanced search functionalities without relying on additional tools.
479	69	Functional Specifications - Service Management	84. Anomaly Detection and Detailed Reports: The system should have anomaly detection tools to dig deeper into data, providing detailed reports in summarized, tabular, and trend formats. It should have simple and advanced search option for case/ticket id.	Need more clarity on this requirement.	It refers to ability of the solution to continuously monitor data generated by customer service interactions to identify patterns and anomalies such as sudden spike in number of service requests, unresolved tickets, negative customer feedback etc.
480	69	Functional Specifications - Service Management	87. Card Management-Inventory, Activation, Primary and Add-on Card, Renewals & Replacements.	Card management - inventory is typically a function of card management solutions - CRM can be integrated to bring this data. Similarly for activation, renewals, replacements, scope of CRM would be to capture and track requests and closure. Please share if the expectation is different.	Proposed CRM solution to integrate with Bank's card management system. For activation, renewals, replacements, scope of CRM would be to capture and track requests and closure
481	69	Functional Specifications - Service Management	Social Media Management	Which are bank's active social platforms?	Bank's active social platforms include Facebook, X (previously Twitter), Instagram, LinkedIn, YouTube
482	69	Functional Specifications - Service Management	Social Media Management	Is the expectation on full fledged social listening module or the ability to create a lead or case basis social media feedback and then track the completion of it and ability to post to social media?	CRM should have ability to create a lead or case basis social media feedback and then track the completion of it and ability to post to social media.
483	70	Functional Specifications - Campaign Management	11. Capability to filter out records registered for DND and user opted to unsubscribe from any channel.	Where is the DND and unsubscribe requests being stored? Is there any external system being used to capture those for the channels which needs to be integrated?	Details will be shared with the successful bidder post signing the NDA.

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484	70	Functional Specifications - Campaign Management	13. Ability to monitor the campaign and generate customised MIS/reports.	What KPIs or metrics should be included in campaign monitoring reports?	Details will be shared with the successful bidder post signing the NDA.
485	70	Functional Specifications - Campaign Management	16. Ability to forecast expected outcome using historical data/previous campaigns.	Should forecasts use only historical data or incorporate real-time analytics?	Bidder to comply with RFP terms and conditions.
486	70	Functional Specifications - Campaign Management	16. Ability to forecast expected outcome using historical data/previous campaigns.	Do the bank have any analytical tools to compute the expected outcome	Bank does not have model to forecast expected outcome using historical data/previous campaigns. This feature / analytical model should be part of the CRM solution offered.
487	70	Functional Specifications - Campaign Management	19. Dynamic dashboard view for all the campaigns for real time tracking.	What specific data should the dashboard show in real-time (e.g., response rates, conversions)?	Details will be shared with the successful bidder post signing the NDA.
488	70	Functional Specifications - Campaign Management	4. Options for customized messages e.g. For offers, loyalty rewards and other communications	Which system takes care of Loyalty program ? how loyalty data will flow to Campaign mgmt. ?	At present, Bank has third party loyalty / reward management solution. Hence, initially, the CRM solution is expected to integrate with Bank's existing loyalty / reward management solution. However, CRM solution should also include loyalty management capabilities that the Bank can leverage in future and potentially phase out the existing third party tool, if needed.
489	70	Functional Specifications - Campaign Management	4. Options for customized messages e.g. For offers, loyalty rewards and other communications	Does bank already have a Loyalty Program running atop a Loyalty Engine? If not does bank require Salesforce to provide a Loyalty Management Solution? (Solution will involve calculating loyalty reward points + creating loyalty tiers and loyalty rewards, benefits and promotions for customers).	At present, Bank has third party loyalty / reward management solution. Hence, initially, the CRM solution is expected to integrate with Bank's existing loyalty / reward management solution. However, CRM solution should also include loyalty management capabilities that the Bank can leverage in future and potentially phase out the existing third party tool, if needed.
490	70	Functional Specifications - Campaign Management	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.	Please confirm for social media channel, does bank have any existing social media tool/partner to monitor and engage with Social media platform or that needs to be considered in scope for bidder	At present, Bank has third party social media tool / partner with limited capabilities. Hence, initially, the CRM solution is expected to integrate with Bank's existing social media tool. However, CRM solution should also include social media management capabilities that the Bank can leverage in future and potentially phase out the existing third party tool, if needed.
491	70	Functional Specifications - Campaign Management	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.	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 integration 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 required to be done at the CRM end by the bidder.
492	70	Functional Specifications - Campaign Management	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.	Please confirm if for SMS Channel, does bank has its own SMS gateway and cost of SMS charges will be borne by bank or Bidder has to consider that in its scope	Bank will extend its SMS gateway and SMS charges will be borne by Bank.
493	70	Functional Specifications - Campaign Management	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.	Please confirm for WhatsApp channel does bank has existing WhatsApp BSP or that needs to be consider in scope by bidder	Bank will extend its WhatsApp business provider.
494	70	Functional Specifications - Campaign Management	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.	Are there specific channels to prioritize, or should all channels (WhatsApp, Email, etc.) be treated equally?	Bidder to comply with RFP terms and conditions.
495	70	Functional Specifications - Campaign Management	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.	Our understanding is that Bank will procure and provide all the required API's to the new CRM for all the mentioned channel support. Kindly Confirm.	Yes. The understanding is correct.
496	70	Functional Specifications - Campaign Management	6. Predesigned templets for emails/ SMS/ WhatsApp based on campaign type	How customizable should these templates be, and who will manage template updates?	Templates should be customizable. Proposed CRM solution to facilitate template updates.
497	70	Functional Specifications - Campaign Management	7. Ability to categorize customers according to value of relationship with basic rule engines for upgrade from one category to other and downgrading the category in case of depleting value of connection e.g., Platinum, Gold, Silver etc.	In the requirements document its mentioned that the campaign mgmt. solution should allow defining upgrade/downgrade rules , is this understanding, correct ?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
498	70	Functional Specifications - Campaign Management	7. Ability to categorize customers according to value of relationship with basic rule engines for upgrade from one category to other and downgrading the category in case of depleting value of connection e.g., Platinum, Gold, Silver etc.	Please confirm if calculation of value of relationship has to be done by proposed system or bank's existing analytical system has that capability and proposed system needs to integrate with same for managing the customer segment as Platinum, Gold etc.	Bank existing AI/ML models on customer segmentation may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
499	70	Functional Specifications - Campaign Management	7. Ability to categorize customers according to value of relationship with basic rule engines for upgrade from one category to other and downgrading the category in case of depleting value of connection e.g., Platinum, Gold, Silver etc.	What rules should define category upgrades or downgrades (e.g., Gold to Platinum)?	Details will be shared with the successful bidder post signing the NDA.
500	70	Functional Specifications - Campaign Management	7. Ability to categorize customers according to value of relationship with basic rule engines for upgrade from one category to other and downgrading the category in case of depleting value of connection e.g., Platinum, Gold, Silver etc.	Please elaborate on the logics to setup rules and paramters to be used for category upgrade and downgrade.	Details will be shared with the successful bidder post signing the NDA.
501	70	Functional Specifications - Campaign Management	8. Ability to send bulk messages/ emails/ WhatsApp etc with Image/ HTML messages and text options.	What are the volume limits for bulk messaging, and should messages support multilingual content?	Details will be shared with the successful bidder post signing the NDA.
502	70	Functional Specifications - Campaign Management	8. Ability to send bulk messages/ emails/ WhatsApp etc. with Image/ HTML messages and text options	1. What is the total number of customers + prospects that will be engaged with through Marketing communications every year?  2. What is the total number of communication that will be send to customers and prospects for marketing and promotional activities per year? Please provide total promotional Emails to be sent per year Please provide total promotional SMS to be sent per year Please provide total promotional WhatsApp messages to be sent per year	As bidder will be using Bank's SMS/Whatsapp/Email gateway, there should not be any restriction on the number campaigns that can be run through proposed CRM solution. Details will be shared with the successful bidder post signing of NDA.

**NOTICE-II: REPLY TO PRE BID QUERIES**  
**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

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503	70	Functional Specifications - Campaign Management	9. Ability to record call logs for returned/bounced messages with option to create labels for sending communication through offline mode.	Could you please elaborate on 'communication through offline mode' ?	Bidder to comply with RFP terms and conditions.
504	71	Functional Specifications - Campaign Management	22. Ability to personalised communication Data analytics ability to identify high value customers and cross/upsell opportunities and trail for tracking communication.	How should high-value customers be identified, and what analytics are needed for tracking cross-sell opportunities?	Details will be shared with the successful bidder post signing the NDA.
505	71	Functional Specifications - Campaign Management	22. Ability to personalised communication Data analytics ability to identify high value customers and cross/upsell opportunities and trail for tracking communication.	This can be integrated to the existing cross sell platform with them. Does the bank have such applications to integrate with CRM	Bank existing AI/ML models on cross sell / up sell may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
506	71	Functional Specifications - Campaign Management	23.Ability to predict tentative cost per campaign and profitability report based on pre-set parameters.	What parameters should be included in cost/profit analysis for campaigns?	Details will be shared with the successful bidder post signing the NDA.
507	71	Functional Specifications - Campaign Management	23.Ability to predict tentative cost per campaign and profitability report based on pre-set parameters.	How are campaign costs and profitability currently estimated and reported?	Details will be shared with the successful bidder post signing the NDA.
508	71	Functional Specifications - Campaign Management	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.	What message metrics (e.g., delivered, opened, leads generated) are most critical for reporting?	The requirement will be discussed with the successful bidder post signing of NDA. Bidder to comply with RFP terms and conditions.
509	71	Functional Specifications - Campaign Management	26. Suggestions TAB for generation of a new Campaign based on history/ previous success rate and parallel running campaigns e.g if a Home loan campaign is running then associated products like home insurance campaign may appear in the suggestions.	With the help of our product, campaigns can be created based on the requirements for different products.	Bidder to comply with RFP terms and conditions.
510	71	Functional Specifications - Campaign Management	27. Campaign planning functionality with view of all the running campaigns and dates blocked on the Calendar.	Should the calendar include reminders for campaign milestones like approvals or execution deadlines?	Yes.
511	71	Functional Specifications - Campaign Management	27. Campaign planning functionality with view of all the running campaigns and dates blocked on the Calendar.	Need 360 degree view of all the ongoing campaigns in calendar view?	Yes
512	71	Functional Specifications - Campaign Management	28. Outreach planner for the new/old journeys and products with inbuilt approval system on expected costing and mode of channels	How many Products, which bank is offering for Lead creation journey?	All products related to retail, MSME, agri etc are being offered, at present, through digital lending journeys.
513	71	Functional Specifications - Campaign Management	28. Outreach planner for the new/old journeys and products with inbuilt approval system on expected costing and mode of channels	Please elaborate more on the approval system requirement.	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
514	71	Functional Specifications - Campaign Management	29. Capability for automation of reminders for account renewal /EM/SIP. (Bulk push)	What should trigger reminders for renewals—specific timelines or customer behavior?	Details will be shared with the successful bidder post signing the NDA.
515	71	Functional Specifications - Campaign Management	30. Ability to create campaigns from drop off leads from various channels.	What criteria should define drop-off leads, and how should campaigns target them?	Details will be shared with the successful bidder post signing the NDA.
516	71	Functional Specifications - Campaign Management	Campaign Management	Which all marketing channels will be utilized for campaigns? Please mention all (example SMS, Email, WhatsApp, etc.)	Any campaign launched by Bank should be notified across all marketing channels including but not limited to SMS, Email, whatsapp.
517	71	Functional Specifications - Customer 360	1. 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.	What specific data points (e.g., browsing habits, demographics) should be considered for personalized offers?	Details will be shared with the successful bidder post signing the NDA.
518	71	Functional Specifications - Customer 360	1. 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 mention what technology is being used by the Bank to build AI/ML models?	SAS technology is being used by Bank for building AI/ML models.
519	71	Functional Specifications - Customer 360	1. 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. Please confirm.	Bank's existing AI/ML model on offer generation and cross- sell / up sell may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
520	71	Functional Specifications - Customer 360	2. System should have the provision for role-based access to the customer profiles.	What roles need access to customer profiles, and what specific permissions should each role have?	Details will be shared with the successful bidder post signing the NDA.
521	71	Functional Specifications - Customer 360	2. System should have the provision for role-based access to the customer profiles.	Please share the customer segments and business segments (e.g.: retail, agri, MSME, corporate, etc.) to be supported by the new CRM solution	All customer segments and business segments to be supported by proposed CRM solution.
522	71	Functional Specifications - Customer 360	5. Provision to maintain Customer Segment information with colour coding or categorisation viz. Diamond/Gold/silver or BSBD or non-profitable customer etc.	What criteria should define customer segments (e.g., revenue, activity level)?	Currently, Bank has data analytical model on customer segmentation which uses customer's demographic details, transaction behaviour, wallet share, relationship tenure with Bank to segment a customer. The same is expected to be integrated with proposed CRM solution.

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523	71	Functional Specifications - Customer 360	Customer Data	<ul style="list-style-type: none"> <li>Are there any defined rules to trigger any action for specific life events data like SMS or Email notification ?</li> <li>Is there any current system from which information need to be fetched on real-time basis and how many such system currently available ?</li> <li>Data that will be coming as response from APIs should be stored inside CRM system or it should be just visible?</li> <li>Are transaction Details of CC/DC also be part of Customer 360 ?</li> <li>What will be the security model for customer 360 view, will it be open for all users or there will be separate view limitations ?</li> <li>Is SR Creation should also be part of customer 360 view ? Do we need to built User Interface for Quick SR Creation with default categories for Generic SRs like update the account name, change the address, block the card etc. ?</li> <li>What are the possible KYC identification documents accepted currently in the existing system ?</li> <li>Do we need to show the dormant accounts of the customer or only active accounts ?</li> <li>Are there any existing process for capturing the past feedbacks provided by customers ?</li> <li>Do we need to show the pop-up for pre-approved offers every time when customer visits the customer 360 view ?</li> <li>Are there any defined rules for assigning the relationship manager to the customer for managing the customer ?</li> <li>What does the following mean - 'Customer's channel subscription status (e.g. IVR, Omnichannel, etc.)'</li> </ul>	Details will be shared with the successful bidder post signing the NDA. Bidder to comply with RFP terms and conditions
524	72	Functional Specifications - Customer 360	10. Single Customer View to see relationship value by fetching data from In-house applications and various third-party sources.	What external data sources need to be integrated for a single customer view?	Some of the external data sources to be integrated for single customer view include UIDAI, PAN, GSTN, URC, NSDL, and other external applications as per prevailing industry practices.
525	72	Functional Specifications - Customer 360	12. Log view for customer interactions across all channels.	Should interaction logs display data from all channels, or should filters be applied for relevance?	Interaction logs to be captured and displayed from all channels. However, option to apply filter also to be provided.
526	72	Functional Specifications - Customer 360	14. Capability to generate Customer Profitability Index for each Customer in Customer Database.	How customer profitability index is defined at present? Bank using any analytical system in place which can be leveraged by the 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.	Bank does not have analytical model on customer profitability index. This analytical model should be part of the CRM solution offered. Logic details will be shared with successful bidder post signing of NDA.
527	72	Functional Specifications - Customer 360	14. Capability to generate Customer Profitability Index for each Customer in Customer Database.	This Can be achieved by bringing the values using integration and bringing the computed value from the transaction system. Does the bank have such applications to integrate with CRM ?	This feature should be part of the CRM solution proposed.
528	72	Functional Specifications - Customer 360	16. ML & AI capabilities to display the cross sell/up sell products in customer 360 page	Should product recommendations be based only on customer transactions or also include demographic data?	Product recommendation should be based on customer transactions, demographic data and any other parameter, as defined by Bank, which should be configurable in the CRM solution offered.
529	72	Functional Specifications - Customer 360	16. ML & AI capabilities to display the cross sell/up sell products in customer 360 page	CRM will integrate with the 3rd party system which will have this capabilities and the end value will be shown in CRM. Does the bank have such applications to integrate with CRM ?	Bank existing AI/ML models on cross sell / up sell may be integrated with proposed CRM solution. Bidder to suggest customization of the models wherever required for implementation of required features in CRM.
530	72	Functional Specifications - Customer 360	17. Pop up for cross selling / pre-approved offers/Re-KYC/Data Cleaning/EMI Dues based on BRE /Analytics	For PA Offers / Re-KYC/EMI dues etc., we need APIs. Please let us know, if any of those APIs are not readily available.	Details will be shared with the successful bidder post signing the NDA.
531	72	Functional Specifications - Customer 360	18. Option to create lead & service request from Customer 360 screen.	What fields are mandatory for creating leads or service requests from this screen?	Details will be shared with the successful bidder post signing the NDA.
532	72	Functional Specifications - Customer 360	20. Option to upload and validate customer details like KYC, Photographs etc. in all the supporting formats with maker checker concept.	our assumption is user is going to upload scanned document. Please clarify ?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
533	72	Functional Specifications - Customer 360	22. Improve the quality of data that feeds data analytics and machine learning initiatives, making downstream decisions more precise. Data quality check should be in-built into the system and data governance should be part of this module.	What is the expectations for data governance	Data governance in CRM should ensure data quality, compliance and security of data stored and processed in CRM through in-built validation, access control and data lineage features.
534	72	Functional Specifications - Customer 360	23. Ability to have a proper Feedback Mechanism for customers and internal stakeholder. Customer feedback report on customer experience, suggestion for further improvement etc. Feedback management should be integrated with the bank's existing systems on branch-level/administrative level to improve customer experience. The bidder should be able to provide the 360-degree customer feedback mechanism to the customer at the various levels. The system should provide multiple channel to receive the feedback from the customer such as QR code, tickets, SMS, emails, telephone etc. The system should also be customized as per the requirement of the bank.	What channels should be prioritized for customer feedback (e.g., SMS, QR code, emails)?	Bidder to comply with RFP terms and conditions.

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535	72	Functional Specifications - Customer 360	23. Ability to have a proper Feedback Mechanism for customers and internal stakeholder. Customer feedback report on customer experience, suggestion for further improvement etc. Feedback management should be integrated with the bank's existing systems on branch-level/administrative level to improve customer experience. The bidder should be able to provide the 360-degree customer feedback mechanism to the customer at the various levels. The system should provide multiple channel to receive the feedback from the customer such as QR code, tickets, SMS, emails, telephone etc. The system should also be customized as per the requirement of the bank.	<p>1. Apart from feedback channels, like QR Code, tickets, SMS, emails, telephone, are there any other channels which the Bank is expecting to initiate feedback from?</p> <p>2. What is the current volume of feedbacks being collected from customers and internal stakeholders on a monthly basis?</p> <p>3. What is the current response rate for these feedbacks from customers and internal stakeholders?</p>	Details will be shared with the successful bidder post signing the NDA.
536	72	Functional Specifications - Customer 360	23. Ability to have a proper Feedback Mechanism for customers and internal stakeholder. Customer feedback report on customer experience, suggestion for further improvement etc. Feedback management should be integrated with the bank's existing systems on branch-level/administrative level to improve customer experience. The bidder should be able to provide the 360-degree customer feedback mechanism to the customer at the various levels. The system should provide multiple channel to receive the feedback from the customer such as QR code, tickets, SMS, emails, telephone etc. The system should also be customized as per the requirement of the bank.	As per our understanding, Bank will provide the link for capturing feedback from QR code, email, SMS, the proposed new CRM will leverage the same by integrating to fetch and capture the response in the application. CRM will expose the API's to the bank which will be consumed to capture the required information. Kindly confirm.	For products / services where feedback details are already being captured within Bank, the same is to be integrated with proposed CRM solution. However, wherever feedback / survey response is not captured, the same is to be implemented in the proposed CRM solution by the successful bidder, at no additional cost to the bank.
537	72	Functional Specifications - Customer 360	6. Search functionality at all levels based on Lead reference number, customer identification number, mobile number, name, and date of birth.	What fields (e.g., email, phone number) should the advanced search support, and should partial matches be allowed?	All unique identifiers to be configured as per Bank's requirements as part of advanced search support. Search functionality should provide option displaying partial matches.
538	73	Functional Specifications - Customer 360	25. Customer household relationship grouping	What is customer household relationships?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
539	73	Functional Specifications - Customer 360	25. Customer household relationship grouping	it is assumed that the grouping is available with the bank and can be consumed through an integration to provide the householding info for a customer- please verify.	This feature should be part of the CRM solution offering with capability to capture customer household relationship grouping.
540	73	Functional Specifications - Customer 360	26. Customer hobbies, anniversaries, and other important dates	How is customer data on hobbies, anniversaries, and life events currently captured and used?	Details will be shared with the successful bidder post signing the NDA.
541	73	Functional Specifications - Customer 360	29. Should be capable of categorizing the customers based on risk of churn.	<p>How does Indian Bank currently categorize the customers based on risk of churn?</p> <p>Does Indian Bank have any analytical tool for the same?</p> <p>If yes, CRM Vendor would be leveraging the same.</p> <p>Are you looking for AI/ML engine to do the same?</p>	Churn prediction is being done using Bank's existing analytical model based on transaction behaviour, monthly average balance movement, wallet share movement, demographic details, etc.
542	73	Functional Specifications - Customer 360	31. Ability to tag interests of customers within Customer 360	What specific types of interests (e.g., hobbies, preferences) should be tracked?	All interest types relevant for augmenting Customer 360 as per prevailing industry practices and as per Bank's requirements to be tracked.
543	73	Functional Specifications - Customer 360	Customer 360	How many distinct customer profiles will be maintained within a year? What is the approximate addition per year?	Bidder to comply with RFP terms and conditions.
544	73	Licensing	Licensing	Can Contract be made for Licenses directly with LSP of Microsoft and this line is excluded " however, payment will be made by Bank to successful bidder only. "	Bidder to comply with RFP terms and conditions.
545	73	Licensing	Successful bidder has to provide required licenses in the name of Bank either through OEM or through OEM's licensing partners, however, payment will be made by Bank to successful bidder only.	Bidder would like to clarify that for supply of third-party OEM Licenses, Bidder will supply all third-party products /services through the resale modal, and such products/licenses shall be governed under the terms and conditions of the Resale Agreement to be signed between the parties, independent of the services agreement. Our standard resale agreement template is attached below at the end of this table along with detailed rationale for your review and inputs. Since, Licenses will supply in the name of Bank, Bank will directly sign applicable license agreement/End user License Agreement with relevant OEM. Bidder requests Client to confirm our understanding.	Bidder to comply with RFP terms and conditions.
546	73	Licensing	Successful bidder has to provide required licenses in the name of Bank either through OEM or through OEM's licensing partners, however, payment will be made by Bank to successful bidder only.	We would like to seek a relaxation for above clause specifically to explore Microsoft as potential solution option for Bank's requirement. We request Bank to acquire the products directly or through an alternative procurement channel and have payment settled directly with OEM/Reseller.	Bidder to comply with RFP terms and conditions.
547	73	Licensing	The Licenses supplied for the Platform to be user-based subscription licenses in the name of the Bank. Licenses will be subscribed in phased manner as per Bank's requirements, at its discretion with minimum subscription of 2,500 licenses (initially) which will be scaled up as per the Bank's requirement during the contract period. The payment will be made upfront yearly in advance based on actual number of licenses procured by the Bank on delivery of licenses. In case licenses are procured mid-year, payment will be made on pro-rata basis to maintain annuity of licenses.	Please provide year wise license count for each module in scope of RFP	Bidder to comply with RFP terms and conditions.
548	73	Licensing	The Licenses supplied for the Platform to be user-based subscription licenses in the name of the Bank. Licenses will be subscribed in phased manner as per Bank's requirements, at its discretion with minimum subscription of 2,500 licenses (initially) which will be scaled up as per the Bank's requirement during the contract period. The payment will be made upfront yearly in advance based on actual number of licenses procured by the Bank on delivery of licenses. In case licenses are procured mid-year, payment will be made on pro-rata basis to maintain annuity of licenses.	Requesting the Bank to provide the user persona-wise count for these 15,000 users, like sales/ RMs/ BCs/BMs/Customer Service/Call Center, etc. so that optimal licensing can be provisioned.	All licenses should provide access to all modules. Module-wise licenses not proposed.

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**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

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549	74	Development Process Guidelines	For every software including any third-party software delivered to the Bank, the Bidder must deliver to the Bank documents including user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, system configuration documents, system/ database administrative documents, debugging/ diagnostics documents, test procedures.	What is the Bidder expected to provide as part of the test procedures for the software. It is usually provided by the third party conducting the testing. Please clarify	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
550	74	Development Process Guidelines	The Platform / software developed or customized should follow a standard development process to ensure that it meets functional, security, performance & regulatory requirements of the Bank.	All the collaterals requested will be in softcopy format and will be made available as part of standard Software development and Deployment process, with all the necessary software. This will be handed over to team part of ACoE.	Bidder to comply with RFP terms and conditions.
551	74	Development Process Guidelines	The Platform integration testing will be followed by user acceptance testing, plan for which must be submitted by the Bidder to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests. Indian Bank staff/ third Party vendor designated by the Bank will carry out the functional testing. This staff / third party vendor to be trained by bidder for this purpose. Bidder should carry out other testing like resiliency / benchmarking / load. Bidder should submit result log for all testing to the Bank.	The detailed UAT and integration testing plan will be provided by the third party conducting the UAT. The bidder will be providing only the plan for the availability of the modules for the purpose of UAT. Please clarify	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
552	74	Development Process Guidelines	The Platform integration testing will be followed by user acceptance testing, plan for which must be submitted by the Bidder to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests. Indian Bank staff/ third Party vendor designated by the Bank will carry out the functional testing. This staff / third party vendor to be trained by bidder for this purpose. Bidder should carry out other testing like resiliency / benchmarking / load. Bidder should submit result log for all testing to the Bank.	Does the bidder need to conduct resiliency / benchmarking / load testing as it is usually carried out by independent third parties appointed by Bank. Please clarify	Bidder to comply with RFP terms and conditions.
553	74	Development Process Guidelines	The Platform integration testing will be followed by user acceptance testing, plan for which must be submitted by the Bidder to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests. Indian Bank staff/ third Party vendor designated by the Bank will carry out the functional testing. This staff / third party vendor to be trained by bidder for this purpose. Bidder should carry out other testing like resiliency / benchmarking / load. Bidder should submit result log for all testing to the Bank.	The training for the third party will be a one time activity per module at Chennai or Online. Any other additional training will be chargeable. Please clarify	Bidder to comply with RFP terms and conditions.
554	74	Roll Out Plan	The bidder should roll out the Customer Relationship Management Platform' as per the implementation plan agreed with the bank, however, the bank expects the bidder to implement the scope defined in 'Minimum Viable Product' (section) within 300 Days from the date of signing of contract.	Since rollout responsibilities rest with the bank, could you confirm the scope of this process?	Roll out of CRM solution to be carried out by the bidder in consultation with the Bank.
555	75	Escrow	The Bank and the Bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent.	Bidder would like to submit that since bidder will be acting as SI in the project and supply third-party licenses on resale basis, any Escrow requirements in relations to OEM Licenses can only be between Bank, OEM and escrow agent only. While, Bidder will facilitate all this arrangement, provided OEM will agree to submit source code in Escrow account, but Bidder is not required to sign any such escrow agreement with bank and Escrow Agent. Bidder requests Client to modify this section accordingly.	Bidder to comply with RFP terms and conditions.
556	75	Roll Out Plan	Phase 2: Minimum Viable Product (MVP – I to V)	Please share the details of partner systems for integration if it is in addition to section: 3. Integration with Existing Applications & Systems	The CRM System should be able to integrate with various existing Applications & Systems of the Bank as per the indicative list furnished in the RFP under SECTION – III - Broad Scope of Work.
557	75	Roll Out Plan	Phase 3: Continuous Development through Analytics Centre of Excellence (ACoE).	Request the Bank to confirm how the adoption changes will be done post go live, will the development be done by the ACoE department of the Bank or is it expected to be taken care of by the Bidder, we suggest the Bank to go for a continuous development team rather than going into the individual CR discussion.	Development and customization of features / functionalities specified in RFP to be handled by bidder as part of solution implementation, at no additional cost to Bank.
558	76	Business Continuity Plan	The bidder is also required to conduct at least one DR drill of the proposed Platform in a quarter or as per the bank's requirement and submit report for the same to Bank. During Bank's scheduled DR drill, proposed CRM solution should seamlessly integrate with Bank's DR environment	Since we conduct the Business Continuity Plan (BCP) test once a year, please confirm if the Bank would accept an annual BCP test schedule.	Bidder to comply with RFP terms and conditions.
559	76	Data Protection	Bidder will process Bank's personal data on Bank's behalf as part of the Services, bidder will comply with the Information Technology Act, 2000 and will comply with all applicable privacy and data protection provisions and applicable laws.	As a bidder we are providing the CRM software as a SaaS solution. The CRM portal will be accessible to the Bank's employee through a web portal. Bidder will not be processing any personal data on behalf of the Bank, please confirm.	PII data (like mobile number, email id, address) should be stored / processed on cloud as per extent regulatory/ statutory guidelines, in compliance with all applicable privacy and data protection provisions and applicable laws.
560	76	Data Protection	Data Protection	Since Bidder require to process Bank's personal data under this contract, as a global practice and to effectively ensure protection of our client's personal data, Bidder suggests that Bank and Bidder must agree to enter into data Protection Schedule along with security protocols to process Bank's personal Data as per the terms of such Data Protection Schedule. This is also required as per DPDP Act.	Relevant clauses will be incorporated in NDA and SLA in mutual consultation with the successful bidder.
561	76	Malicious Code Certificate	The Bidder should submit following certificate in the bid This is to certify that the Solution and Software being offered, as part of the contract, does not contain Embedded Malicious code that would activate procedures to: a) Inhibit/ alter/ disable essential functions / critical settings, rendering the application unusable or unreliable b) Block communications or data flow, isolating the application from networked systems and preventing updates or controls c) Tap information resident or transient in the equipment/network.	Is there any specific certificate or it can also be a self certificate	Bidder to submit Annexure-XXIV - Certificate of Solution/Software being deployed (signed by authorized signatory of OEM).
562	76	Monitoring & Audit	For service level measurement, as defined in Service Level Agreement (SLA) (format will be shared with the Successful bidder along with Purchase order), data recording is to be captured by the industry standard tools implemented by the successful Bidder. These tools should be a part of the proposed solution.	What are the tools which are expected to be provided by the Bidder for data recording. Please clarify	It refers to tools to effectively monitor, measure and report on SLA compliance.

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563	76	Monitoring & Audit	The Bank may audit Bidder's records during normal business hours related to the Services covered under this Agreement.	What are the records being referred to in this paragraph. Please clarify	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
564	76	Monitoring & Audit	The successful bidder must provide the Bank access to various monitoring and performance measurement systems.	What are the monitoring and performance measurement systems which are being referred in this paragraph. Please clarify	Comprehensive performance dashboard to be provided by the bidder to Bank for monitoring, performance, uptime of the systems and resources, service availability, adherence to SLA requirements, incident response mechanism, etc.
565	77	User Acceptance Test of Software	The Successful Bidder will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues are addressed in a timely manner to the satisfaction of the Bank and as per requirements mentioned in this RFP.	Is the bidder expected to provide Test Management and Bug tracking software for the engagement	Bidder to comply with RFP terms and conditions.
566	77	User Acceptance Test of Software	The Successful Bidder will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues are addressed in a timely manner to the satisfaction of the Bank and as per requirements mentioned in this RFP.	Is there any tool that bank is currently using for UAT and as well for production issues tracking If the bidder arranges any tool(Say, JIRA), Bank to provide the total number of licenses required to finalize the commercial	Bidder to comply with RFP terms and conditions.
567	79	Onsite Resources	Bank has the discretion to reduce/ terminate the onsite support as per the requirement with three-month notice period. At the banks' request, the successful bidder is bound to increase the onsite support resource at the cost specified in the price breakup. Bank has the right to interview and reject resources deployed by the Bidder.	Bidder requests Bank to waive the requirement of its right to interview and reject the resources for onsite deployment, as it may delay the whole process of onboarding staff. In any case it will be bidder's responsibility to deliver he project successfully as per requirement of RFP, for which Bidder should have liberty to manage its resources accordingly and to avoid administrative hassles. Bidder requests Client to modify this section accordingly.	Bidder to comply with RFP terms and conditions.
568	79	Onsite Resources	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.	The bidder will need adequate time to onboard resources. Request the Bank to allow bidder at least 15 days to onboard additional resources	Bidder to comply with RFP terms and conditions.
569	79	Onsite Resources	Onsite Resources for Support	Please share location details (City)	Onsite resources deployed by the successful bidder will be required to work from Indian Bank, Head Office premises at Chennai. All expenses (travelling/lodging, etc.) shall be borne by the successful bidder.
570	79	Onsite Resources	The selected bidder should provide two (2) dedicated onsite resources for undertaking L1 and L2 activities on 24x7x365 basis [ 2 resource per shift x 3 shift per day] during contract period post go-live.	1. 2 resources per shift is less compared to the overall functionalities as specified in the RFP 2. Since the application will be used by Bank employees primarily, instead of 24*7 support, can it be 8 AM to 8 PM support which will cover most of the Bank working hours	Bidder to comply with RFP terms and conditions.
571	79	Onsite Resources	The selected bidder should provide two (2) dedicated onsite resources for undertaking L1 and L2 activities on 24x7x365 basis [ 2 resource per shift x 3 shift per day] during contract period post go-live.	Please confirm the break up of the onsite 2 resources per shift into L1 and L2. Also, please confirm if L3 support is needed?	Bidder to comply with RFP terms and conditions.
572	79	Onsite Resources	The selected bidder should provide two (2) dedicated onsite resources for undertaking L1 and L2 activities on 24x7x365 basis [ 2 resource per shift x 3 shift per day] during contract period post go-live. However, charges for resources will be paid from the date of acceptance of the solution of the Bank. However, selected bidder has to ensure that onsite resource should be part of the project implementation team. The cost agreed upon for the resource will be frozen during the contract period.	Will the L1 and L2 onsite resource support commence after the implementation of all the 5 modules or will it be a staggered Operate support?	Onsite resource support will commence after the go-live of 1st CRM module.
573	80	Documentation	Documentation of testing plan, test cases, test scenarios, test scripts, gaps, bugs, fixes, etc. as a part of quality assurance	Our understand is that the bidder is expected to document testing plan. The test scenarios, test scripts, gaps, bugs would be documented by the testing partner. Please clarify	Bidder to comply with RFP terms and conditions.
574	81	Installation, Maintenance and Support	The successful bidder has to migrate complete data from existing data sources to the proposed solution.	Please provide the volume of existing data to be migrated to the new CRM system?	Details will be shared with the successful bidder post signing the NDA.
575	81	Installation, Maintenance and Support	The test activities should be carried out and vendor should submit all the test reports to the Bank authorities for vetting and approval.	What are the test activities being referred to in this paragraph? Please clarify	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
576	82	Installation, Maintenance and Support	Compliance to Indian Bank's policies like IT policy, Information Security policy, etc. The major responsibilities as specified above are indicative only and are not exhaustive in any manner.	Bidder requests Bank to provide all such policies in advance for review and prepare its bid response accordingly. Bank to provide copy in advance. Bidder would like to understand the requirements in exhaustive manner to fulfill its commitment, in absence of which it may not be possible and will have commercial impact as well, if anything will come new during delivery of services.	Will be shared with successful bidder.
577	83	Payment Terms	a) Payment for PMO, License Fee and Implementation cost	Request customer to increase the eligible amount capping to 40% on Installation & integration of CRM Software Solution.	Bidder to comply with RFP terms and conditions.
578	83	Payment Terms	a) Payment for PMO, License Fee and Implementation cost:	Timelines mentioned for UAT and Golive for MVP - I to V are aggressive and needs to be changed to incorporate the "Gap analysis, Integration of existing applications/systems, MVP and deployment of DevSec processes". We would like to propose separate time lines for each MVP and not necessarily 2 as given in RFP	Bidder to comply with RFP terms and conditions.
579	83	Payment Terms	Deliverable: Installation and commissioning of leased line (from two service providers) connecting DC & DR of Bank with DC & DR of Cloud Service Provider.  Expected Timelines: Within 45 days from date of signing of contract form or SLA, whichever is later.  Eligible Amount: 100% of set-up cost after deducting liquidated damages for each link.	We can provide Termination point at Primary DC , Pipe has to provide by Bank or purchased thru Telco	Bidder to comply with RFP terms and conditions.



**NOTICE-II: REPLY TO PRE BID QUERIES**  
**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
580	83	Payment Terms	Deliverable: Installation and commissioning of leased line (from two service providers) connecting DC & DR of Bank with DC & DR of Cloud Service Provider. Expected Timelines: Within 45 days from date of signing of contract form or SLA, whichever is later. Eligible Amount: 100% of set-up cost after deducting liquidated damages for each link.	We can provide Termination point at Primary DC using your existing ISP.	Bidder to comply with RFP terms and conditions.
581	83	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.	Bidder to comply with RFP terms and conditions.
582	83	Payment Terms	Subscription based License fee for the respective year: 100% License fee for the count of user licenses availed during the particular year. The payment will be made based on actual license consumption by the Bank.	This clause is contradictory to the statement made in Page# 73, under "The payment will be made upfront yearly in advance based on actual number of licenses procured by the Bank on delivery of licenses. In case licenses are procured mid-year, payment will be made on pro-rata basis to maintain annuity of licenses." Request the Bank to change from consumption based payment to procurement based payment.	Bidder to comply with RFP terms and conditions.
583	84	Payment Terms	b) Payment for Onsite Support The Successful bidder must ensure availability of the manpower requirement as per the RFP. The payment for the Cost of manpower will be payable quarterly in arrears.	AMS payment to be made monthly instead of quarterly.	Bidder to comply with RFP terms and conditions.
584	84	Payment Terms	Go-Live of MVP- III, IV & V - 15% of Implementation Cost	We request the Bank to amend the payment terms to 5% instead of 15% of the implementation cost i.e. 5% for go-live of MVP 3, 5% for go-live of MVP 4, and 5% for go-live of MVP 5	Bidder to comply with RFP terms and conditions.
585	84	Payment Terms	Go-Live of MVP-I & MVP-II - 10% of Implementation Cost	We request the Bank to amend the payment terms to 5% instead of 10% of the implementation cost i.e. 5% for go-live of MVP 1 and 5% for go-live of MVP 2	Bidder to comply with RFP terms and conditions.
586	84	Payment Terms	Subscription based License fee for the respective year: 100% License fee for the count of user licenses availed during the particular year. The payment will be made based on actual license consumption by the Bank.	This minimum commit must be considered as per OEM licences guide at the time of order placement.	Bidder to comply with RFP terms and conditions.
587	84	Payment Terms	UAT sign off for MVP-I & MVP-II - 20% of implementation cost	We request the Bank to amend the payment terms to 10% instead of 20% of the implementation cost i.e. 10% for MVP 1 and 10% for MVP 2	Bidder to comply with RFP terms and conditions.
588	84	Payment Terms	UAT sign off for MVP-III, IV & V - 30% of Implementation Cost	We request the Bank to amend the payment terms to 10% instead of 30% of the implementation cost i.e. 10% for MVP 3, 10% for MVP 4 and 10% for MVP 5	Bidder to comply with RFP terms and conditions.
589	85	Change Requests / Enhancements in the Application	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.	Every regulatory changes needs to be assessed with the impact on the overall implementation. Hence requesting the Bank to update the clause as '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 based on mutual agreement with Bank without any cost to the Bank or as a change request.'	Bidder to comply with RFP terms and conditions.
590	85	Change Requests / Enhancements in the Application	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.	Bidder would like to submit that any implementation cost due to change in regulatory requirements must be govern through change request mechanism at an additional cost to be borne and paid by Bank. Bidder requests Client to modify this section accordingly.	Bidder to comply with RFP terms and conditions.
591	86	Human Resource Requirements	After the go-live of Minimum Viable Product (MVP), the bank intends to continue the journey of Digital Transformation by continuously adding /enhancing the services under proposed Customer Relationship Management Platform. For this purpose, the bidder needs to provide continuous development, enhancement and innovation capability as per the project roadmap and requirements approved by the Bank.	What will be the timeline and payment terms for continuous development, enhancements and innovation on the MVP of various modules?	Bidder to comply with RFP terms and conditions.
592	86	Human Resource Requirements	Throughout the lifecycle of the project, resources shall be available onsite on all days.	Are all the bidder's resources expected to be available on-site for the entire duration of the project. Please clarify on number of resources expected to be on-site for implementation and for what duration	This refers to onsite support requirements specified in the RFP.
593	86	Service Level Agreement (SLA)	SLA format will be shared with the Successful bidder along with Purchase order.	We request the Bank to mutually discuss the SLA format with the successful bidder in case of any amendments along with the Purchase Order	Bidder to comply with RFP terms and conditions.
594	86	Service Level Agreement (SLA)	The supplier shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this RFP and Purchase Order within 30 days from the date of acceptance of purchase order. SLA format will be shared with the Successful bidder along with Purchase order.	Please confirm if the Bank will accept our standard SLA terms and conditions?	Bank will share its SLA format with the Successful bidder along with Purchase order.
595	87	Sub-Contracting	The successful bidder will not subcontract or delegate or permit anyone other than the bidders' personnel to perform any of the work, service or other performance required of the supplier under this agreement without the prior written consent of the Bank. Bank at its own discretion may permit or deny the same. The selected bidder should abide by guidelines issued by RBI Master Direction on Outsourcing of IT Services.	We Assume that the resources can be from the Bidder or the OEM. We also assume that with prior permission of the Bank the resources can be on the payroll of the Bank-permitted sub-contracting partner.	Bidder to comply with RFP terms and conditions.

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
596	88	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, its 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.	Bidder to comply with RFP terms and conditions.
597	88	Jurisdiction and Applicable Law	Jurisdiction and Applicable Law	We request customer to consider jurisdiction of Courts of Law in Bangalore instead of Chennai	Bidder to comply with RFP terms and conditions.
598	89	Liquidated Damages (LD)	Table of Contents	We request customer to cap the Liquidated Damages to 5% of the total contract value	Bidder to comply with RFP terms and conditions.
599	89	Liquidated Damages (LD)	The successful bidder must strictly adhere to the schedules for completing the assignments. 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. In the event that the Bank is forced to cancel an awarded contract (related to this RFP) due to the successful bidder's inability to meet the established delivery dates, the purchaser may take suitable penal actions deemed fit in addition to invocation of performance guarantee. delay beyond the implementation schedule/ scope of RFP, 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.	The language gives an exposure to bidder as it will increase the liability. Please modify	Bidder to comply with RFP terms and conditions.
600	89	Penalty / Guarantees on Response to Errors	Penalty	Request customer to consider cumulative penalty as 10% of TCV	Bidder to comply with RFP terms and conditions.
601	89	Penalty / Guarantees on Response to Errors	Penalty Clause	The penalty clause mentions penalties for various kinds of issues, any issue caused due to code not created by bidder will be governed by SLAs defined by the OEM and for any issues due to external applications - respective application owners.	Bidder to comply with RFP terms and conditions.
602	89	Penalty / Guarantees on Response to Errors	Penalty due to application downtime	OEM has their own SLA and financial credits for uptime. Can the bidder consider those for uptime clauses?	Bidder to comply with RFP terms and conditions.
603	89	Penalty / Guarantees on Response to Errors	Penalty/Guarantees on Response to Errors'	Request the Bank to waive-off the penalty clause	Bidder to comply with RFP terms and conditions.
604	91	Limitation of Liability	Limitation of Liability	Bidder requests Bank to add disclaimer provision in relation to "indirect and consequential damages" as per standard market practice and this is also part of Gem GTC. Hence, Bidder recommends to include the provision as mentioned under Gem GTC Limitation of Liability clause for inclusion: "In any event, neither party shall be liable for any special, incidental, punitive, exemplary or consequential damages arising out of or in connection with the Contract entered between the parties." Bidder requests Client to modify this section accordingly to include above suggested para in clause 31.	Bidder to comply with RFP terms and conditions.
605	91	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 this limit shall not apply to third party claims for a) IP infringement b) Bodily injury (including death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copy right, vendor should defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor	As this may increase the liability exposure of Bidder, request to modify the clause	Bidder to comply with RFP terms and conditions.
606	91	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.	Requesting to add the following language as well w.r.t. indirect damages: Successful bidder will not be liable for any indirect losses, special, consequential or punitive damages or losses, including but not limited to, loss of business or data or profits or goodwill.	Bidder to comply with RFP terms and conditions.

**NOTICE-II: REPLY TO PRE BID QUERIES**  
**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
607	91	Performance Security	Within 15 days of acceptance of Purchase Order, the successful bidder shall furnish to the Bank the Performance Security equivalent to 5% of the contract value in the form of a Bank Guarantee, valid for 62 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.	Bank is requested to put 5% ePbg on project implementation cost only and not include license price and support price.	Bidder to comply with RFP terms and conditions.
608	92	Indemnity Clause	In case of data breach, the Service provider should indemnify Bank for all its acts and omissions. Any penalty imposed on Bank by regulatory / statutory bodies related to data security on cloud, will be passed on to the service provider.	Bidder requests bank to modify second para of Indemnity clause as suggested below, as such any liability under this clause must be solely attributable to Bidder's gross negligent act: "In case of data breach solely and directly attributable to Service Provider's fault, the Service provider should indemnify Bank for all its gross negligent acts and omissions. Any penalty imposed on Bank by regulatory / statutory bodies related to data security on cloud due to reasons stated in forgoing para, will be passed on to the service provider." Bidder requests Client to modify this section accordingly to include above suggested modified para in clause 32.	Please be guided by the corrigendum & addendum 1 of RFP
609	92	Indemnity Clause	In case of data breach, the Service provider should indemnify Bank for all its acts and omissions. Any penalty imposed on Bank by regulatory / statutory bodies related to data security on cloud, will be passed on to the service provider.	We request deletion of this indemnity. In case of any proven breach w.r.t data, we will be liable to the client but providing an indemnity would be difficult.	Please be guided by the corrigendum & addendum 1 of RFP
610	92	Indemnity Clause	Indemnity Clause	We request customer to cap Data breach indemnity to TCV and also to add Bank indemnifying Service provider for data breach.	Bidder to comply with RFP terms and conditions.
611	92	Indemnity Clause	Other Requests	With respect to third party software or material to be procured by the Bidder the Bidder will only pass through or assign to Bank the rights Bidder obtains from such third parties (including warranty and indemnification rights), all to the extent that such rights are assignable. Bidder will not indemnify Bank against third party IP infringement claims for the materials not proprietary to Bidder.	Bidder to comply with RFP terms and conditions.
612	93	Intellectual Property Rights (IPR)	Clause 36 (IPR)	We usually do not transfer of IPR and protect the intellectual property that we do own or control (e.g., general professional experience, tools or third-party software) and that is reflected in deliverables. We expect to preserve our right to use the methodology or the Material underlying it for other engagements, as long as we do not use or disclose our client confidential or pre-existing proprietary information.	Bidder to comply with RFP terms and conditions.
613	94	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.	Bidder to comply with RFP terms and conditions.
614	94	Patent Rights	Patents Rights Infringement for supplied Software	Bidder requests deletion of this requirements under RFP, as such Bidder clarified in Si. No. 7 above, that all Licenses / third-party OEM products will be supplied under resale model where Bank will sign EULA/EUMA directly with such OEM and Bank's concern under this provision will be addressed as per applicable OEM terms. Bidder requests bank to delete this provision or clarify that in principle Bidder is only responsible for its services and if due to its services any third-party IPR infringement claim received by Bank then Bidder will defend Bank from such claims.	Bidder to comply with RFP terms and conditions.
615	97	Termination for Default	The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part a) if the successful bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser b) if the successful bidder fails to perform any other obligation(s) under the Contract. c) If the successful bidder, in the judgement of the Purchaser, has engaged in corrupt or fraudulent practices in competing for or in executing the Contract d) In case of successful Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing For the purpose of this clause "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and "Fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated	Request to include the following termination provision: Bidder may terminate this Agreement, or any particular Services, immediately upon written notice to Client if Bidder reasonably determine that Bidder can no longer provide the Services in accordance with applicable law or professional obligations.	Bidder to comply with RFP terms and conditions.

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
616	98	Confidentiality	<p>The supplier will be exposed to internal business information of the Bank, affiliates, and / or business partners by virtue of the contracted activities. The Bidder / their employees shall treat all data &amp; information collected from the Bank during the project in strict confidence. The Bank is expected to do the same in respect of Bidder provided data / information. After termination of the contract also the successful bidder / supplier shall not divulge any data/ information collected from the Bank during the project.</p> <p>The supplier will have to enter into a Non-Disclosure agreement (Annexure-VII) with the Bank to safeguard the confidentiality of the Bank's business information, legacy applications and data.</p> <p>The supplier will have to enter into a Non-Disclosure agreement (Annexure-VII) with the Bank to safeguard the confidentiality of the Bank's business information, legacy applications and data.</p> <p>The successful bidder and its employees either during the term or after the expiration of this contract shall not disclose any proprietary or confidential information relating to the project, the services, this contract, or the business or operations without the prior written consent of the Bank.</p> <p>The successful Bidder and its employees shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed developed, or implemented by the successful Bidder under this contract or existing at any Bank location. The successful Bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The successful Bidder shall also ensure that all permitted subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the successful Bidder under this contract or existing at any Bank location</p>	<p>Page 154 of Annexure VII, section 4 (Term) should be restricted as 3 years only as per the agreed tenure.</p>	<p>Bidder to comply with RFP terms and conditions.</p>
617	98	Force Majeure	<p>The Successful bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond reasonable control of the Successful bidder and not involving the Successful bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. Delay by sub suppliers of vendor to Vendor will not be considered as cause of force Majeure.</p> <p>If a Force Majeure situation arises, the Successful bidder shall promptly notify the Bank in writing of such condition and the cause thereof but in any case, not later than 10 (Ten) days from the moment of their beginning. Unless otherwise directed by the Bank in writing, the Successful bidder shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.</p> <p>If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the incoming Vendor / Service Provider</p>	<p>We recommend to add below clause under Force Majeure to facilitate remote working</p> <p>(i) To the extent that the provision of the Services is impacted by a pandemic (including COVID-19) and any reasonable concerns or measures taken to protect the health and safety interests of either Party's personnel, the Parties will work together to amend the Agreement to provide for the Services to be delivered in an appropriate manner, including any resulting modifications with respect to the timelines, location, or manner of the delivery of Services.</p> <p>(ii) Where Bidder Personnel are required to be in present at Client's premises, Bidder will use reasonable efforts to provide the Services on-site at [Client] offices, provided that, in light of a pandemic the parties agree to cooperate to allow for remote working and/or an extended timeframe to the extent (i) any government or similar entity implements restrictions that may interfere with provision of onsite Services; (ii) either party implements voluntary limitations on travel or meetings that could interfere with provision of onsite Services, or (iii) an Bidder resource determines that he or she is unable or unwilling to travel in light of a pandemic-related risk.</p>	<p>Bidder to comply with RFP terms and conditions.</p>
618	99	Inspections and Tests	<p>Inspection &amp; Test</p>	<p>We can provide the client or its representative (bound by respective confidentiality obligations) upon request of the latter with all the information and documents directly related to the engagement. Please let us know in case of any issues with the same.</p>	<p>Bidder to comply with RFP terms and conditions.</p>
619	99	Inspections and Tests	<p>The Purchaser or its representative(s), RBI or any Statutory bodies, shall have the right to visit and /or inspect any of the Bidder's premises, at short notice, to ensure that software / code provided to the Bank is secured.</p>	<p>We do not accept the inspection rights with client and suggest if we can provide the Bank or its representative (bound by respective confidentiality obligations) upon request of the latter with all the information and documents directly related to the engagement, without granting access to the our premises.</p>	<p>Bidder to comply with RFP terms and conditions.</p>
620	99	Inspections and Tests	<p>The Purchaser or its representative(s), RBI or any Statutory bodies, shall have the right to visit and /or inspect any of the Bidder's premises, at short notice, to ensure that software / code provided to the Bank is secured.</p> <p>Any charges payable to the Purchaser's representative designated for inspection shall be borne by the Purchaser.</p> <p>Should any inspected or tested Goods/software fail to conform to the Specifications, the Purchaser may reject the Goods/software, and the Supplier shall make alterations necessary to meet specification requirements at no additional cost to the Purchaser.</p>	<p>We request deletion of this clause and amend it on the following lines:</p> <p>We cannot permit any inspection or audits in our premises because of the confidentiality obligations we have with our other clients and vendors. We can only make available the extracts of billing and expense records associated with the services which we are rendering under this contract. Such inspection/ audit shall be done upon prior written notice of at least 1 month and during business hours and shall only be conducted by the Client themselves.</p>	<p>Bidder to comply with RFP terms and conditions.</p>
621	107	Solicitation of Employees	<p>Solicitation of employees</p>	<p>As a business practice we have a policy strongly disavouring agreements with non-solicitation obligations that limit the organization's ability to solicit and/or hire personnel. Any non-solicitation is a difficult business limitation and compliance which is challenging to monitor and adhere to due to the sheer size and nature of our business. Hence, we request that this clause be relaxed.</p>	<p>Bidder to comply with RFP terms and conditions.</p>

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622	108	Substitution of Team Members	If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages.	Bidder requests to delete this section of clause as this is detrimental to the interest of Bidder, as such its is Bidder's responsibility to complete the project successfully as per RFP terms and Bidder must be having flexibility to use its resources accordingly. Also, relevant fact to be noted that Bank is having enough protection under contract terms like imposition of LD/SLA penalty for delay and termination rights there. So, there should not be double/multi layered penalty provisions, which ultimately in any case will impact SLA metrics, if Bidder will not deploy right resources. Hence, Bidder requests deletion of this para.	Bidder to comply with RFP terms and conditions.
623	112	TECHNICAL SPECIFICATIONS	10. Ability to provide historical reports that show trends and allow comparisons between time periods. Ability to incorporate various Graphical Representation in Reports as per bank's requirement.	Please confirm if bank's existing data analytical tool can be utilised for the same.	The proposed CRM solution offered should include built-in reporting capabilities including visualization capabilities.
624	112	TECHNICAL SPECIFICATIONS	16. The solution should have Data leak protection capability which should allow setting security to ensure access to specific information only on validation of some critical fields at user level.	What specific types of data are considered sensitive and require Data Leak Protection?	Bidder to comply with RFP terms and conditions.
625	113	TECHNICAL SPECIFICATIONS	16. The solution should have Data leak protection capability which should allow setting security to ensure access to specific information only on validation of some critical fields at user level.	What are the critical fields that must be validated before granting access to specific information?	Critical fields to be validated before granting access to specific information will be defined as per Bank's requirements.
626	113	TECHNICAL SPECIFICATIONS	17. Availability of Mobile App of CRM with GPS tracking and Geo-tagging functionality	Requesting the Bank to mention who (user personas) and how many are going to use the CRM system in Mobile	Details will be shared with the successful bidder post signing the NDA.
627	114	TECHNICAL SPECIFICATIONS	22. Ability to work offline, and then automatically synchronizes data bi-directionally once connection has been re-established.	Our recommendation is to remove the offline working of application	Bidder to comply with RFP terms and conditions.
628	132	Part II - Commercial Bid	As per the Commercial bid template referring "Table A", a consolidated license cost per user has been asked.	for any SaaS solution, the core CRM, marketing, and analytics will vary in licensing and cannot be clubbed together against the per users price. This is because the Marketing solution prices are usually consumable based (like number of emails, SMS, etc. being sent. This was highlighted in today's PBQ meeting. Hence we request appropriate revision in the commercial bid template	Bidder to comply with RFP terms and conditions.
629	132	Part II - Commercial Bid	Number of Licenses	Please share CRM module wise number of licenses (Sales , Service , Marketing)	All licenses should provide access to all modules. Module-wise licenses not proposed.
630	133	Part II - Commercial Bid	Cost of Implementation of Customer Relationship Management Platform:One-Time CRM Implementation – Deployment on Cloud (installation, configuration, Integration of source systems / interface, Customization, user configuration Training, Testing, Acceptance, Data Migration etc.)	all data migration will be through the banks data warehouse and data lake . without any direct point to point integration with the core systems. can we make this brad assumption?	Data migration is to be done through Bank's middleware using centralized repository (for which data is available in CDR) and integrated with other applications.
631	134	Part II - Commercial Bid	Cost of manpower for onsite support: The selected bidder should provide two (2) dedicated onsite resources for undertaking L1 and L2 activities on 24x7x365 basis (3 shifts per day) [ 2 resource per shift x 3 shift per day] during contract period post go-live. However, charges for resources will be paid from the date of acceptance of the solution of the Bank. The bidder to deploy required number of resources to maintain the defined SLA and ensure that the minimum count of personnel per shift per day is maintained. For 1st year, payment will be made on pro-rata basis for the period from which the support engineers are available in Bank's site post go-live of MVP-1.	Assuming the payment of the support resources will be paid on monthly basis. Please comment if assumption is correct. Also, Any add on resource to manage the workload will be taken care by the bank separately as per the agreed rate card.	Amount payable towards support resources will be calculated on monthly basis, however, payment will be made on quarterly basis from the date of acceptance of the solution of the Bank.
632	134	Part II - Commercial Bid	Pg50 Illustration The platform should support maximum of 15,000 concurrent users (Phase 1: 2,500 concurrent users, Phase 2: 10,000 concurrent users; Phase 3: 15,000 concurrent users)  Pg 57 Illustration Phase 2 TAT - MVP 1,2 = T+150 MVP 3,4,5 = T+300  Pg 132 Illustration Commercial Bid Year-1 = 2,500 users Year-2 = 5,000 users Year-3 = 10,000 users Year-4 = 15,000 users Year-5 = 15,000 users	Kindly confirm Bank's license procurement strategy for CRM transformation under Phase 1, 2 & 3.  Pg 50 illustrates requirement of 15,000 concurrent licenses by phase 3  Pg 57 illustrates Phase 2 completion in T + 300 days where T being the date of signing of contract form  Pg 132 illustrates the breakup of licences to be procured per annum. According to page 132 during Year 1 only 2,500 licenses are needed	Procurement of licenses will be done as per bank's requirement, at its discretion, which is independent of solution implementation phases.
633	173	ANNEXURE-XX - Bidder/ OEM's Past Experience Details	ANNEXURE-XX	We request deviation since it is difficult to obtain a signed annexure from the banks due to various constraints. We request the Bank to consider the Purchase Orders/Scope of work documents signed as per contract to be considered	Bidder to comply with RFP terms and conditions.
634	175	Annexure-XXII - Compliance Statement	Annexure-XXII Compliance Statement Ref: Request for Proposal (RFP) For Supply, Installation, Customization and Maintenance of Customer Relationship Management Platform (RFP No. GEM/2024/B/5766107 dated 30/12/2024)	Please confirm on the following, In such a complex bid, with multiple Terms & Conditions, the Bank must give an opportunity to list out deviations as part of Technical and Commercial submission.The agreement to such deviations, rests solely with Bank - however, as a Bidder we should have the right to list our deviations'.	Please be guided by the corrigendum & addendum 1 of RFP

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635	179	Annexure-XXVI - Checklist of Mandatory Certifications / Audit Report	- SOC 3 - ISAE 3402 - Data localisation SAR report - API assessment and Customized source code (related to the bank) audit certified by a CERT-IN empanelled auditor - ISO 22301 certification - Adherence to NIST (especially 800-53) and Cyber Security Framework (CSF) standard best practices - Security assurance certificate to ensure adherence to the Secure Software Development Lifecycle (Secure SDLC) provided as and when due for renewal - validated by a third party.	The following reports or certifications are yet to be evaluated from our end. Please confirm whether all the points in the checklist are mandatory, or if any compensatory measures will be accepted as sufficient.	Bidder to comply with RFP terms and conditions.
636	179	Annexure-XXVI - Checklist of Mandatory Certifications / Audit Report	Annexures and certification	We may have certifications from different institutes, which will be as per industry standards and not necessary CERTIN Certified, Hope this will be considered	Bidder to comply with RFP terms and conditions.
637	182	Annexure-XXVII - Scoring Sheet for Evaluation of bidders under Site Visits & Reference Check	Annexure-XXVII	For Scoring Sheet for Evaluation of bidders under Site Visits & Reference Check, kindly confirm how many credentials are required to be submitted	Bidder should provide at least one reference for each module. Average marks will be considered for site visit if more than one reference is given for each module.
638	183	Annexure-XXVIII - Bidders experience in implementing Gen AI & Advance Analytics Use Cases	Bidders experience in implementing Gen AI & Advance Analytics Use Cases	, it has been asked for bidder capability of bidder implementing GenAI. Since it was told in today's meeting, the intention of the bank was to ensure the product capability. Requesting the Bank to amend it to "Bidder/OEM" instead of only "bidder".	Please be guided by the corrigendum & addendum 1 of RFP
639	N/A	General	-	DLP (Data Leak Protection) Tool and Kafka is mentioned in the RFP. Will the bank be providing these? Please clarify as it has an impact the TCO.	Data Leak Protection Tool and Kafka to be provided by the Bidder. Proposed CRM solution should be capable of real-time data synchronization and processing between systems including capability to handle asynchronous event notifications and triggers and the same to be implemented using Apache Kafka or equivalent technology.
640	N/A	General	-	For large corporates, would the bank prefer a separate RFP considering the need for domain-specific expertise for implementation?	Bidder to comply with RFP terms and conditions.
641	N/A	General	-	As per our understanding, the bank has its own landing zone. Would the bank like the implementation to be carried out on the existing landing zone?	No. Bank does not have its own landing zone.
642	N/A	General	-	Since Generative AI is still under evaluation in the banking industry, could the bank provide an example of an Indian bank with successful AI implementation for reference?	RFP clause is self explanatory. Bidder to comply with RFP terms and conditions.
643	N/A	General	-	As Generative AI requires an LLM model, is the bank specifically looking for a private LLM tailored for its requirements?	At this stage, the bank is not specifically looking for a private LLM tailored to its requirements. However, the proposed solution should be designed with flexibility to be Gen AI-ready, ensuring it can easily integrate or leverage Generative AI capabilities in the future, as per Bank's requirements.
644	N/A	General	-	Considering that Generative AI requires a GPU, which is a high-cost component, should CRM Vendor treat this as a separate line item under hardware requirements?	Bidder to comply with RFP terms and conditions.
645	N/A	General	-	Could the bank kindly provide a detailed list of all AI models expected to be implemented for normalization benchmarking across CRM vendors, as the absence of such a list could lead to variations and complicate evaluations?	The proposed solution is expected to integrate with Bank's data analytics platform where models such as cross sell/up sell analytics, customer segmentation, propensity, churn prediction, customer winback, product penetration are already available. Bidder to suggest customization of the models wherever required for implementation of required features in CRM. In case Bank does not have requisite analytical model for implementation of any feature (as specified in RFP), such analytical model to be provided by the bidder as part of CRM solution offered.
646	N/A	General	-	Will vulnerability and security testing be handled by the bank or a third-party vendor? For a SaaS implementation, does the bank require a separate environment?	Vulnerability and security testing will be handled by Bank through empanelled third party vendors.
647	N/A	General	-	Could you confirm if the bank requires data extraction for migration and provisioning in a uniform format, as indicated?	Details will be shared with the successful bidder post signing the NDA.
648	N/A	General	-	We understand that all the logs are to be provided to the bank for managing lifecycle in their existing tool like Dynatrace or Appdynamics. Please verify and confirm the requirements.	Comprehensive performance dashboard to be provided by the bidder to Bank for monitoring, performance, uptime of the systems and resources, service availability, adherence to SLA requirements, incident response mechanism, etc. Bidder to comply with RFP terms and conditions.
649	N/A	General	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. If not, CRM Vendor has a separate offering for AI/ML/Analytics that can be leveraged basis requirement and agreement with the Bank.	The proposed solution is expected to integrate with Bank's data analytics platform where models such as cross sell/up sell analytics, customer segmentation, propensity, churn prediction, customer winback, product penetration are already available. Bidder to suggest customization of the models wherever required for implementation of required features in CRM. In case Bank does not have requisite analytical model for implementation of any feature (as specified in RFP), such analytical model to be provided by the bidder as part of CRM solution offered.
650	N/A	General	Analytics	Can we consider MS Power-BI as the bank's solution to provide reporting from CRM?	The proposed CRM solution offered should include built-in reporting capabilities including visualization capabilities.

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651	N/A	General	Architecture	Is there a specific preference of bank for the type of Kubernetes/Container technology?	Bidder to comply with RFP terms and conditions.
652	N/A	General	Budgetary	Is this digital transformation already budgeted?	The query is outside the scope of the RFP deliverables.
653	N/A	General	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.
654	N/A	General	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.
655	N/A	General	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 successful bidder.
656	N/A	General	Clauses & Subclauses	Can we as a vendor suggest alternate sub-clauses or palatable deviations to the ones mentioned in the RFP document	Please be guided by the corrigendum & addendum 1 of RFP
657	N/A	General	Current marketing stack	What is current campaign mgmt tool used by Indian bank ? what are the current challenges ?	Details will be shared with the successful bidder post signing the NDA.
658	N/A	General	Datalike	What is existing datalake ? how data is dumped (frequency)	Bank is having centralised repository (CDR) which is updated on T+1 basis.
659	N/A	General	Deployment	What is the preferred form of deployment strategy planned for CRM i.e. On-Premises, Private Cloud or Public cloud?	Bidder to comply with RFP terms and conditions.
660	N/A	General	Deployment	In case Indian Bank is looking for Private Cloud, do you have a private landing zone?	Bidder to comply with RFP terms and conditions.
661	N/A	General	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.
662	N/A	General	Digital Journeys	Do you have any existing digital journeys? If yes, do you have a win-back process in place?	Various Digital Journeys 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
663	N/A	General	Email	How many outgoing mail servers (SMTP) are to be configured for sending outgoing mails (if required)?	Details will be shared with the successful bidder post signing of NDA.
664	N/A	General	E-sign & document generation	Could you please confirm if there is a requirement for document generation or e-signature capabilities within the CRM? If document generation is needed, could you please provide a tentative list of documents.	Bidder to comply with RFP terms and conditions.
665	N/A	General	General	Dates for Demonstration, use cases and scope for demonstration	Will be notified at the time of sending invite. Bidder to comply with RFP terms and conditions.
666	N/A	General	General	Can bidder pitch a combination of modules from different OEMs? Example Sales from OEM1, Service from OEM2 to offer best of breed solution?	Bidder to comply with RFP terms and conditions.
667	N/A	General	Guarantee and Warrantee:	Request to consider Guarantee and Warrantee period of 30 Days	Bidder to comply with RFP terms and conditions.
668	N/A	General	Historical Data size	What is the database size of bank's existing CRM systems?	Details will be shared with the successful bidder post signing the NDA.
669	N/A	General	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.
670	N/A	General	Infra	Do you require DR with 50% or 100% capacity of Production?	DR is required at 100% capacity of DC
671	N/A	General	Infra	As per the RFP, the production environment require high availability. Please confirm.	Bidder to comply with RFP terms and conditions.
672	N/A	General	Infra	Please share Purging policy percentage for volume data at the end of each year	Details will be shared with the successful bidder post signing the NDA.
673	N/A	General	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.
674	N/A	General	Infra	We support both MS SQL and Oracle. However, we understand that the bank is inclined towards Oracle Database only. Please confirm.	Model proposed by bank for CRM is SaaS based. It is upto the bidder to use the oracle stack as per proposed solution.
675	N/A	General	Infra	As per our understanding, infra will be managed by Indian Bank or third party CSP. Please confirm the same.	Bidder is responsible for supply, configuration and maintenance of cloud infrastructure as part of SaaS based CRM solution.
676	N/A	General	Integration	Do you have a Middleware/DWH in place? If Yes, kindly mention which. If No, kindly share Integration strategy.	Bank has IBM middleware solution in place.
677	N/A	General	IT Landscape	Please share the current IT Landscape. (Architecture diagram for all systems pulling data from/pushing data to current CRM)	Details will be shared with the successful bidder post signing the NDA.
678	N/A	General	Last Date for receipt of bids 31/01/2025 at 03:00 PM	Bank should provide at least 06 weeks time to each bidder after releasing/publishing all the query responses to submit the bid.	Please be guided by the corrigendum & addendum 1 of RFP
679	N/A	General	Licensing Commitment	Is bank committing to license count for each year as mentioned in RFP irrespective of deployment.	Year wise number of licenses given in RFP is indicative only.
680	N/A	General	Mobility	Please specify no. of users who will be accessing Mobile App and from which department.	Details will be shared with the successful bidder post signing the NDA.
681	N/A	General	N/A	Does the CRM solution need to support multiple languages for users and/or customers? If yes could you please specify the languages needed to be supported for both customers and users separately	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 with option to configure other language as per Bank's requirements.
682	N/A	General	N/A	Are there any requirements for multi-currency support? If so, please specify which currencies	Bidder to comply with RFP terms and conditions.

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683	N/A	General	N/A	Is the CRM expected to be deployed across multiple geographic locations globally? If yes, please specify the locations	No. To be deployed in branches/ offices of Indian Bank situated in India and Bank's call centre initially and may also be extended to Bank's subsidiary (IndBank Global support services limited) and to customers for data collection later on.
684	N/A	General	N/A	Should the CRM accommodate different business processes or workflows based on regional requirements or will these be standardized across all geographies?	Bidder to comply with RFP terms and conditions.
685	N/A	General	OCR	It is assumed that any OCR capabilities required for the project will be provided by Karza or designated 3rd party vendor. No customizations or development have been considered as a part of scope	Bidder to comply with RFP terms and conditions.
686	N/A	General	Offer Management	How does the bank currently manage cross sell/up sell?	Through Branch Network, call centre and through available digital channels.
687	N/A	General	Other Projects	Currently, are you also running any other digital transformation projects apart from CRM?	The query is outside the scope of the RFP deliverables.
688	N/A	General	Other Requests	Bidder's liability under this RFP shall be limited to 100% of fee for Bidder's scope of work only.	Bidder to comply with RFP terms and conditions.
689	N/A	General	Other Requests	In addition, Bidder will not be responsible or liable for any third party product failure or defect or for delays or non-performance of the scope which needs to be performed by the third party OEM Bidders, however Bidder shall help Bank in raising issues with the third party OEM's which are identified by Bank in the hardware supplied or software licensed by third party OEMs to Bank, however ultimate responsibility to resolve the issue raised by the Bidder solely remains with the OEM's directly basis the EULA and/or other agreements executed between the Bidder and Bank, without any contractual or penal implications on the Bidder.	Bidder to comply with RFP terms and conditions.
690	N/A	General	Pricing Bid Format	Since there will be multiple license components involved, can we submit the pricing as per individual components instead of flat per user pricing?	Bidder to comply with RFP terms and conditions.
691	N/A	General	Product Management	What are the products & product categories across each vertical?	Details will be shared with the successful bidder post signing the NDA.
692	N/A	General	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. Please confirm if Indian Bank's IT team or CSP team can perform the following: A. Infrastructure Supply, Support and Maintenance B. Security Maintenance C. Deployment D. Disaster Recovery and Business continuity E. Testing: a. Application Security (VAPT) b. Performance Test c. Load/ Stress d. SIT e. UAT F. Customer's side integration a. Data Migration activity b. ETL activities c. Integration jobs (Any data, which has to be fetched from legacy system to staging) d. API/ webservices (Any API, which need to be custom developed to integrate with core system) G. Training and Roll out activities	Bidder to comply with RFP terms and conditions.
693	N/A	General	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.)	Details will be shared with the successful bidder post signing the NDA.
694	N/A	General	Reporting	We propose to include the below clause: Any information, advice, recommendations or other content of any reports, presentations or other communications we provide under this Agreement ("Reports"), other than Client Information, are for Client's internal use only (consistent with the purpose of the particular Services) including Client's board of directors, its audit committee, or its statutory auditors and not for disclosure externally outside your organization. Client may not rely on any draft Report and consultant shall not be required to update its Final Report.	Bidder to comply with RFP terms and conditions.
695	N/A	General	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.)	All licenses should provide access to all modules. Module-wise licenses not proposed.
696	N/A	General	Segmentation	How does the bank do segmentation of customers currently?	Currently, customer segmentation is being done based on customer's demographic details, transaction behaviour, wallet share, relationship tenure with Bank.



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697	N/A	General	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 post signing of NDA.
698	N/A	General	Sizing Related Queries	Please refer to Sheet 2,3,4 - "Retail Sizing", "MSME Sizing", "Agri Sizing" for confirming sizing related queries	Details will be shared with the successful bidder post signing the NDA.
699	N/A	General	Submission Dates	Request for extension till Mid of February for bid submission to assimilate all the reference documentation for eligibility and evaluation	Please be guided by the corrigendum & addendum 1 of RFP
700	N/A	General	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
701	N/A	General	System	Please define the name of solution and purpose which are used currently:	Details will be shared with the successful bidder post signing the NDA.
702	N/A	General	System	Core Banking Solution	Details will be shared with the successful bidder post signing the NDA.
703	N/A	General	System	Document Management System	Details will be shared with the successful bidder post signing the NDA.
704	N/A	General	System	AD platform/User access management /SSO logins	Details will be shared with the successful bidder post signing the NDA.
705	N/A	General	System	Lead Management System	Details will be shared with the successful bidder post signing the NDA.
706	N/A	General	System	Campaign Management	Details will be shared with the successful bidder post signing the NDA.
707	N/A	General	System	Service/Ticket Management	Details will be shared with the successful bidder post signing the NDA.
708	N/A	General	System	Business Process Management	Details will be shared with the successful bidder post signing the NDA.
709	N/A	General	System	Loan Origination System	Details will be shared with the successful bidder post signing the NDA.
710	N/A	General	System	Digital Lending Platform	Details will be shared with the successful bidder post signing the NDA.
711	N/A	General	System	Digital Marketing Platform	Details will be shared with the successful bidder post signing the NDA.
712	N/A	General	System	Call Centre/Contact Centre System	Details will be shared with the successful bidder post signing the NDA.
713	N/A	General	System	Mobile Banking App	Details will be shared with the successful bidder post signing the NDA.
714	N/A	General	System	Internet Banking	Details will be shared with the successful bidder post signing the NDA.
715	N/A	General	System	EFRMS System	Details will be shared with the successful bidder post signing the NDA.
716	N/A	General	System	CGRS System	Details will be shared with the successful bidder post signing the NDA.
717	N/A	General	System	Trade Finance System	Details will be shared with the successful bidder post signing the NDA.
718	N/A	General	System	Debit Card Management System	Details will be shared with the successful bidder post signing the NDA.
719	N/A	General	System	Credit Card Management System	Details will be shared with the successful bidder post signing the NDA.
720	N/A	General	System	eKYC System	Details will be shared with the successful bidder post signing the NDA.
721	N/A	General	System	vKYC System	Details will be shared with the successful bidder post signing the NDA.
722	N/A	General	System	FI Solution/Gateway	Details will be shared with the successful bidder post signing the NDA.
723	N/A	General	System	Mail Server	Details will be shared with the successful bidder post signing the NDA.
724	N/A	General	System	SMS Gateway	Details will be shared with the successful bidder post signing the NDA.
725	N/A	General	System	Chatbot/Chat tool	Details will be shared with the successful bidder post signing the NDA.
726	N/A	General	System	HRMS	Details will be shared with the successful bidder post signing the NDA.
727	N/A	General	System	Analytical/BI	Details will be shared with the successful bidder post signing the NDA.
728	N/A	General	System	AI/ML	Details will be shared with the successful bidder post signing the NDA.
729	N/A	General	System	Cross sell System	Details will be shared with the successful bidder post signing the NDA.
730	N/A	General	System	Enterprise Service Bus/API engine	Details will be shared with the successful bidder post signing the NDA.
731	N/A	General	System	ETL Tool	Details will be shared with the successful bidder post signing the NDA.
732	N/A	General	System	Database Activity Monitoring Tool - DAM McAfee	Details will be shared with the successful bidder post signing the NDA.
733	N/A	General	System	Privileged Identity Management - PIM Arcos	Details will be shared with the successful bidder post signing the NDA.
734	N/A	General	System	Security Information and Event Management - SIEM IBM Qradar	Details will be shared with the successful bidder post signing the NDA.
735	N/A	General	System	Any other?: (Please mention)	Details will be shared with the successful bidder post signing the NDA.
736	N/A	General	System	Is reporting DB required or not?	As model proposed by bank for CRM is SaaS based, bidder is responsible for providing necessary infrastructure on cloud.
737	N/A	General	System	What are the systems planned to be sun-set during and post implementation?	Initially, the CRM solution is expected to integrate with applications / systems listed under SECTION – III of RFP. Existing applications may be phased out at a later stage, based on Bank's requirements.
738	N/A	General	System Integrations	Which solution/version is used for CASB?	CASB to be provided by the bidder.
739	N/A	General	System Integrations	Does bank's MDM tool (Workspace One by VMWare) have license to enforce app controls like restriction of screenshots?	Yes. Bank's MDM tool has license to enforce app controls like restriction of screenshots.
740	N/A	General	System Integrators/Consulting Partner	For this digital transformation of new CRM, is there any System Integrator (SI) partner or Consulting partner involved?	Details will be shared with the successful bidder post signing the NDA.
741	N/A	General	System Rollout	As per our understanding, the overall system rollout will be carried out by Indian Bank. Please confirm.	To be rolled out by the bidder in consultation with the Bank.
742	N/A	General	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. Please confirm.	The training requirements as detailed in the RFP document has to be carried out by the bidder. Bidder to comply with RFP terms and conditions.
743	N/A	General	Team Structure	What is the team structure of the organization?	Details will be shared with the successful bidder post signing the NDA.
744	N/A	General	Technical Challenges	Currently, are there any technical challenges you are facing with existing systems?	Details will be shared with the successful bidder post signing the NDA.
745	N/A	General	The Bidder should host the Platform in High Availability mode, along with DR and a minimum uptime time of 99.50% per month. Monthly penalty will be deducted for downtime of the CRM Solution (excluding scheduled downtime) as detailed in RFP under point no 28 (Penalty/ Guarantees on response to errors).	Is there a DR site available for the consultant to use?	As model proposed by bank for CRM is SaaS based, bidder is responsible for providing necessary infrastructure on cloud.

**NOTICE-II: REPLY TO PRE BID QUERIES**  
**REQUEST FOR PROPOSAL (RFP) FOR SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM**  
**GeM BID NO: GEM/2024/B/5766107 Dated 30/12/2024**

S. No.	Page No.	Para No. Final	Description	Query details	Bank's Reply
746	N/A	General	User count	What is the maximum and concurrent users for following module; - Leads & Sales Management. - Campaign Management : Outbound/Outreach Call. - Campaign Management : Marketing Plan, Design & Execution. - Service Management. - Users who would use more than one of above (ex, RMs who need Sales & Service)	All licenses should provide access to all modules. Module-wise licenses not proposed. Solution to support maximum of 15,000 concurrent users
747	N/A	General	User personas and duties	Please list down use persona wise count: like Sales Manager 'x' count, Zonal Head 'y' count, ASM 'z' count, etc. and also list down access to functionality they will need like Sales: full features, read only features, partial features - like lead management only, etc.: Service: full features, read only, etc.	All licenses should provide access to all modules. Module-wise licenses not proposed.
748	N/A	General	Verticals	What are the different verticals for which Indian Bank needs to implement this new CRM solution: 1. Retail (Individual) 2. Corporate (Non Individual) 3. SME Is there any other vertical which needs to be considered?	CRM solution will be implemented in all major bank verticals.
749	N/A	General		It is assumed the only English language and Indian Currency is required for implementation. Please confirm.	Bidder to comply with RFP terms and conditions.
750	N/A	General		Request customer to consider exclusion of termination rights of Bidder for material breach and default payment.	Bidder to comply with RFP terms and conditions.
751	N/A	General		Which IVR Vendor is currently being used?	Bank at present has an outsourced CTI solution (Avaya Telephony) which also provides IVR services. However, Bank is in the process of migrating to new call centre application.
752	N/A	Other Requests	Other Requests	All Goods including any hardware, software or 3rd party material required for successful completion of the project will be provided to Bank on a resale basis. Bidder and Bank shall execute a resale agreement in the form and format provided with Bidder's proposal.	Bidder to comply with RFP terms and conditions.
753	N/A	Other Requests	Other Requests	All terms and conditions corresponding to the Goods or hardware, software or 3rd party material (such as delivery, inspection, audit, performance, SLA, penalties, warranties, liabilities, solution uptime, functional guarantee etc.) in the RFP shall not apply to Bidder and shall be dealt under the relevant documentation (EULA, Licensing term) between the OEM and Bank. For the purpose of clarity, Bidder shall have no liability (including SLA, solution uptime, resolution time for 3rd party materials etc.) arising out of failure of any Goods or 3rd party material (including hardware/software).	Bidder to comply with RFP terms and conditions.
754	N/A	Other Requests	Other Requests	Any "bandwidth/network" required for completion of scope will be directly procured by Bank.	Bidder to comply with RFP terms and conditions.