

Response to queries received in Pre-bid meeting dated 30.05.2020

EOI (Ref. No. EOI/KCCB/IT/2020-1)

for

Supply, Installation, Testing, Configuration, Integration, Implementation, Commissioning and Maintenance of BUSINESS INTELLIGENCE & DATA ANALYTICS (DASHBOARD) SOFTWARE AND DIGITAL MARKETING

Sr. No.	Description	
1	Clarification Sought	Format for Pre-Bid Query submission : No format has been given in EOI document
	Comments from Bank	Prospective bidders may submit queries in any convenient format.
2	Clarification Sought	Supply, Installation, Testing, Configuration, Integration, Implementation, Commissioning and Maintenance of following softwares: 1. Business Intelligence & Data Analytics (Dashboard, etc.) 2. Digital Marketing Both are different solution, so please allow the bidders to quote for either of the solutions.
	Comments from Bank	Refer Clause No. 10(12)
3	Clarification Sought	The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks during the last 2 years and be currently running in India. Since proposed solution take a lot of time for implementation, request to consider at least 03 supply in last seven years.
	Comments from Bank	---/Revised
4	Clarification Sought	Earnest Money @ Rs. 5,00,000/- (Rupees Five Lakhs Only) should be submitted along with the EOI in the form of Demand Draft payable in favour of the Managing Director, The Kangra Central Cooperative Bank Limited at Dharamshala. EOIs without Earnest Money shall be out rightly rejected. As per government of India, EMD should be exempted for MSMEs. Please modify.
	Comments from Bank	No Change. The condition donot apply to KCCB.
5	Clarification Sought	The sealed envelope containing complete set of hard copy of EOI (the response to EOI along with the required documents, EMD) and cost of EOI document shall be superscribed on the top of the envelope "EOI for Supply, Installation, Testing, Configuration, Integration, Implementation, Commissioning and Maintenance of Business Intelligence & Data Analytics (Dashboard) and Digital Marketing" in response to EOI/KCCB/IT/2020-1 dated 24.04.2020". Please allow courier and speed post.
	Comments from Bank	No Change. EOI do not mention any such restriction and prospective bidders are free to decide the mode of submission and ensure timely delivery as per specified date and time. Bank will not be responsible for late receipts.
6	Clarification Sought	Cost of EOI should be exempted for MSMEs.
	Comments from Bank	No Change. The condition donot apply to KCCB.
7	Clarification Sought	Business Intelligence & Data Analytics Dashboard module scope of work
		Does the client has any technology preferences for ETL & Business Intelligence?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
8	Clarification Sought	How many users are anticipated to use the BI Reports, Dashboard and Data Warehouse and expected concurrency?
	Comments from Bank	Bank has mora than 200 branches in five districts of Himachal Pradesh. Daily Transaction Volume : 70K-100K aproax Database Size aproax – 1TB – 2TB Please refer to the statistics available on the Bank website www.kccb.in
9	Clarification Sought	Does client has any specific preference towards slection between private vs. public cloud?
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/NCIIPC or any statutory and regulatory authorities.

10	Clarification Sought	Does client has preference in selecting cloud vendor?
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
11	Clarification Sought	Please provide us the details for each of the scoped source systems database & version?
	Comments from Bank	Refer to Clause 5(1)(d), 5(1)(e) Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
12	Clarification Sought	What is the daily transaction volume (No. of Records/ size in GB/TB)? Also, please confirm total volume of existing data?
	Comments from Bank	Bank has more than 200 branches in five districts of Himachal Pradesh. Daily Transaction Volume : 70K-100K approx Database Size approx – 1TB – 2TB Please refer to the statistics available on the Bank website www.kccb.in
13	Clarification Sought	Please confirm Real time data replication required in centralized data warehouse?
	Comments from Bank	Refer to clause 5(1)(j) Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
14	Clarification Sought	Please confirm proportional break-up of these reports? Is there any further breakup by subject areas for these reports.
	Comments from Bank	Refer to clause 5(1)(j) Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
15	Clarification Sought	Are there any time sensitive reports that need to be delivered within a specific SLA (especially regulatory reports)? If yes, then please let us know the total number of such reports?
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
16	Clarification Sought	Kindly let us know about the frequency of data load and data refresh in proposed solution?
	Comments from Bank	Refer to clause 5(1)(j) Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
17	Clarification Sought	The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks/ Private Sector Banks/ Co-operative Banks / Regional Rural Banks during last 2 years and be currently running in India We request you to modify this clause as 3 references for Banking, Financial and Insurance Services Industry during last 5 years and global Project experience to be consider?
	Comments from Bank	---/Revised
18	Clarification Sought	What are the products the bank offers to customers and what are the channels through which these products are offered.
	Comments from Bank	All kinds of modern day Banking products through various delivery channels are offered to customers.
19	Clarification Sought	What is the core banking platform that the bank uses and what functionalities does it provide.
	Comments from Bank	Bank uses the CBS platform which was trusted and used by the best and the biggest PSU Banks of the country. It provides all kinds of functionalities as required in Banking Industry.
20	Clarification Sought	How does the bank store its data, is the database maintained internally or externally and it is uniform for all bank data or does it vary depending on product etc. What data is stored on an ongoing basis
	Comments from Bank	Data is stored in the Database in DC and DR. There may also be data/information available in various heterogenous formats with different departments.
21	Clarification Sought	What are some of the business analyses that are regularly performed at the bank.

		What software (e.g. Microsoft excel etc.) are used for those. What data query languages are used to fetch data from databases. What internal reporting is already being performed at the bank
	Comments from Bank	Refer to the EOI document for Bank's requirement. Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
22	Clarification Sought	What digital channels does the bank employ as of now. Where is the website hosted, what web data are recorded, and how are they accessed. How are changes to the web and mobile channels made.
	Comments from Bank	Besides CBS Bank has also deployed NEFT/RTGS/IMPS/Mobile Banking/Ecom/Internet Banking etc and may deploy any other/upcoming channels as per requirement.
23	Clarification Sought	Do you employ any external vendors for digital and other marketing purposes. What services do they provide
	Comments from Bank	Refer to the EOI document for Bank's requirement.
24	Clarification Sought	What internal and consultant resources are routinely employed by the bank in areas of IT systems Website and mobile Databases Business Analyses Marketing
	Comments from Bank	Refer to the EOI document for Bank's requirement.
25	Clarification Sought	Bidder must have 3 years experience in the field of implementation proposed solutions. We have provided solutions for other businesses, however, not for a banking system as we are proposing now - so requesting exception on this point.
	Comments from Bank	---/Revised
26	Clarification Sought	The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks during the last 2 years and be currently running in India We do not have any past experience in implementing the proposed solution in a public sector bank as most of our clients are from Canada - so requesting exception on this point.
	Comments from Bank	---/Revised
27	Clarification Sought	In case of OEM as Bidder, should have a turnover of more than Rs. 50 Core in the last successive three Audited Financial years and in case of Authorized Channel Partner/Distributor as a bidder should have a turnover Rs. 30 Crore in the last successive three Audited Financial years cumulatively. We have been in operations from last 6 years and have a turn over less than 5 crores with a net positive worth in last 3 years -so requesting exception on this point.
	Comments from Bank	---/Revised
28	Clarification Sought	EMD -since we are interested to file tenders for both Analytical Dashboard and Digital Marketing modules - so do we need to submit EMD of INR 5 lakh for each module separately? or can we propose solutions for both modules with EMD 5 lakh only?
	Comments from Bank	---/Revised
29	Clarification Sought	The platform we use is used by number of Financial institutions for Business Management like Mastercard, Softbank, Putnam . However, DIACTO does not have direct experience for Banking domain but we do see this as a limitation, as our tool can be rapidly deployed for any industry. Hence. can the Banking industry experience criteria be waived off?
	Comments from Bank	---/Revised
30	Clarification Sought	What sort of Digital Marketing apart from the modules mentioned (SEO / ASO, etc) are you envisioning? Could you please elaborate? "Digital Marketing Module - (Search Engine Optimization/App Store Optimization (SEO/ASO), Email Marketing, Marketing Automation, Pay – Per – Click/Search Engine Marketing (PPC/SEM), Social Media Marketing, Account Based Marketing, etc.)."
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bank expects the prospective bidder to be well versed with Banking

		Business Intelligence requirement in respect of Digital Marketing and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
31	Clarification Sought	Our company is a startup which is 2 years old. It fits into our country's vision of encouraging more home-grown talent. Hence, we request you to kindly relax the following criteria of this EOI. <ul style="list-style-type: none"> • The Bidder's Company should be in existence for minimum three years. • Bidder must have 3 years' experience in the field of implementation proposed solutions. • The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks / Private Sector Banks / Cooperative Banks / Regional Rural Banks during the last 2 years • The Bidder should have been posting profits for last three financial years and should have a net positive worth.
	Comments from Bank	---/Revised
32	Clarification Sought	Could you please elaborate on what do you mean by "modules" being independent of each other? Does this mean that the scope of work of the EOI may be divided into more than 1 party and multiple companies could be engaged to execute the project.
	Comments from Bank	Refer to clause 10(12) It is clarified that both requirements i. e. Business Intelligence Analytics/DashBoard and Digital Marketing are independent requirements.
33	Clarification Sought	In this lockdown situation, I hope the bid documents will be accepted via e-mail.
	Comments from Bank	Refer to Clause 11
34	Clarification Sought	Will it be acceptable if we bid only for the BI solution part and NOT the Digital Marketing part?
	Comments from Bank	Yes, Refer to clause 10(12)
35	Clarification Sought	Tender Fees and Earnest Money Deposit The Tender Fess and EMD should be exempted for MSME units. The public procurement policy for MSMEs order, 2012 is applicable to all central ministries/ Change Proposed SUs / departments and has become mandatory w.e.f 1st April 2015. Under this policy the participation fee and EMD will be exempted along with other benefits mentioned in the policy for all the MSMEs registered with District Industries Centre (DIC) or Khadi & Village Industries Commission (KVIC) or Khadi & Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or Directorate of Handicrafts and Handlooms or Udyog Aadhar Memorandum or any other body specified by Ministry of MSME under the public procurement policy irrespective of relevance of product category and capacity of the MSME. Kindly consider it and exempt MSME Registered Companies from submission of Tender Fees and EMD.
	Comments from Bank	No Change. The condition donot apply to KCCB.
36	Clarification Sought	Eligibility: The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks during the last 2 years and be currently running in India. Kindly allow this criterion to be met by Bidder or OEM Change Requested : The proposed solutions should have been supplied & managed by the bidder or OEM in at least three Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks during the last 2 years and be currently running in India.
	Comments from Bank	---/Revised
37	Clarification Sought	Eligibility: In case of OEM as Bidder, should have a turnover of more than Rs. 50 Crore in the last successive three Audited Financial years and in case of Authorized Channel Partner/ Distributor as a bidder should have a turnover Rs. 30 Crore in the last successive three Audited Financial years cumulatively. This clause should be waived off for MSME units as MSME are exempted from Turnover criterion as per the orders by the Government.
	Comments from Bank	The condition donot apply to KCCB.

		---/Revised
38	Clarification Sought	Consortium Request you to allow Consortium so that bidders can bid for both solutions – BI and SEO with a system integrator. Allow consortium to meet the eligibility criterion.
	Comments from Bank	Refer to Clause 10(12) It is not mandatory to quote for both the parts.
39	Clarification Sought	Detailed Scope of Work Be either hosted on the cloud or configured to run on private dedicated servers. The decision to host it on Cloud or Private servers will be of the bank and the bank shall provide the same to the eligible vendor. The same is not to be quoted in the RFP.
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
40	Clarification Sought	Detailed Scope of Work Capable of handling massive amount of multi - structured data laying in desperate systems. Kindly provide the details of the various sources of data. The responsibility to provide data in structured format will be the responsibility of the bank.
	Comments from Bank	“desperate” may be read as “disparate” Refer to Clause 5(1)- (a),(d), (e), (f) Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. Prospective bidder and proposed solution shall be capable of meeting the requirement of the EOI. The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
41	Clarification Sought	Detailed Scope of Work Connects across heterogeneous systems, removing the need to generate reporting from each one individually. Kindly provide the details of the various heterogeneous data from where Centralized Data Repository is to be made. The responsibility to provide data in structured format will be the responsibility of the bank.
	Comments from Bank	Refer to Clause 5(1)- (a),(d), (e), (f) Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. Prospective bidder and proposed solution shall be capable of meeting the requirement of the EOI. The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
42	Clarification Sought	Detailed Scope of Work Removes the need to manually wrangle data by plugging directly into core systems databases. Usually CBS and other software don’t allow direct access to the database. The responsibility to provide data in structured format will be the responsibility of the bank.
	Comments from Bank	Data available existing formats will be supplied. Refer to Clause 5(1)- (a),(d), (e), (f) Prospective bidder and proposed solution shall be capable of meeting the requirement of the EOI.
43	Clarification Sought	Being able to visualize Key performance indicators, or KPIs Kindly provide the number of KPI’s and dashboards required to be built and monitored. Kindly freeze a number.
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.

44	Clarification Sought	Identify and track the specific areas of concern - to generate real-time reports and thus to facilitates business decisions. The responsibility to provide data of the various software being used by the bank in structured format will be the responsibility of the bank. We will be able to generate near to real time or historical reports as per the frequency in which the data is provided.
	Comments from Bank	Data available in existing formats will be supplied. Refer to Clause 5(1)- (a),(d), (e), (f),(j) Prospective bidder and proposed solution shall be capable of meeting the requirement of the EOI. Bank requires the bidders expertise to meet the desired objective.
45	Clarification Sought	Source Code In our view the source code of the software should be provided with following rights on the source code : <ul style="list-style-type: none"> • it can be used only to maintain the software whose fees has been paid to the vendor • it cannot be duplicated in any form or sold or copied • it cannot be transferred to any third party • the customer is free to make modifications in the source code. However, all such modifications or changes shall also be handed over to the vendor. In no way shall any change made change the rights on the software.
	Comments from Bank	Not relevant to EOI requirement
46	Clarification Sought	The Bank invites sealed Expression of Interest (EOI) for Supply, Installation, Testing, Configuration, Integration, Implementation, Commissioning and Maintenance of following: 1. Business Intelligence & Data Analytics (Dashboard, etc.) 2. Digital Marketing There are two different tools/software/solutions that are asked in the EOI. Does bank envisages integration between the both? If yes what are the scope and results expected from the Integration?
	Comments from Bank	Refer to Clause 10(12)
47	Clarification Sought	Business Intelligence & Data Analytics (Dashboard, etc.) Module : - Banking Dashboard is an integral element in business intelligence and shall : - a) include the set of techniques and tools for the transformation of raw data (information) into meaningful and useful information for Business analysis (finding trends/forecasting trends etc. b) include the use of analytics software to create data visualizations that are interactive. c) be either hosted on the cloud or configured to run on private dedicated servers. d) capable of handling massive amount of multi - structured data laying in desperate systems. e) connects across heterogeneous systems, removing the need to generate reporting from each one individually. f) removes the need to manually wrangle data by plugging directly into core systems databases g) being able to visualize Key performance indicators, or KPIs h) allows to track performance both currently and historically. i) use predictive analysis to forecast future performance. j) Identify and track the specific areas of concern - to generate real-time reports and thus to facilitates business decisions. What is the Data Volume with Bank which will be utilized by Analytics and BI Tool? What is the total number of users who will be accessing the BI tool and what would the maximum concurrency? How many number of Dashboard required to be build as part of the project? How many total reports are required to be created? What is the complexity (simple/medium/complex) and frequency (hourly, daily, weekly, monthly etc.) of the reports and dashboards?
	Comments from Bank	Bank has more than 200 branches in five districts of Himachal Pradesh. Daily Transaction Volume : 70K-100K approx Database Size approx – 1TB – 2TB Please refer to the statistics available on the Bank website www.kccb.in Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
48	Clarification Sought	“Digital Marketing Module - (Search Engine Optimization/App Store

		Optimization (SEO/ASO), Email Marketing, Marketing Automation, Pay – Per – Click/Search Engine Marketing (PPC/SEM), Social Media Marketing, Account Based Marketing, etc.).” How many digital campaigns needs to be created as part of the Digital Marketing solution scope and frequency of the campaigns?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
49	Clarification Sought	General Does Bank have any existing Business Intelligence and Digital marketing tools in place?
	Comments from Bank	No
50	Clarification Sought	General What are the digital channels envisaged by Bank as part of Digital Marketing solution?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
51	Clarification Sought	1. What will be the approximate size of the database?
	Comments from Bank	Bank has more than 200 branches in five districts of Himachal Pradesh. Daily Transaction Volume : 70K-100K approx Database Size approx – 1TB – 2TB Please refer to the statistics available on the Bank website www.kccb.in
52	Clarification Sought	For support how many members are expected to be onsite or can we manage things remotely?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
53	Clarification Sought	Do you need reporting along with a dashboard?
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
54	Clarification Sought	Estimated number of dashboards that will be required.
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
55	Clarification Sought	How many tabular reports you need?
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
56	Clarification Sought	Do you have a datacenter where we can host our server for BI?
	Comments from Bank	Yes, Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
57	Clarification Sought	Whether we can access their database directly as read-only or we have to copy it to a different database?
	Comments from Bank	Data available in existing formats will be supplied. Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
58	Clarification Sought	What is the expected SLA/ time frame for project engagement?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
59	Clarification Sought	Are these reports to be integrated into an existing web application? If yes on which technology the web application is built on?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology

		Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
60	Clarification Sought	What is the duration of implementation and support?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
61	Clarification Sought	Can we work with remote desktop on the server to update, install builds?
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
62	Clarification Sought	What is your expectation from Digital Marketing? What is the motive of the campaigns: a) Spread awareness regarding the product/ service, b)Getting visitors' on platform or c)Generating leads or d)All the above Do you have any specific preference for the targeting Audience Ex: Age, Gender, Location? Which platforms do you want us to target? Do you have any specific platforms in mind or you are open to our suggestions. Banks can decide on how much budget they want to put on paid marketing like google ad or other paid media on a monthly basis? Is it ok with you? Who are your competitors in your area/ what they are doing differently from you. Tell us about your ideal customer. Who are they? How old are they? What gender are they? Where do they hang out online? What are their interests?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
63	Clarification Sought	Bidder must have 3 years experience in the field of implementation proposed Solutions. Request to changed to Bidder must have 3 years experience in the field of Supply, Installation, Testing, Configuration, Integration, Implementation, Commissioning and Maintenance of BUSINESS INTELLIGENCE & DATA ANALYTICS (DASHBOARD) SOFTWARE .
	Comments from Bank	---/Revised
64	Clarification Sought	The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks during the last 2 years and be currently running in India Request to changed to The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks/ BFSI/ PSU/GOVT. during the last 2 years and are currently running in India.
	Comments from Bank	--/Revised
65	Clarification Sought	EMD @ Rs. 5,00,000/- for both solution (BI and Digital Marketing). If we participate in any one solution then EMD will remain the same or it will change.
	Comments from Bank	---/Revised
66	Clarification Sought	General: Can you please explain current MIS/BI Architecture landscape - Applications/ Reporting tools etc. ,if any General: Please Specify the challenges that you face in current BI Lands Change Proposed or Reporting Landscape that needs to be addressed in proposed solution.
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement

		through the proposed solution.
67	Clarification Sought	General : considering 5.1.a where it say 'include the set of techniques and tools for the transformation of raw data (information) into meaningful and useful information' in respect to this are there any existing or preferred tools for ETL, Data Quality, Data Integration, Reporting tools ?
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
68	Clarification Sought	Data Source : Considering various segments of banking like Retail/NetBanking,Overseas,Treasury,Debit /Credit Cards, what are the different source systems that we need to incorporate in the expected soltuion E.g like CRM,ERP,CBS or Inhouse Application etc.
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
69	Clarification Sought	Data Source: is there any streaming data(real time data) from governement regulatory websites, internet or IOT devices that needs to be considered as a part of the data source now or in future Data Source: what would be the database for that respective source system? E.g Like Oracle, Mysql, MSSql, DB2 etc.
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
70	Clarification Sought	Data Source: d) capable of handling massive amount of multi - structured data laying in desperate systems. With respect to Sr. no 4 what is the format of the data stored in the source system? To be defined in either of the below formats: - Semi-Structured -Structured -Unstructured formats(Images, Documents etc)
	Comments from Bank	“desperate” may be read as “disparate” Refer to Clause 5
71	Clarification Sought	Data Source: e)Identify and track the specific areas of concern - to generate real-time reports and thus to facilitates business decisions. In respect to 5.1.e 'real-time reports' does all report require real-time visualization or what would be number of reports whose frequency need to be consider for real time or in batches?
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
72	Clarification Sought	What is current Data size? What is the expected Avg Data Growth Year on year with respect to Source System ?
	Comments from Bank	Bank has mora than 200 branches in five districts of Himachal Pradesh. Daily Transaction Volume : 70K-100K aproax Database Size aproax – 1TB – 2TB Please refer to the statistics available on the Bank website www.kccb.in
73	Clarification Sought	Is there any Historical Data that needs to be Migrated ? If yes what is the Size of that data ?
	Comments from Bank	Can be discussed and finalised with selected bidder.
74	Clarification Sought	Data Management : What are the various channels where you want to query structured or unstructured data directly, irrespective of the funcational or non - functional user.
	Comments from Bank	Data is stored in the Database in DC and DR. There may also be

		data/information available in various heterogenous formats with different departments.
75	Clarification Sought	Data Management (Customer 360) What are some advanced analytics uses cases you wish to implement, like customer 360 where in you can get the complete portfolio of the services being used by a particular customer of your bank.
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
76	Clarification Sought	Data Management Do you need a simplified view(Catalog) for all your data where in you can tag different departments with a custom report for that department and can also check it's association and lineage with inter related entities without any technical expertise and will aslo provide an overall Business Glossary to you. Are there any Applications(Downstream) where data need to be pushed from reporting Server of designed solution ?
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
77	Clarification Sought	Infrastructure Is the Expected Solution to be deployed on Cloud or on-prem or Hybrid?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities
78	Clarification Sought	Infrastructure If yes, what will be your Recovery Time Objective and Recovery point Objective in disaster recovery?
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
79	Clarification Sought	Cloud Are there any restrictions with respect to the Geo location when storing the data? Eg most govt. bodies have a restriction that their data shouldn't move out of India or any particular state in India.
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
80	Clarification Sought	Compliance With respect to Banking domain ,Compliance and data Security plays a major role so currently how it is being handled ?
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
81	Clarification Sought	AI/ML: Apart from predictive analysis, what is the roadmap for AI/ML use cases?
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.
82	Clarification Sought	Data Visualization b)include the use of analytics software to create data visualizations that are interactive. Is there any Data Visualization Tool currently being used for generating

		Dashboards? If not, is there any preferred visualization tool that you have in mind?
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
83	Clarification Sought	Data Visualization Which Licensing scheme would be preferred? Subscription or perpetual ?
	Comments from Bank	Based on the requirement of the proposed solution and to be specified by the bidder.
84	Clarification Sought	Data Visualization What would be total number of users and what would be percentage of concurrent Users? What would be percentage growth of users for visualization Year on year for next 5 years ?
	Comments from Bank	Bank has more than 200 branches in five districts of Himachal Pradesh. Daily Transaction Volume : 70K-100K approx Database Size approx – 1TB – 2TB Please refer to the statistics available on the Bank website www.kccb.in
85	Clarification Sought	Data Visualization Is there any rule based reporting format such as XBRL which you follow as a bank, to submit reports to regulatory bodies like RBI etc.
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/ NCIIPC or any statutory and regulatory authorities.
86	Clarification Sought	What is the current data landscape? What systems and databases are in use currently? Is there a plan for the data warehouse to encompass all divisions or a specific division e.g. operations, sales etc. What is the customer and transaction volume we are looking at? i.e. what is the size of the data and what is the expected archival policy/history requirement? How many end users are expected to use the BI platform? are there specific roles in mind for access control and is fine grained access control necessary (i.e. users can see only some parts of data)?
	Comments from Bank	Bank has more than 200 branches in five districts of Himachal Pradesh. Daily Transaction Volume : 70K-100K approx Database Size approx – 1TB – 2TB Please refer to the statistics available on the Bank website www.kccb.in
87	Clarification Sought	Is there a requirement for pre-built dashboards from a view perspective or are we also looking at self service? If self service also, do you need technology support also? What level of Analytics is expected and are there any use cases identified? Is there a need to build the models and maintain them or will this be done by the bank themselves? Is there a data strategy in place with requisite levels of governance? How is personal data treated currently?
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
88	Clarification Sought	In case of OEM as Bidder, should have a turnover of more than Rs. 50 Crore in the last successive three Audited Financial years and in case of Authorized Channel Partner/Distributor as a bidder should have a turnover Rs. 30 Crore in the last successive three Audited Financial years cumulatively. OEM Bidder turnover should be 15 Crs in 3 Years and Channel Partner Turnover should be 10 Crs. In last 3 Years total, please allow Start ups as well as Modi Ji always talking about start ups consideration and make in India concept. Our offering is Make in India products.
	Comments from Bank	---/Revised
89	Clarification Sought	EMD Amount. Please help to accept EMD Amount as 2.5 Lacs for Digital marketing and 2.5 Lacs for Data Analytics. If vendor is going for anyone EMD should be 2.5 Lacs

	Comments from Bank	---/Revised
90	Clarification Sought	The Bidder shall ensure that the entire IT infrastructure to be provided as part of this EOI shall be in conformity with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, Reserve Bank of India guidelines and other statutory and regulatory authorities. The Bidders shall specifically mention and attach the various guidelines of GOI/RBI/NABARD etc which are being complied. – Is Hardware scope is the part of Bidder. Need more clarity on above point 7 in page 6.
	Comments from Bank	Bank expect the empanelled bidder/agency to come up with digital strategy and execute it. Bidder is required to propose end-to-end complete solution.
91	Clarification Sought	When can we showcase our capabilities on given requirements
	Comments from Bank	Will be intimated during the process only to technically capable shortlisted bidders based on the proposal submitted
92	Clarification Sought	As we have entered late in this so how can we submit EOI. Can we pay EOI along with Tender Documents on 16 June?
	Comments from Bank	Refer to EOI Document
93	Clarification Sought	What is the product support in years for software and hardware both because costing will change accordingly.
	Comments from Bank	---/Revised
94	Clarification Sought	Is consortium allowed to bid jointly. Please look into this on two companies consortium and all. I wanted to go consortium for Digital Marketing and all.
	Comments from Bank	Refer to Clause 10(12) It is not mandatory to quote for both the parts.
95	Clarification Sought	Manufacturer Authorization Certificate from OEM be enclosed as Annexure EG- 2. Need to elaborate and we have own products made in Open Source.
	Comments from Bank	---/Revised
96	Clarification Sought	The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks during the last 2 years and be currently running in India. Couple of modules are using by 2 Multinational Banks (Barclays and American Express Bank) of our Scikiq Data Analytics Product not all modules. Delivery happened in service models to those banks and they are still using our modules. Please consider Multinational Banks as referenceable customers as they are using in India and abroad of DaaS Labs offerings.
	Comments from Bank	---/Revised
97	Clarification Sought	Please allow online submission on due dates due to Covid. EMD/EOI amount with proposal will courier .
	Comments from Bank	Refer to EOI Document
98	Clarification Sought	EOI submission and proposal submission is different? What is the next action after this queries. Do we need to submit EOI first and then Tender submission on 16 June, please explain?
	Comments from Bank	Complete proposal in accordance with EOI document is required to be submitted as per the procedure specified in EOI document.
99	Clarification Sought	Please consider open sourced Product (Scikiq) of our company which is using worlds two big banks with great functionalities. These international banks is using couple of modules for data analytics, Dashboards, reports etc. I will share Banking use cases.
	Comments from Bank	The Bidder shall ensure that the entire IT infrastructure/Services to be provided as part of this EOI shall be in conformity and compliance with the requirements of applicable ISO standards, applicable provisions of Information Technology Act, 2000, ITAA 2008 , guidelines and instructions issued from time to time including those related to cyber security compliances by RBI/GOI/MoF/CERT-IN/NABARD/CISTE/NCIIPC or any statutory and regulatory authorities.
100	Clarification Sought	When can we submit Annexure II , III (a and b) and IV (a and b) - Any date for this as we have not yet submitted the details?
	Comments from Bank	Only to be submitted with proposal.
101	Clarification Sought	What are the Business Intelligence / dashboard analytics requirements pertaining

		<p>to Digital marketing data sources ? Kindly elaborate.</p> <p>Please describe a list of web urls / properties that have marketing user journey's / additionally buy journeys for SEO & DM improvement.</p> <p>Please share any branding / common, omnichannel UX (user experience) goals / objectives</p> <p>Which are your primary channels for campaign execution and response capture ?</p> <p>Also if using email/ sms who are the current vendors? What is the current maturity of these programs and benchmarks.</p> <p>What are the objectives for app store optimization.</p> <p>What are expectations and objectives of social media marketing program</p> <p>Account Based marketing is useful for B2B scenarios, additionally do you use CRM as lead management? please describe CRM application in use</p>
	Comments from Bank	<p>Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.</p> <p>The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.</p>
102	Clarification Sought	<p>Please share any volumes of both B2C and B2B customers also for B2C what are the volumes of active customers / prospect volumes of any affiliate partners of KCCB</p> <p>Any other marketing offers/campaigns/ loyalty programs and campaign calendar from recent past.</p> <p>Any design agency or requirements for user stories have been created / HTML developed and web site revisions in recent past ?</p> <p>Is KCCB using any web analytics tool ?</p> <p>Any other major reference apart from Banking (of size comparable of KCCB) can be provided as we have many other major references available for digital marketing.</p>
	Comments from Bank	<p>Bank expect the empanelled bidder/agency to come up with digital strategy and execute it.</p> <p>The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.</p>
103	Clarification Sought	<p>6.6 Bidder must have 3 years' experience in the field of implementation proposed solutions</p> <p>Bidder must have more that 2+ years' experience in the field of implementation similar solutions</p>
	Comments from Bank	---/Revised
104	Clarification Sought	<p>The proposed solutions should have been supplied & managed by the bidder in at least three Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks during the last 2 years and be Bidder/s required to submit document as follow Annexure EG -6: - 1. As per Annexure - III -A for Business Intelligence & Data Analytics (Dashboard, etc.) Module.</p> <p>The proposed solutions should have been supplied & managed by the bidder in any of the Public Sector Banks/Private Sector Banks/ Cooperative Banks/Regional Rural Banks/ government agencies during the last 2 years and be Bidder/s required to submit document as follow Annexure EG -6: - 1. As per Annexure - III -A for Business Intelligence & Data Analytics (Dashboard, etc.) Module.</p>
	Comments from Bank	---/Revised
105	Clarification Sought	<p>"multi - structured data" Could you please give sample of this type data?</p> <p>Is it mean that Data is Structured only or it is semi structured and unstructured data too</p> <p>What is the possible formats of the Raw Data(csv,xls,rdbms,...etc)</p>
	Comments from Bank	<p>The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.</p>
106	Clarification Sought	<p>What are the source systems which will need to be considered to extract the data ex: Corebanking,Trading...etc</p>
	Comments from Bank	All existing systems and any future system, if adopted by the Bank.
107	Clarification Sought	<p>Does the Data Quality to be considered in scope or Data is at acceptable quality?</p> <p>Give us some high level details of 2 or 3 Predictive/forecasting usecases to be considered</p>

		No of reports and dashboards to be considered for scope - Batch and Real time
	Comments from Bank	The Bank expects the prospective bidder to be well versed with Banking Business Intelligence requirement and its application and shall be aware of the regulators requirement and shall have the capability to fulfill such requirement through the proposed solution.
108	Clarification Sought	Eligibility Criteria – 6.7 Three Banks in India will be difficult, request to allow global experience to be considered.
	Comments from Bank	---/Revised
109	Clarification Sought	Could you please help us with the Data Volumns to be considered for sizing the solution like Rawdata size, daily data size, retention perid...etc No of users of the solution like Normal users, power users, Data scientetist... and no of concurrent users
	Comments from Bank	Bank has mora than 200 branches in five districts of Himachal Pradesh. Daily Transaction Volume : 70K-100K aproax Database Size aproax – 1TB – 2TB Please refer to the statistics available on the Bank website www.kccb.in
110	Clarification Sought	Forfeiture of EMD If bidder is unable to bid during the RFP stage as legal & financial terms are not clear at this stage, the EMD deposit shall be returned?
	Comments from Bank	It applied only to those who has submitted their bid proposal.