

Sr. no.	Page no	Clause Number	RFP Clause	Bidders remark	Bank's Remarks
1	29	A - 1	Bank's Corporate Website (English & Hindi) along with CMS (Content Management System) functionality to be migrated, hosted and maintained till Go Live of new Website.	Do we need to maintain existing website till new gets live?	Yes, As per RFP Terms
2	29	B - 3	Professional Graphic Design of website should load quickly and a pleasure to look at Overall design concept for the website, optimized in terms of brand identity, accessibility, usability and content distribution. Flexibility to add new minor specifications at no charge. Graphic User Interface & Aesthetics being the most tangible in defining the overall appeal of the website needs to be focused on. Buttons and navigation graphics will be standardized for all pages, where appropriate for the design. Improvement in navigation.	Flexible specifications at no cost means which kind of specifications?	Please be Guided by RFP
3	29	B - 5	Website should have provision for Chatbot solution as per Chatbot specifications mentioned in the RFP	Who will pay for any third-party service like the chatbot which we use in a project?	To be considered in Project Cost
4	29	B - 7	Website should be compatible with E-commerce Capabilities.	What do you mean by E-Commerce capabilities?	Future Scope for Integration With E-Commerce Websites.
5	29	B - 9	Testing & quality assurance - The website should go through vigorous internal and external quality assessment (QA) processes before go live or the next phase in the development process.	Will you provide QA team or we need to do QA?	Both Bidder and Bank team
6	29	B - 12	Hardware Sizing for proposed solution: The bidder will be responsible for sizing of all required hardware, software, applications, utility soft./tools, database, storage, network devices/equipments, internet bandwidth requirement, power and space requirements etc. adequately. The sizing of above specified items shall be specifically listed out by the bidder at the time of submission of the RFP response under technical proposal as per the format provided in Annexure 14.	Server will be given by you or do we need to purchase it at our cost?	Server to be arranged by bidder, please be guided by RFP
7	30	B - 13	Auto switchover to DR Site (with automatic files & database synchronization) implementation, help and support through-out the contract period. Bidder has to suggest cost effective solution for the implementation of DR Site for the proposed website. Bidder should have to conduct DR drill & submit relevant reports to the bank once in every 3 month as a part of Warranty and AMC contract.	Explain point 13 means do we need to implement another website also which will work as supportive website?	Please be Guided by RFP
8	32	C - 9	Integration with Call Center & CRM.	Integration with call center and CRM???	Please be Guided by RFP
9	32	D - 2	Facilitating lodging of customer complaints by integration through existing complaint portal of bank.	What do you mean by integrating existing complaint portal? Do you want to add whole module in current or just want the link?	Please be Guided by RFP
10	33	D - 7	Treating personal and public devices separately.	What do you mean by personal and public device?	Personal Device used by Individuals and public device available for public use
11	33	D - 19	Should be able to provide following reports – User level reports (Total users, active users, engaged users, new users, average number of conversations per user, users' demographics wise distribution, sessions per day, user feedback rating etc), Conversation level report – (Conversation Starter Messages, Total Bot Interactions Success Count, Fallback count, New Conversations, In Bound Messages), BOT KPIs (User Retention, Dashboard, Response Time, Fallback rate, User satisfaction, Bot Availability, Word to error ratio).	There are various reports listed out. Do they increase based on Punjab Bank's requirements?	Yes, As per RFP Terms
12	33	D - 23	The Bot should have the provision of advertisement placeholder. Bank shall decide to activate or deactivate the placeholder. The placeholder should integrate with other solutions/tools meant to publish and measure the various parameters related to ad/campaigns etc.	What do you mean by other solution or tool in order to manage advertisement placeholder?	Please be Guided by RFP
13	37	F - 1	The website has to be guarded against any type of cyber-attacks. This would include checking the material given by the Bank itself for in-built vulnerabilities or if they could cause vulnerabilities.	VAPT - Need to daily basic testing? what it include?	Please be Guided by RFP & Addendum.
14	37	F - 5	Develop and deploy the website with latest technology with Content Management System (CMS).The source code has to be tested for security vulnerabilities by 3rd party and report has to be shared to the bank.	Source code has to be tested for security vulnerabilities by 3rd party, what the mean of 3rd party?	Please be Guided by RFP & Addendum.
15	37	F - 6	The hosting infrastructure (Operating system, Database etc.) should be secured through firewall, Antimalware, Intrusion prevention and Anti Advance persistence threat tools/appliances.	For a security firewall, Antimalware all that need to purchase by vendor or bank give that?	Bidder will be responsible for all infrastructure at their end, As per RFP Terms
16	37	F - 11	Vendor should allow regular/quarterly security audit of the system by bank or its authorized agency as per their requirements and the company to ensure rectification of the audit observations as part of maintenance. Any audit/security enhancement proposed by the Government or Law enforcing agency should be carried out by the vendor at no cost to the bank.	Explain the point F-11 in security requirement.	Please be Guided by RFP
17	38	F - 18	Deploy public facing services in a zone (DMZ) different from the application services. The Database nodes (RDBMS) should be in a separate zone with higher security level.	Please explain whole point no. 18	Please be Guided by RFP
18	Genera -		Hardcopy of documents to be sent through postal services	For the companies having MSME exemption which other documents than interity pact has to be sent in hardcopy	Please be Guided by RFP
19	9	Chapter 1	The Bidder should have developed and Hosted dynamic and bi-lingual (English and Hindi) website/s for at least two Scheduled Commercial Banks /Financial Institutions / PSU / Government Organization.	We request you to consider works done for private/public listed companies as well	Please be Guided by RFP
20	Genera -		Onsite deployment of resources	Please provide us the frequency for onsite visit of our developers	As per Bank's Requirement
21	Genera -		-	What is the data size of existing data and please brief about the format of data?	Approx data size is 80GB as on date.
22	29	5.1 SCOPE OF WORK	4. Provide and support easy to use content management solution for developing, posting and managing the overall content of the website	In order to provide a solution adhering to recent technical advancements, we would suggest the proposed Content Management System should have built-in AI capabilities so that AI recommended contents can be created. This will help the department have a solution that possesses newer and latest technologies.	Please be Guided by RFP
23	29	5.1 SCOPE OF WORK	6. To develop any new modules/new integration/API Integrations during the full period of contract, as per requirement of the Bank at no extra cost and the same can be used as per bank's requirement (either on bank's website or intranet).	Since the website is required to be integrated via APIs, the proposed CMS should be Headless in nature so that readily available APIs are available for flexible integration.	Please be Guided by RFP
24	29	5.1 SCOPE OF WORK	7. Website should be compatible with E-commerce Capabilities.	Based on industry trends, we would suggest the proposed platform should have built-in CMS and e-Commerce capabilities within the same platform.The e-Commerce capabilities should be full-fledged with Product Management, Order Management, Discount, Product specification Management, built-in payment gateways etc.	Please be Guided by RFP
25	29	5.1 SCOPE OF WORK	8. Website should have multimedia compatibility with video, images,infographics	As per trends in similar Banking Website RFPs, we would suggest the proposed CMS should have built-in Digital Asset Management so that there is a centralized repository to store documents, images, videos etc with versioning, workflow, and metadata management.	Please be Guided by RFP
26	29	5.1 SCOPE OF WORK	Search Suggestion	An important capability that we believe is missing in the RFP is that the CMS should have built-in Enterprise grade Search Engine to allow free and fuzzy text search, multilingual searches, predictive and context aware searches.	Please be Guided by RFP
27	30	5.1 SCOPE OF WORK	16. The addition/modification/customization/Enhancement of the modules in the website is to be done viz. Tender/Recruitment Module, Retail Loan Applications Management System, Online Customer Grievance (SPGRS),EMI Calculator, One Time Settlement module, etc., if / as & when required by the Bank	In order to provide a solution adhering to recent technical advancements, we would suggest the proposed CMS should have built-in Low Code capabilities so that new applications, Web Forms, Lead capture Forms can be quickly created using a GUI without any technical dependency.	Please be Guided by RFP
28	30	5.1 SCOPE OF WORK	23. The license for the solution to be Enterprise level/supported version for all the modules/domains offered without any restriction on the users	We would suggest the proposed CMS platform should be of Enterprise Open Source grade so that along with Enterprise nature, CMS source code availability is also ensured	Please be Guided by RFP

30	30	5.1 SCOPE OF WORK	23. The license for the solution to be Enterprise level/supported version for all the modules/domains offered without any restriction on the users	The license of the proposed platform should be the same inclusive of CMS and e-Commerce.	Please be Guided by RFP
32	30	5.1 SCOPE OF WORK	23. The license for the solution to be Enterprise level/supported version for all the modules/domains offered without any restriction on the users	The license should be not GMV based since e-Commerce is also expected	Please be Guided by RFP
34	33	E. For Website Hosting:	1. Provide dedicated hosting services which includes design, commissioning, installation, configuration, operationalization, testing, go-live services (i.e. manage and maintenance of all proposed H/w, S/w, Utility, Tools etc.), DC/DR managed services. 3. The provided infra set up should be dedicated for Bank and no sharing of Hardware is allowed.4. The hosting of the server will have to be done by Bidder in India.	Please suggest the hosting model. Is it to be on-premise or cloud and PaaS based hosting models also accepted?	It can be on-premise or Cloud, please be guided by RFP and Addendum.
35	41	5.2 Existing Modules/Functionality (Website/Webserver)	Total no of users-Active Users: 4686	Please provide more details on the Active Users count. Is it the number of active website visitors?	Users here refer to CMS users
36	41	5.2 Existing Modules/Functionality (Website/Webserver)	Total no of users-Active Users: 4686	Please provide peak visitors per second observed.	Users here refer to CMS users
37	41	5.2 Existing Modules/Functionality (Website/Webserver)	Query	Please provide the details on number of non-Production environments required to be provisioned.	Only one UAT environment
38	1	Bid to RA enabled-Yes	Bid to RA enabled-Yes	Please remove this clause because its decrease price very low and then you will not get quality of services in such low price.	Please be Guided by RFP
39	1	RA Qualification Rule	H1-Highest Priced Bid Elimination	Please remove this clause.	Please be Guided by RFP
40	2	ePBG Detail	ePBG Percentage(%)-5% and RFP-10%	GEM Says PBG 5% and Tender RFP says 10%, Please clarify it.	Please be Guided by RFP. PBG will be 10%
41	9	1.1 Minimum eligibility Criteria for the Bidders	Should have development and support center in India. Hosting Server and data should reside in India. Just a support office will not suffice, need full-fledged development office in India.	Please amend this clause - Should have development and support center in Delhi/NCR. Hosting Server and data should reside in India. Just a support office will not suffice, need full-fledged development office in Delhi/NCR.	Please be Guided by RFP
42		Additional		Please provide new development time period and payment terms	Please be Guided by RFP
43			The Bidder should have developed and Hosted dynamic and bi-lingual (English and Hindi) website/s for at least two Scheduled Commercial Banks /Financial Institutions / PSU / Government Organization.	We request you to please consider English language website.	Please be Guided by RFP
44			(A) The bidder should have developed at least one website compliant with Web Content Accessibility Guidelines (WCAG) 2.2, level A, AA or above.	We did not understand the meaning of supporting documents, to the satisfaction of Bank, duly verified. Please clarify?	Declaration on Compnay's letter head with list of websites.As per RFP Terms
45	9	1.1 (EC8)	The Data Centre (DC)/ DR where the websites will be hosted should be tier III or above and ISO 27001 and should follow all the ISO process.	Kindly confirm that the Data Centre will be Meity Empanalled	Please be Guided by RFP and addendum.
46	29	5.1 B (6)	To develop any new modules/new integration/API Integrations during the full period of contract, as per requirement of the Bank at no extra cost and the same can be used as per bank's requirement (either on bank's website or intranet).	From your previous experiences kindly highlight the quantum of the work in terms of hours that might be needed to develop any new modules/new integration/API Integrations	Please be Guided by RFP
47	29	5.1 B (7)	Website should be compatible with E-commerce Capabilities	Kindly suggest the type of products and services that will be the part of e-commerce system	Future Scope for Integration With E-Commerce Websites.
48	30	5.1 B (16)	The addition/modification/customization/Enhancement of the modules in the website is to be done viz. Tender/Recruitment Module, Retail Loan Applications Management System, Online Customer Grievance (SPGRS),EMI Calculator, One Time Settlement module, etc., if / as & when required by the Bank.	Kindly clarify if this module have to be re-developed	Please be Guided by RFP
49	31	5.1 B (29)	Vendor has to provide for STQC compliance certificate. Provide certificate once in every six months.	Kindly clarify if VAPT, GIGW Compliance, Security Certificate will be part of te STQC Compliance	Please be Guided by RFP and addendum.
50	32	C. 1	The new website must be multi lingual i.e. Hindi ,English and other Regional Languages as and when required by Bank	How many languages will be the part of the new Website	As per Bank's Requirement
51	32	C. 9	Integration with Call Center & CRM	Kindly clarify the lead generated on the website will be integrated to the CRM and Call Centre. If others, Please specify the scope of the work.	As per Bank's requirement,Please be Guided by RFP
52	27	Chapter 3 Deliverables	Project schedule: Migration of Existing website Within 30 days from the date of acceptance of Purchase Order Designing of Sample Layout and handing over to Bank : Within 30 days from the date of acceptance of Purchase Order Development, Code audit Vulnerability assessment and hosting: Within one month from the date of acceptance of design layout	Based on our interpretation of the RFP, we find the allocated timeline of 2 months for development and security audit to be insufficient. Therefore, we kindly request an extension of the timeline to ensure the delivery of a robust solution.	Please be Guided by RFP and addendum.
53	29	SOW Point (5)	Website should have provision for Chatbot solution as per Chatbot specifications mentioned in the RFP.	Who will bear the cost of any paid plugin or license (if required) - Bidder or Client? Please confirm.	Bidder will bear all the cost.
54	29	SOW Point (6)	To develop any new modules/new integration/API Integrations during the full period of contract, as per requirement of the Bank at no extra cost and the same can be used as per bank's requirement (either on bank's website or intranet).	Here, We are assuming that all the APIs for any external integration will be provided by the client. Please confirm if our understanding is correct.	APIs will be provided by Bidder
55	29	SOW Point (7)	Website should be compatible with E-commerce Capabilities.	Here, we understand that certain products will be sold on the website and a complete e-commerce flow is required including payment gateway integration for processing payments. Please confirm, if our understanding is correct. Also clarify, Who will bear the costs associated with Payment Gateway Integration. - Bidder or client ?	Future Scope for Integration With E-Commerce Websites. Bank will provide Payment Gateway
56	30	SOW Point (12)	Hardware Sizing for proposed solution: The bidder will be responsible for sizing of all required hardware, software, applications, utility soft.tools, database, storage, network devices/equipments, internet bandwidth requirement, power and space requirements etc	Here, we'd like to ask the client to specify all necessary pre-defined hardware, devices, and equipment required for the design and development of the enhanced bank website.	Please be Guided by RFP and addendum, Bidder has to take care of all infrastructure.
57	30	SOW Point (13)	Bidder shall be responsible for complete migration (Application of existing data to the new solution (If required, Bidder shall develop necessary extraction tools for extracting data from the existing systems of the Bank).	Please specify the size of data in GBs that needs to be migrated from the existing system to the newly developed platform.	Approx data size is 80GB as on date.
58	30	SOW Point (16)	The addition/modification/customization/Enhancement of the modules in the website is to be done viz. Tender/Recruitment Module, Retail Loan Applications Management System, Online Customer Grievance (SPGRS),EMI Calculator, One Time Settlement module, etc., if / as & when required by the Bank.	Here, please give an idea of the type of modifications/ customizations/ enhancements that may be required in the existing systems. Is there any major change expected in the mentioned modules? If yes then please provide details on such requirements.	As per Bank's Requirement.

59	32	Requirements Point (2)	Integration with Call Center & CRM	<p>Please provide details regarding the call center setup and the specific integrations needed. We assume that the client will supply all necessary APIs for integration with the existing system . CRM, or call center.</p> <p>Kindly confirm if our understanding is accurate.</p>	API to be consumed by Website will be provided by respective application team, and vice versa.
60	33	Website Hosting Point (1)	Provide dedicated hosting services which includes design, commissioning, installation, configuration, operationalization, testing, go-live services	<p>Please give an idea of the user traffic on the website/portal every month and the number of concurrent users on the website/portal.</p>	Approx. 4-5 Lacs visitors for Q4 FY 2023-24
61	34	Website Hosting Point (10)	Monitoring Website's Uptime/Downtime and generating instant website failure/down SMS/email alerts/report to email administrator and Bank team.	<p>We would like to clarify the number of bulk SMSs and Emails required to be sent every month.</p> <p>Also, who will bear the cost of bulk email and SMS packages including DLT registration?</p>	Bank will take care of DLT registration. Bank will provide Email & SMS APIs.
62	40	-	Maintenance of Intranet Site including Operating System, Database, Application, Middleware etc., other than hardware.	<p>Here, we understand that the successful bidder will solely maintain all intranet applications throughout the contract period, with no requirement for redevelopment. Please confirm if this understanding is correct.</p>	Please be guided by RFP
63	-	-	General Query	<p>Is there a requirement for onsite deployment of Manpower during the development or maintenance phase?</p> <p>Please clarify.</p>	Please be guided by RFP
64	-	-	General Query	<p>We assume that the existing domain name will be used and its renewal will be in the scope of the client.</p> <p>Please confirm.</p>	Bank will take care of Domain
65	-	-	General Query	<p>We understand that content authoring will be in the client's scope, and the bidder will be responsible for a one-time upload of the content before the go-live date. Subsequently, content management will be handled by the Admin via the CMS. Please confirm if our understanding is accurate.</p>	Please be guided by RFP
66	9	1.1 Minimum eligibility Criteria for the Bidders	(A) The bidder should have developed at least one website compliant with Web Content Accessibility Guidelines (WCAG) 2.2, level A, AA or above- Necessary supporting documents, to the satisfaction of Bank, duly verified are required to be submitted.	<p>As per the mentioned clause in the RFP, could you please specify precisely what type of supporting documents regarding compliance with the Web Content Accessibility Guidelines (WCAG) 2.2 should be submitted by a bidder?</p>	Declaration on Company's letter head with list of websites.As per RFP Terms
		EC-7			