



BOB Financial
Credit reimagined

RFP for Selection of vendor for Website Redesign and Maintenance - RFP NO: CO: BFSL / SYS RFP/ 2022-23/ 13

Sr. No.	Pg No	Point No	Tender Original Clause	Clarification	Request for Change / Modification / Addition / Deletion	BFSL Responses
1	8	2.1	Applications	Point from RFP - The bidder has to manage the integration with the below system (Onboarding system, Middleware,... etc)	What technology does the mentioned systems have?	These systems are on Java, IBM ESB, Angular (on Ionic) etc. Details will be shared with selected bidder.
2	8	2.1	Applications	The bidder has to manage the integration with the below system (Any other system that comes in future)	Request more clarity on the type of systems that may come under Others	These could include On-premise or cloud-based systems, In-house developed or third-party software on any prevailing technology.
3	9	3	Scope of Work		What is the current programming language of the website?	Java and PHP.
4	9	3	Scope of Work		Is there a prerequisite for a technology/ language to be used for the development or can we suggest?	No prerequisites but the proposed technology and language need to be communicated/proposed during the bidding process and if multiple choices then BFSL choose between the option and with mutual agreement proceed with project execution.
5	9	3	Scope of Work		As mentioned, BOB financial will provide hosting infrastructure with servers, who will maintain the same, BOB or bidder?	Hardware infra will be maintained by BOB but any required software recommended as part of the implementation and developed services and code will be managed by bidder.
6	9	3	Scope of Work		Are there any existing API integrations done?	Yes
7	9	3	Scope of Work		Does this tender include subdomains apart from https://www.bobfinancial.com/ ?	Yes
8	9	3	Design	Website to have sections for static information, dynamic,... other websites/ microsites etc. apart from standard / mandatory sections of a credit card website.	Other Websites/Microsite, pls specify details	Redirections to other subsidiaries and sister concerns and third-party solutions. Please browse through bobfinancial.com for more clarity.
9	10	3	Design	Personalization of websites for regular visitors/users should be included as an important module and should act dynamically i.e. displaying the content, email sending, image adaptiveness, sms sending, etc.	Will SMS & Email API be provided?	Yes
10	10		Basic Pages & Modules	Pages include Login, Registration	Register, Login, Forgot Password, and Apply Now currently redirects to another page, for example, https://online.bobcards.com/Login.aspx?ReturnUrl=%2f for login. Is this domain included as well?	Only redirection
11	10		Basic Pages & Modules	Offer Pages with Coupon code apply functionality & redirections	Could you share more details about Coupon code apply functionality?	Customer should be able to copy Coupon code from the Offer thumbnail & copy it to the respective Offer landing page URL to apply code & avail offer
12	12		Content Management	CMS should allow users to create preview pages before publishing it on the site. There should be 2 instances of the site viz. one for staging and one for production	Will staging server infrastructure be shared by BOB or to be managed by bidder?	BFSL will provide the Staging server details during the project execution.

13	5	1.7	Important Details (Schedule of Events, contact & communication details etc.)	<p>Bid document cost (non-refundable) INR 10,000/-</p> <p>Bid Security (EMD) INR 500,000/-</p>	<p>Bid Security (also known as Earnest Money) is to be obtained from the bidders except Micro and Small Enterprises (MSEs) as defined in MSE Procurement Policy issued by Department of Micro, Small and Medium Enterprises (MSME) as per General Financial Rules 170, 2017.</p> <p>We are a Small category MSE bidder, hence requesting you to allow Tender Fee & EMD payment exemption.</p>	Relaxation to MSME on providing relevant documents
14	5	1.7	Important Details (Schedule of Events, contact & communication details etc.)	Last date & time for submission of Bids 09-03-2023 at 03:00 pm	We request the authority to extend submission date by one week	Date will be extended.
15	10	Content Management (Readymade or Custom Build)	Content Management (Readymade or Custom Build)	We would humbly request to not allow home-grown and community versions of Content Management Systems as they do not follow standardization, have security leaks and hence would bring in vendor lock-in which would significantly harm the purpose of the RFP and continuity of the website.	Content Management (Readymade) Content Management system should be from a reputable OEM	Partners can provide the Options with Third Party Solutions and Home grown/Customized approach. BFASL will decide between these two options. Please note that the solution need to be part of the project delivery and should not have separate billing.
16	10	Content Management (Readymade or Custom Build)	Content Management (Readymade or Custom Build)	<p>Most of the Recent RFP's in the BFSI sector are using a Digital Experience Platform rather than a CMS to relaise better outcomes from a single platform rather than having various accelerators and plugins to be used in a CMS.</p> <p>There are multiple reference RFP's as well, that can be shared upon request.</p>	<p>Digital Experience Platform(DXP) from a reputable OEM having support centre in India</p> <p>The above will ensure continued support, upgrades and better solution outcome.</p>	Partners can provide the Options with Third Party Solutions and Home grown/Customized approach. BFASL will decide between these two options. Please note that the solution need to be part of the project delivery and should not have separate billing.
17	54	9.31. Technological Advancements	The selected bidder shall take reasonable and suitable action, taking into account economic circumstances, at mutually agreed increase/decrease in charges, and the Service Levels, to provide the Services to the Company at a technological level that will enable the Company to take advantage of technological advancement in the industry from time to time.	understanding is a flexible platform which is enterprise grade, open source which is subscription based which ensures that you get the regular product/technology enhancements and have multitenant with no restriction on application functions/features can be proposed	Kindly clarify	BFSL is looking for Subscription based model.
18	40	Bidder Presentation	Appendix 01 – Also contains Presentation Agenda. Request you to kindly refer.	<p>Presentation & Techno Functional Requirement</p> <p>What is the score break-up for the 60 marks</p> <p>Kindly also include a criteria for the products/OEM quoted by the bidder and its functionalities/capabilities</p>	<p>Presentation & Techno Functional Requirement</p> <p>CMS/DXP platform capabilities - 20 marks</p>	We will internally discuss for the consideration of the criteria. Break up will be on some discretion of BFSL, but still if bidders insist to have a break up we are OPEN for that and will share it during the technical evaluation stage with qualified bidders
19	11	Content Management (Readymade or Custom Build)	Form data should be collected in Database and can be shared with relevant people in various formats such as excel, word. Pdf	Forms Designer should be an in-built capability of the same platform that will allow drag and drop, GUI based creation of multilingual Forms and modelling/ persistence of data into the database.	Based on our experience with similar implementations, we would suggest the proposed platform to have built-in Forms Designer without the need of integrating with any other component.	Suggestion is welcome, make a note on sharing of data bot from front end & at an admin level

20	11	Content Management (Readymade or Custom Build)	Periodical updates to be done for plugins & modules used for the CMS.	To support the mentioned requirement, we would suggest to specifically include Enterprise versions of Content Management Systems that will provide back to back OEM engagements for availability of support, updates, security fixes, patches, etc	To support the mentioned requirement, we would suggest to specifically include Enterprise versions of Content Management Systems that will provide back to back OEM engagements for availability of support, updates, security fixes, patches, etc	As stated in the RFP - Irrespective of the type of Content Management taken the periodic update in the website to be handled by selected bidder. For the Third party CMS the coordination need to be managed by bidder with the support from BFSL.
21	11	Content Management (Readymade or Custom Build)	Suggestion	Based on the latest industry standards and safeguard the interests of BOBFSL, we would strongly recommend the proposed CMS platform to be: 1.) Enterprise Supported from OEM 2.) Should have pre-exposed Headless Open APIs to ease integrations 3.) Should provide Source code availability to the department. 4.) There should not be anything proprietary in the platform that requires additional cost/ licensing 5.) There should be no restrictions/ limitations in the number of users, usages and no vendor lock-in 6.) The platform should be capable of being deployed on both on premise and cloud solutions without any change in sizing.	Please incorporate the suggestions provided.	We have considered the suggestion and take it for the internal approval.
22	12	Information Architecture	It should have a Quick Search option; drop down on the home page to enable the visitors to directly navigate the page they choose.	We would suggest the proposed solution to have a built-in Enterprise Search engine to cater to latest search features such as fuzzy and free text, multilingual, personalized search experiences	Hence, we would suggest the proposed solution to have in-built Enterprise Search Engine which will help achieve the desired functionality	Suggestion is welcome
23	23	3.1. Project Objective	Training period should not be more than a week. Training must be provided by OEM certified trainers. The cost of travelling/stay for trainers to be borne by bidder. Training to include analytical tools implemented in the site(s)	To support the mentioned requirement, we would suggest to specifically include Enterprise versions of Content Management Systems that will provide back to back OEM engagements for availability of support, updates, security fixes, patches, etc	To support the mentioned requirement, we would suggest to specifically include Enterprise versions of Content Management Systems that will provide back to back OEM engagements for availability of support, updates, security fixes, patches, etc	The Content Management and Training are two different aspects and should not be correlated unless there is extreme change by Third party vendor.
24	25	3.3. Licenses	3.3. Licenses	We would strongly recommend the proposed platform to have Perpetual Licenses with no restriction in the number of users and usages.	Please incorporate the suggestions provided.	BFSL will consider this request and after internal discussion will take a further call during the bid opening
25	-	-	General Query	Please suggest an expected user concurrency per second at peak usage.	Please provide details to calculate an adequate sizing	Visitors per minute will be ~500 at the end of the year 3
26	-	-	General Query	Please suggest the number of non-Production environments required to be provisioned.	Please provide details to calculate an adequate sizing	BFSL plans to have UAT + DEV , PROD and DR environments. Bidder can suggest any other approach.
27	-	-	General Query	Please suggest the Disaster Recovery compute wrt Production	Please provide details to calculate an adequate sizing	DR and PROD will have same config.
28	10	Content Management (Readymade or Custom Build)	Content Management (Readymade or Custom Build)	We would humbly request to not allow home-grown and community versions of Content Management Systems as they do not follow standardization, have security leaks and hence would bring in vendor lock-in which would significantly harm the purpose of the RFP.	Hence, we would request to not allow home grown CMS solutions and only allow OEM supported Content Management Systems.	We have considered the suggestion and take it for the internal approval.
29	11	Content Management (Readymade or Custom Build)	Form data should be collected in Database and can be shared with relevant people in various formats such as excel, word, Pdf	Forms Designer should be an in-built capability of the same platform that will allow drag and drop, GUI based creation of multilingual Forms and modelling/ persistence of data into the database.	Based on our experience with similar implementations, we would suggest the proposed platform to have built-in Forms Designer without the need of integrating with any other component.	Suggestion is welcome, make a note on sharing of data both from front end & at an admin level

30	11	Content Management (Readymade or Custom Build)	Periodical updates to be done for plugins & modules used for the CMS.	To support the mentioned requirement, we would suggest to specifically include Enterprise versions of Content Management Systems that will provide back to back OEM engagements for availability of support, updates, security fixes, patches, etc	To support the mentioned requirement, we would suggest to specifically include Enterprise versions of Content Management Systems that will provide back to back OEM engagements for availability of support, updates, security fixes, patches, etc	As stated in the RFP - Irrespective of the type of Content Management taken the periodic update in the website to be handled by selected bidder. For the Third party CMS the coordination need to be managed by bidder with the support from BFSL.
31	11	Content Management (Readymade or Custom Build)	Suggestion	Based on the latest industry standards and safeguard the interests of BOBFSL, we would strongly recommend the proposed CMS platform to be: 1.) Enterprise Open Source platform 2.) Should have pre-exposed Headless Open APIs to ease integrations 3.) Should provide Source code availability to the department. 4.) There should not be anything proprietary in the platform that requires additional cost/ licensing 5.) There should be no restrictions/ limitations in the number of users, usages and no vendor lock-in 6.) The platform should be capable of being deployed on both on premise and cloud solutions without any change in sizing.	Please incorporate the suggestions provided.	We have considered the suggestion and take it for the internal approval.
32	12	Content Management (Readymade or Custom Build)	There should be 2 instances of the site viz. one for staging and one for production	Are the two instances required to be provisioned on the same infrastructure or will there be separate infra provisioning for Staging and Production?		BFSL plans to have UAT + DEV , PROD and DR environments. Bidder can suggest any other approach.
33	12	Information Architecture	It should have a Quick Search option; drop down on the home page to enable the visitors to directly navigate the page they choose.	We would suggest the proposed platform to have a built-in Enterprise Search engine to cater to latest search features such as fuzzy and free text, multilingual, personalized search experiences	Hence, we would suggest the proposed platform to have a built Enterprise Search Engine.	Suggestion is welcome
34	23	3.1. Project Objective	Training period should not be more than a week. Training must be provided by OEM certified trainers. The cost of travelling/stay for trainers to be borne by bidder. Training to include analytical tools implemented in the site(s)	To support the mentioned requirement, we would suggest to specifically include Enterprise versions of Content Management Systems that will provide back to back OEM engagements for availability of support, updates, security fixes, patches, etc	To support the mentioned requirement, we would suggest to specifically include Enterprise versions of Content Management Systems that will provide back to back OEM engagements for availability of support, updates, security fixes, patches, etc	The Content Management and Training are two different aspects and should not be correlated unless there is extreme change by Third party vendor.
35	25	3.3. Licenses	3.3. Licenses	We would strongly recommend the proposed platform to have Perpetual Licenses with no restriction in the number of users and usages.	Please incorporate the suggestions provided.	BFSL will consider this request and after internal discussion will take a further call during the bid opening
	-	-	-	Please suggest an expected user concurrency per second at peak usage.	Please provide details to calculate an adequate sizing	Visitors per minute will be ~500 at the end of the year 3
	-	-	-	Please suggest the number of non-Production environments required to be provisioned.	Please provide details to calculate an adequate sizing	BFSL plans to have UAT + DEV , PROD and DR environments. Bidder can suggest any other approach.
	-	-	-	Please suggest the Disaster Recovery compute wrt Production	Please provide details to calculate an adequate sizing	DR and PROD will have same config.
	-	-	-	Please provide some details on the type of deployment options preferred by the department.		Bidder to provide the deployment options in the presentation and BFSL can finalize the final approach with selected bidder during the project execution stage.

36	11	Section 3.0 - Scope of work	Adding, modifying and deleting information to be easy and integrated with an easy to use content management system. CMS to have Multi Lingual Support (initially English and Hindi will be required)	Please specify how many languages will be required in future, Will these be Indian languages or also foreign languages?	Further informaiton required	Indian Languages - 9
37	16	Section 3.0 - Scope of work	Voice Search facilities should also be available in the sites	Will the voice search facility be required in regional languages too? For example in the Hindi website, will the voice search will work in Hindi?	Clarification required	Yes this will be a good to have feature
38	5	Section 1.7 point 5	Last date & time for submission of Bids	We request more time of 10 days for submitting the bid	Change request	The date will be extended
39	5	Important Details (Schedule of Events, contact & communication details etc.)	1.7 (11)	Bid Security (EMD) INR 500,000/-	It is our humble request please allow us for EMD Exemption against MSME registration - "As per Govt. Terms and Conditions EMD & Tender Fees are exempted, if Vender is Register under MSME / Startup India".	Relaxation to MSME on providing relevant documents
40	27	5.4	Bidders are required to submit an Bid Security/ Earnest Money Deposit (EMD) for Rupees One Lac by way of Bank Guarantee	Is the EMD exempted for MSME firms ?	Please consider the exemption of EMD for MSME's	Relaxation to MSME on providing relevant documents
41	9	3	CMS to have Multi Lingual Support (initially English and Hindi will be required)	The multi lingual content in later stage will be provided by BOB or agency?	Please provide clarity on multi-language translation cost part to be borne by BOB or agency?	To be borne by agency
42	25	4	Bidders will have to guarantee a minimum uptime of 99.5% (for the entire site), calculated on a monthly basis.	The pre-intimation/ official record should be noted by BOB to agency for any server maintainance activity done from their end.	Please mention that bidder won't be responsible for any SLA voilance if BOB carries any maintainance activity from their end.	Yes , Agreed.
43	5	Important Details	EMD Amount: 5,00,000	Is there MSME Exemption for this Amount?		Relaxation to MSME on providing relevant documents
44	10	Pages & Modules		Is the Card registration data stored in the CMS Database or use API end point?		This is Website (Pre-login) and not portal, so No registration involved.
45	10	Pages & Modules		What is the functionality for a user who logs in?		This is Website (Pre-login) and not portal, so No registration involved.
46	10	Design		Does any customer data need to be migrated? What data is currently being stored?		No customer data needs to be migrated, data will come from API.
47		Not in RFP		Currently Google Analytics UA is being used, will the migration to GA4 be handled by another agency?	Please include in the proposal as annexure, can be managed through an addendum later with a separate cost bucket	Latest GA version to be used as part of this project.
48	17 - 19	SEO & Analytics		Conversion rate optimization is added as part of the scope (i.e. heat maps review and recommendations). Is there a Hotjar tool already in place?	Most likley no such tool is in place.Pls suggest the best practice/fit as per scope	Google Analytics has this provision. Please use it appropriately to achieve this.
49	17 - 19	SEO & Analytics		Are the details on traffic diverted from portals, visitors by demographic, Average time spent on a website/page, Search / Clicks to the website, etc a regular requirement? Is a tool in place or are we looking at the creating a Google Dashboard?	Yes Website Analytics will be a regular requirement, Pls suggest the best practice/fit as per scope	As an expert the Website Analytics and best rpactices are expected from bidder.
50	17 - 19	SEO & Analytics		Will BOB provide the content relevant for Off-page SEO (e.g. preses release based content)?	Yes raw info/ news bytes will be provided by BFSL	Yes, The content for off page will be provided by BFSL Marketing.