

SCOPE OF WORK

Digital Infrastructure Modernisation Initiative

Gujarat State Co-Operative Agriculture & Rural Development Bank Ltd. (KhetiBank)

khetibank.org | Established 1951

1. Executive Summary

The Gujarat State Co-Operative Agriculture & Rural Development Bank Ltd. (hereinafter referred to as 'the Bank' or 'KhetiBank') invites qualified vendors to submit proposals for the comprehensive redesign, redevelopment, and deployment of its official website (khetibank.org).

The objective is to establish a modern, trilingual (English – Hindi – Gujarati) digital identity that strengthens member engagement, improves service accessibility, and reinforces institutional credibility. The selected vendor shall deliver a secure, fully responsive, and professionally designed website within a three-week timeline, fully aligned with the Bank's mandate for digital inclusion and rural financial access.

2. Background & Institutional Context

- Established in 1951, Khetibank is a trusted agricultural financial institution serving farmer members across Gujarat.
- The Bank provides agricultural loans, deposit schemes, locker services, and insurance services and digital services, QR Code Services, Tablet banking services.
- The website must serve diverse user segments — farmer members, Bank staff, regulators, and prospective members — across varying levels of digital literacy.

3. Scope of Work

3.1 Website Page Architecture

The vendor shall design and develop the following pages as a minimum:

- Home Page — hero section, key services overview, news/announcements ticker, quick links
- About Us — history, mission & vision, board of directors, organisational structure, awards & recognition
- Deposit Schemes — individual scheme detail pages with eligibility, interest rates, and FD calculator
- Advances / Loans — agricultural loan types, Kisan CC facility, eligibility criteria, EMI calculator, application process.
- Services — locker services, insurance programmes (General, life, and health), government scheme linkages (PM Kisan, KCC, PMFBY), and member benefit programmes
- Downloads Centre — categorised, searchable repository for forms, circulars, annual reports, and notifications
- Activities & Gallery — photo/video gallery of Bank events, CSR activities, and farmer outreach programmes

- Governments Site — RBI, Nabard, Kishan Scheme of Governments
- Contact & Branch Information — interactive branch locator, Google Maps integration, contact forms, operating hours

3.2 Features & Technical Deliverables

- Custom WordPress theme — pixel-perfect, bespoke design; no pre-built generic templates
- Trilingual website — English as the primary language, with full support for Hindi and Gujarati; all content, navigation, and calculators available in all three languages (WPML or Polylang)
- Fully responsive design — consistent, optimised experience across all devices and screen sizes, including desktops, laptops, tablets, and smartphones
- Interactive calculators — Loan EMI, and FD Maturity calculators with real-time output
- Accessibility — WCAG 2.1 AA compliant; screen reader compatible; keyboard navigable
- SEO configuration — Yoast SEO Premium, XML sitemap, schema markup, Google Search Console setup
- Performance optimisation — WP Rocket or LiteSpeed Cache, WebP images, CDN configuration
- Security hardening — SSL/HTTPS enforcement, firewall, login hardening, automated daily backups
- WordPress admin training — comprehensive session for Bank staff covering content management, downloads upload, and basic troubleshooting
- Multilingual AI chatbot (English / Hindi / Gujarati) — mandatory; for member self-service queries including loan eligibility, scheme information, branch details, and calculator guidance

4. Technical Specifications

Specification	Requirement
Platform	WordPress CMS (latest stable version)
Theme	Custom-built, pixel-perfect — no generic templates or page-builder themes
Multilingual Plugin	WPML or Polylang — English (primary), Hindi, Gujarati; all three languages fully parity
Device Compatibility	Fully responsive across desktops, laptops, tablets, and smartphones; tested on iOS & Android
SEO Plugin	Yoast SEO Premium
Performance Plugin	WP Rocket or LiteSpeed Cache
Hosting	Hostinger Business or Cloud plan — India data centre (Mumbai/Delhi)
SSL	Full SSL certificate; strict HTTPS enforcement with HTTP redirect
Backups	Daily automated backups with 30-day retention
Security	Wordfence or equivalent; login hardening; firewall; plugin audit

Specification	Requirement
Accessibility	WCAG 2.1 Level AA compliant
Browser Support	Chrome, Firefox, Safari, Edge (latest 2 versions); iOS & Android mobile browsers
Provide Services	24X7

5. Deliverables

Vendors must provide all of the following upon project completion:

- Fully functional, live website deployed at khetibank.org
- Custom theme source files (PHP, CSS, JS) — clean, commented, version-controlled
- Full admin credentials: hosting control panel, domain registrar, WordPress dashboard, database
- Trilingual content structure in English, Hindi, and Gujarati — all pages at full parity across languages
- Interactive calculator widgets (EMI, FD Maturity)
- SEO configuration (Yoast setup, XML sitemap, Google Search Console integration)
- Security configuration report (SSL, firewall, plugin audit, backup verification)
- Accessibility compliance report (WCAG 2.1 AA)
- Admin training session (minimum 2 hours; recorded for future reference)
- Technical documentation — site architecture, plugin list, update procedures, escalation contacts
- Post-launch handover report covering all configurations, credentials, and outstanding items

6. Implementation Timeline

The Bank requires full completion and live deployment within three (3) weeks of contract execution:

Phase	Timeline	Key Activities
Phase I	Week 1	Discovery, sitemap finalisation, wireframes, UI/UX design mockups, content audit & trilingual (English/Hindi/Gujarati) translation planning
Phase II	Week 2	Theme development, plugin integration, multilingual content population, calculator development, SEO configuration, security hardening
Phase III	Week 3	UAT & Bank review, bug fixes, SSL & hosting deployment, staff training, live launch, handover documentation

The vendor must provide a detailed project plan with milestone dates within 48 hours of contract signing. Any deviation from the agreed timeline must be communicated to the Bank in writing with a revised schedule and root cause explanation.

7. Post-Delivery Support & Ongoing Maintenance

7.1 Warranty Period (30 Days Post-Launch)

- Complimentary defect resolution, hosting adjustments, and admin guidance
- Minor content corrections at no additional charge
- Daily monitoring of site uptime and performance

7.2 Ongoing Maintenance Obligations

Following the warranty period, the vendor shall remain responsible for routine site management as part of the contract:

- Regular WordPress core, plugin, and theme updates with security patch deployment
- Content uploads — forms, circulars, reports, and announcements — within 48 hours of Bank submission
- SEO monitoring, keyword performance tracking, and periodic on-page adjustments
- Quarterly performance optimisation reviews with written report to the Bank
- Annual accessibility re-audit to maintain WCAG 2.1 AA compliance
- Liaison with Hostinger for any hosting, server, or domain-related issues

8. Service Level Agreement (SLA)

SLA Metric	Requirement
Bug Fix Response Time	Acknowledgement within 24 hours of report; resolution within 48 hours
Critical Issue Resolution	Full resolution within 72 hours; interim workaround within 24 hours
Content Upload Turnaround	Within 48 hours of Bank submission (business days)
Website Uptime Guarantee	99.9% monthly availability (excluding scheduled maintenance with prior notice)
Scheduled Maintenance Window	Off-peak hours only (11 PM – 5 AM IST); minimum 48 hours advance notice to Bank
Monthly Reporting	Traffic analytics, uptime logs, SEO performance summary, and update changelog
Penalty for SLA Breach	As per Clause 9.5 — financial penalty or contract termination at Bank's discretion

9. Terms & Conditions

9.1 Intellectual Property

All deliverables — including custom theme source code, design assets, content structure, and configuration files — shall become the exclusive property of the Bank upon full payment. The vendor shall not retain, resell, or repurpose any Bank-specific work product.

9.2 Regulatory Compliance

Vendors must ensure full compliance with applicable legal and regulatory frameworks, including:

- Reserve Bank of India (RBI) guidelines for co-operative banks' digital presence
- Information Technology Act, 2000 and IT (Amendment) Act, 2008
- Digital Personal Data Protection Act, 2023
- NABARD guidelines relevant to agricultural co-operative institutions

9.3 Confidentiality

Vendors shall treat all information received from the Bank — including member data, financial data, internal processes, and this document — as strictly confidential. A Non-Disclosure Agreement (NDA) must be signed prior to project commencement.

9.4 Future Scalability

The vendor must design the website architecture to accommodate future additions without major redevelopment, including:

- New service pages, product calculators, or loan product integrations
- Integration with Core Banking System (CBS) or member portal APIs
- Additional language support (e.g., regional dialects)

9.5 Penalty Clause

The Bank reserves the right to impose financial penalties or terminate the contract — with immediate effect and without liability — in the following circumstances:

- Failure to deliver the website within the agreed three-week timeline without prior written approval of an extension
- Repeated SLA breaches (two or more within any 30-day period)
- Non-compliance with data security, regulatory, or accessibility requirements
- Misuse, unauthorised disclosure, or breach of confidential Bank information

9.6 Training & Knowledge Transfer

The vendor shall provide:

- A minimum 2-hour recorded admin training session at launch
- Updated documentation and/or a refresher training session whenever major changes are implemented to the website
- A dedicated point of contact for Bank staff queries during the maintenance period

This Scope of Work is issued for procurement purposes only. It does not constitute a contract or binding agreement. A formal contract will be executed separately upon vendor selection.
