

S.No.	Page No	Section No.	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
1	17	4.2.7	User Training	The bidder shall provide proper functional and technical training of proposed solution to internal PNBHFL resources under proper training environment in train the trainer mode. Training material at all point in time should be kept updated as per the latest customization and parameterization. The bidder shall also extend all required functional and technical support during the contract period required for adherence to scope and other terms of RFI.	a) How many resources are to be trained? B) Will training be an ongoing process ? C) Can training be done online ?	1. All HO users to be trained in CSO (HO). Including train the Trainer. 2. Training for any any new development has to happen post deployment. 3. For PAN India Online training can be considered.
2	17	4.2.6	Go-Live	The bidder should deploy the solution in production environment provide hyper-care support and maintenance. The bidder shall observe the user working patterns, provide support, training, and technical help, fix issues/bugs being discovered in this phase and guide the users for best practices– c. Migration and go-live	How much data is there to be migrated ?	7 years complete data to be migrated.
3	15	4.2.5	Quality Assurance and Testing	The bidder shall be responsible for testing the solution and preparing test cases. The bidder must ensure the performance, stability, continuity, reliability, etc. remains intact throughout testing. The bidder will be responsible for conducting all the requisite tests, including but not limited to unit testing, load/stress testing, system performance testing, system integration testing, etc. and document all activities (e.g., testing automation scripts, root-cause analysis, bug fixes, troubleshooting measures, etc.) related to the different tests. The bidder shall also support PNBHFL during UAT.	Is there any certificate to be provided like VAPT. If yes then what would be its frequency ?	Yearly VAPT certificate to be provided. Audit should be conducted by reputed agencies. Additional VAPT issues if any found by PNBHFL or its partner, such has to be fixed by vendors with no cost to PNBHFL.
4	A1	A1	Master Configuration	The Accounting system should have two layer of Accounting: 1. Normal Accounting, 2. IFRS accounting . The IFRS Accounting shall sit on top of Normal Accounting and shall fetch data from the normal accounting data and should have screen to update the adjustment entries such as market value, fair value, actuarial gains and loss, deficit, EIR, etc.. The IFRS Accounting system shall have ability to generate all the reports available in the Normal Accounting system	Whether interface is required to upload data into IFRS system or an inbuilt IFRS system is required	1. FMS should cater to handle IFRS. 2. The application should contain two layers of accounting and reporting 3. Should be capable of fetching data from core systems for MV, FV, Actuarial, EIR, ECL etc. 3. System should have capability to generate IFRS reports.
5	A10	A10	Master Configuration	System should support creation of cost centers for all expenses / losses based on PNBHFL policy	Please elaborate the PNBHFL policy	Branch, departments, cost centers etc.
6	A11	A11	Master Configuration	Separate payment method assigned to each expense code	How many types of payment methods are currently used	1. Online 2. Cheque 3. RTGS

7	A18	A18	Master Configuration	System should generate list of payable with encryption and decryption facilities	Please elaborate	This is in line with PNBHFL partner banks, the data flow to them should be encrypted and decrypted in nature
8	D	D	Budget	D49-D53	We require more details on Budget module scope of work to better understand the requirement and propose viable solution	1. Top down and bottom up budget 2. Budget preparation 3. Budget controls and validation. The application should be capable of generating budget.
9	10		Deployment Model	Submitter to provide the details for all three deployment types: a. Solution deployment on On-premise model b. Solution deployment on SaaS Model c. Solution deployment on IaaS Model In case, one of the deployment model (on-premise/cloud) is not available, submitter to mention " Not available " in the respective model sheet	1.) On Prem Model - Speridian will provide the sizing for the hardware, OS and database software. PNBHFL is requested to procure the hardware, OS and database software from their existing vendor. Speridian will provide the Financial Management System Software with setup configurations and implementation for on-premises model.	1. For On-prem, Vendor needs to provide separate costing for H/W. 2. PNBHFL might go with vendor costing or separate as it wishes.
10	1	-	Request for Information For Selection of Service Provider for Procurement, Implementation and Support of Financial Management System	Request for Information For Selection of Service Provider for Procurement, Implementation and Support of Financial Management System	The present RFP is for a Financial Accounting system. The proposed software seems to be a Core Banking kind of approach and hence whether PNBHFL is either expecting or proposing a full-fledged CBS/CFSS software here as mandated by RBI compliances.	PNBHFL is expecting full fledged Enterprise GL system.
11	12	2.3.3.2	Technical Bid	Proposed Project timelines for successful implementation and Go-Live of Loan Origination System	Whether PNBHFL is looking for CBS / CFSS Solution as per RBI compliance	No
12	19	5.2	Annexure 2: Eligibility Criteria	The bidder should have had a minimum turnover of Rs. 50 crores (Rupees Fifty Crores) in each of the last three financial years (2019-2020, 2020-2021 and 2021-22). OR The bidder should have had a minimum turnover of Rs. 10 crores (Rupees Ten Crores) in each of the last three financial years (2019-2020, 2020-2021 and 2021-22) and have at least 5 live implementations in BFSI companies in India.	As statutory audit for FY 21-22 is yet to finalize. Request you to kindly allow us to submit audited financial results for (2018-2019, 2019-2020, 2020-2021). Audited Financial Result of 2021-2022 will be submitted once it is published.	Yes, you can share Financial results for FY 18-19,19-20,20-21

13	19	5.2	Annexure 2: Eligibility Criteria	The bidder should have a positive Net-Worth in each of the last three financial years (2019-2020, 2020-2021 and 2021-22).	As statutory audit for FY 21-22 is yet to finalize. Request you to kindly allow us to submit audited financial results for (2018-2019, 2019-2020, 2020-2021). Audited Financial Result of 2021-2022 will be submitted once it is published.	Yes, you can share Financial results for FY 18-19,19-20,20-21
14	Annexure 7	Annexure 7	5.6	Commercial bill of material.	We do have a flexible deployment model in terms of On Prem/IAAS/SaaS but commercial model for all 3 options is Subscription based and not Perpetual. Pls let us know whether you would like us to propose 'On Prem model with Subscription bases pricing' as Perpetual licensing model is not Applicable for our solution.	Not acceptable
15	Annexure 7	Annexure 7	5.6	Commercial bill of material.	Number of user required for license	This can be discussed during RFP stage
16	Annexure 4	Annexure 4	5.3	Bidder shall ensure that the Cloud Service Provider's services offerings are audited and certified by STQC/PNBHFL. Bidder include the following clauses in the Agreement:	Need to know in Non Functional section , CSP implies to AWS / Oracle	CSP refers to AWS/Oracle/Azure etc.,
17	4	4	Security Compliances (for solution deployed on SaaS Model or IaaS Model)	The CSP/Bidder shall meet all the security requirements indicated in the IT Act 2000 the terms and conditions of the Provisional Empanelment of the Cloud Service Providers and shall comply to the audit criteria defined by STQC	<ol style="list-style-type: none"> 1. Do you have any preferred cloud Service Provider ? 2. Please specify the concurrent users 3. Will cloud hosting be provided or bidder has to host the cloud? 4. Who will be responsible for Managed Services of infrastructure? 5. Is HA required? 6. What is the expected RTO RPO? 7. Please specify the total no of users 8. What is the DR expectation?- 	<ol style="list-style-type: none"> 1. No, we don't have any preferred Cloud service vendor. 2. 200 Concurrent users. 3. Bidder has to host the cloud. 4. if cloud, it is bidder's responsibility 5. Yes, HA required. 6. RTO - 2 hours, RPO 15 Mins 7. To be discussed during RFP Stage. 8. DR (On prem) will be maintained at PNBHFL's DR site.

18	8	8	Security Compliances (for solution deployed on SaaS Model or IaaS Model)	Bidder shall ensure that the Cloud Service Provider's services offerings are audited and certified by STQC/PNBHFL. Bidder include the following clauses in the Agreement: 1) The Cloud Service Provider's services offerings shall comply with the audit requirements defined under the terms and conditions of the Provisional Empanelment of the Cloud Service Providers (or STQC /PNBHFL guidelines as and when published) 2) The Audit, Access and Reporting Requirements should be as per the terms and conditions of the Provisional Empanelment of the Cloud Service Provider.	Do you require Pre Requisites & Costing for On premise & On cloud deployment option?	Yes, both on prem and cloud costing should be submitted.
19	47	47	Transaction/Payment	Entries on blocked and dormant accounts are only allowed to specific user role	Request you to please provide more clarity on the blocked accounts. Also are we referring to CASA here?	No, we are not referring to CASA. This refers to GL codes/ Vendor GL / Customer GL/ Employee GL codes where it is blocked.
20	48	48	Transaction/Payment	General provision requirements	Request you to please provide more clarity on the general provision requirements? What all be included as part of the same.	Expense provisions based on bookings.
21	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Can you confirm if deployment on Public cloud is permissible such as AWS AZURE or OCI	Yes
22	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Can you specify what minimum security components needs to be considered on cloud	Refer to Non-functional requirements in Annexure 4
23	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Can you specify what connectivity will be required from CSP DC to Client premises	Dedicated tunnel over internet
24	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Can you confirm if the connectivity between client DC to CSP will be managed by Client or Service provider	Depends upon the model which will be final shortlisted and recommendation of partner
25	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	What should be the RTO RPO for DC and DR on Cloud	RTO - 2 hours, RPO - 15 mins
26	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Managed services required for business hours or 24X7	Yes
27	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	What should be the SLA on DC production on cloud	This will be as per prevalent Market practice. Further details will be provided during RFP Phase
28	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Do you need Active Active solution between DC and DR or DR can be passive	PNBHFL needs active active solution at both DC and DR Sites

29	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Do we have to factor Backup solution, If yes can you specify if you need backup to be stored on prem?	Details will be provided during RFP Phase
30	2	2	Bidder Information	Last Date & Time for RFI Response Submission Up to 3:00 pm on 16th August 2022	We request PNBHFL to provide 3 weeks time extension for the submission of Rfi response from the date of release of pre-bid clarifications	No changes
31	15	15	4.1.3 Interfacing Requirements	Bidder is required to integrate and interface the proposed solutions with PNBHFL's existing 3rd party applications, loan management system, treasury, deposits, etc.	Pls provide elaborate on these 3rd party integrations and also provide the details about these systems .	<ol style="list-style-type: none"> 1. LMS 2. Deposit 3. Treasury 4. Payout 5. Expense system 6. HRMS
32	22	22	Annexure 3: Technical Evaluation Criteria	BFSi Experince <ol style="list-style-type: none"> 1. 1 BFSI organization- 50 Mar 2 or more BFSI organizations 100-Marks 3 or more BFSI organizations 200 Marks 	Do we need to showcase Bidder Client references or Even OEM references can be submitted...Pls clarify	If OEM is submitting the bid, then it will be the OEM's reference. However, if OEM is bidding along with SI, then it would be OEM and SI combined reference with same product implementation
33	22	22	Annexure 3: Technical Evaluation Criteria	Non-Banking Housing Finance Experience <ol style="list-style-type: none"> 1 Non-Banking Housing Finance organization-50 Marks 2 Non-Banking Housing Finance BFSI organizations--100 Marks 3 or more Non-Banking Housing Finance organizations--200 Marks 	Do we need to showcase Bidder Client references or Even OEM references can be submitted...Pls clarify	If OEM is submitting the bid, then it will be the OEM's reference. However, if OEM is bidding along with SI, then it would be OEM and SI combined reference with same product implementation
34	22	22	Annexure 3: Technical Evaluation Criteria	Cloud Implementation <ol style="list-style-type: none"> 1 BFSI Implementations 15 2 BFSI Implementations 30 3 BFSI Implementations 50 	Do we need to showcase Bidder Client references or Even OEM references can be submitted...Pls clarify	If OEM is submitting the bid, then it will be the OEM's reference. However, if OEM is bidding along with SI, then it would be OEM and SI combined reference with same product implementation
35	23	23	Annexure 3: Technical Evaluation Criteria	Product Demo	Is this Product demo can be shown jointly along with OEM..Kindly clarify	Yes, it will be single presentation of the product

36	15	4.1.3	Interfacing Requirements	Third party integrations	Details for integration requirement to be considered for scope	<ol style="list-style-type: none"> 1. LMS 2. Deposit 3. Treasury 4. Payout 5. Expense system 6. HRMS
37	21	Functional Requirement	Master configuration	System should be able to handle payroll processing	<ol style="list-style-type: none"> a. HR - Payroll is that required in SAP b. what is no. of employees for which this is to be done. 	<ol style="list-style-type: none"> 1. HR will be separate whereas integration is part of scope. 2. To be discussed during RFP Phase
38	22	Functional Requirement	Master configuration	System should be able to integrate with existing financial solutions	Purpose to integrate with existing solution?	As per existing integration same needs to be carried with new solution.
39	67	Functional Requirement	Report	System should be able to generate sub trial report.	What is sub-trial balance	Vendor / Customer / Employee or any entity's or any child GL's TB
40	14	Functional Requirement	Master configuration	System shall group the loans according to classifications (parameterizable) issued by the Regulatory Authority under particular account heads. The system should be able to give a consolidated view of the all accounts grouped along with the details	Is treasury to be managed in SAP?	No
41	15	Functional Requirement	Master configuration	System to balance all individual accounts, products / schemes by comparing the individual account balances with the consolidated GL head / sub- head balances for the particular account / product / scheme	Is lending system to be built in sAP?	No
42	16	Functional Requirement	Master configuration	<p>System to update the GL's maintained for different business units / branches through an automated interface with those systems.</p> <p>System should support/maintain limits by defining limits on each GL.</p>	Requirement not clear	<ol style="list-style-type: none"> 1. Real time integration should update balances of GL. 2. Each GL should have limits defined for Dr/Cr balance.
43	36	Functional Requirement	Transaction/Payment	System to support bank reconciliations functions	Please provide list of banks and no. of bank accounts to be considered in scope	This will be shared to Selected vendor.