

**Request for Information**

**For**

**Selection of Service Provider for Procurement, Implementation and Support of Customer Relationship Management Solution**

**PNB Housing Finance Limited**

Document Reference: PNBHOUSING/RFI/2021-22/CS01

Date: 10th June 2022

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|  |  |
| --- | --- |
| **General Details** | |
| Department Name | Department of Information Technology |
| Details | Request for information on Customer Relationship Management Solution |
| Mode of Submission | Online |
| Type of Contract | Not a Contract |
| **Key Dates** | |
| Last Date & Time for receipt of Clarification queries via e-mail | The prospective Solution providers may e-mail their queries and suggestions for any changes required to be made in the RFI document through e-mail on [rfp.corestack@pnbhousing.com](mailto:rfp.corestack@pnbhousing.com) on by 5:00 pm on 15th June 2022.  The request for Clarification must be as per the prescribed format provided in Annexure 1: Query Clarification |
| Contact Details for Pre-Bid Queries | [rfp.corestack@pnbhousing.com](mailto:rfp.corestack@pnbhousing.com) |
| Date & Time for pre-bid meeting | From 3:00 pm to 4:00 pm on 17th June 2022 |
| Last Date & Time for RFI Response Submission | Up to 3:00 pm on 22nd June 2022 |
| Contact Details for RFI Response Submission | [rfp.corestack@pnbhousing.com](mailto:rfp.corestack@pnbhousing.com) |
| Date & Time for Bid Opening | 4:00 pm on 22nd June 2022 |
| Technical Presentation & Demo | 23rd June 2022 and 24th June 2022 |

**Definitions and Abbreviations:**

|  |  |
| --- | --- |
| **Acronym** | **Full Form** |
| AMC | Annual Maintenance Cost |
| API | Application Programming Interface |
| ATS | Annual Technical Support |
| BFSI | Banking, Financial Services and Insurance |
| CRM | Customer Relationship Management |
| CSO | Central Support Office |
| DC | Data Centre |
| DR | Disaster Recovery |
| FD | Fixed Deposit |
| LA | Loan Account |
| OEM | Original Equipment Manufacturer |
| PNBHFL | PNB Housing Finance Limited |
| PO | Purchase Order |
| RFI | Request for Information |
| RFP | Request for Proposal |
| SIT | System Integration Testing |
| SLA | Service Level Agreement |
| UAT | User Acceptance Testing |
| UT | Unit Testing |

**Disclaimer:**

This Request for Information (RFI) is not an offer by PNB Housing, but an invitation to receive response from eligible interested bidders. No contractual obligation whatsoever shall arise from the RFI process unless and until a formal contract is signed and executed by PNB Housing with the bidder(s). This document should be read in its entirety.

The information contained in this document, or any information provided subsequently to bidder(s) whether verbally or in documentary form by or on behalf of PNB Housing (PNBHFL) is provided to the bidder(s) on the terms and conditions set out in this document and all other terms and conditions subject to which such information is provided. This document is neither an agreement nor an offer and is only an invitation by PNBHFL to the interested parties for submission of bids. The purpose of this RFI is to provide the bidder(s) with information to assist the formulation of their proposals. While effort has been made to include all information and requirements of PNBHFL with respect to the solution requested, this RFI document does not claim to include all the information each bidder may require. Each bidder should conduct its own investigation and analysis and should check the accuracy, reliability, and completeness of the information in this RFI and wherever necessary obtain independent advice. PNBHFL makes no representation or warranty and shall incur no liability under any law, statute, rules, or regulations as to the accuracy, reliability, or completeness of this RFI. PNBHFL may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFI document.

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# **Section 1: Introduction**

PNB Housing Finance Limited (hereby referred as “PNBHFL”) invites Request for Information (RFI) response from suitable Customer Relationship Management (CRM) Solution providers.

In this RFI document, the term “bidder” refers to the CRM OEM or SI appointed by OEM for the implementation of their solution. It is the responsibility of the OEM and bidder together to ensure the compliance to the entire scope of work as mentioned in this RFI document.

OEM refers to the “Original Equipment Manufacturer” who are the owners of Customer Relationship Management Solution and responsible for delivering products / services mentioned in Section 4 Scope of Work in this RFI document.

The prospective bidder(s) are advised to note that this RFI document is neither an offer letter nor a legal contract, but an invitation for expression of interest. No contractual obligation on behalf of PNBHFL whatsoever shall arise from this RFI process.

## **About PNB Housing Finance Limited**

PNB Housing is a housing finance company registered with the National Housing Bank (“NHB”). It was incorporated under the Companies Act, 1956 and commenced its operations on November 11, 1988. PNB Housing is promoted by Punjab National Bank (“PNB”). The Company came out with a public issue of equity shares in November 2016. Its equity shares are listed on National Stock Exchange (“NSE”) and Bombay Stock Exchange (“BSE”) with effect from November 07, 2016.

With over three decades of specialized experience in housing finance, PNB Housing has a robust network of branches spread across the country which help its customers avail financial services (loans and deposits) seamlessly. PNB Housing provides housing loans to individuals and corporate bodies for purchase, construction, repair and upgradation of houses. It also provides loans for commercial space, loan against property and loan for purchase of residential plots.

The Head Office of PNB Housing is located in New Delhi and it has Zonal offices located in Noida, Mumbai and Bangalore. The Data Center (DC) and Disaster Recovery Site (DRS) are located at Noida and Chennai respectively.

## **Objective of the RFI**

To enhance the digital blueprint of PNBHFL’s business, enhance customer experience and engagement, obtain 360-degree view of customer, automate business processes, reduce time to go to market and optimize the total cost of running the solution, PNBHFL intends to assess the available CRM solution with a strong footprint in India.

Keeping these objectives in mind, PNBHFL has published the limited Request for Information (RFI) document to select bidder for procurement, implementation and support of CRM solution with an intent to rank the solutions as per PNBHFL’s requirements and then engage with the top solutions for the next stage. The RFI is divided into the following major sections:

1. Section 1: Introduction
   1. To provide bidders information about PNBHFL and the objective of this RFI
2. Section 2: Instructions to Bidders:
   1. General Instructions: To provide information to bidders to prepare their response to this RFI
   2. Request for Clarification: To inform the bidders the process and format for sharing their queries pertained to this RFI
   3. Response Submission: To get the response from the bidders
3. Section 3: Evaluation Methodology: To evaluate bidder basis the following
   1. Eligibility
   2. Technical
   3. Techno-Commercial
4. Section 4: Scope of Work:
   1. Solution Requirements: To inform the bidders about PNBHFL’s requirements for the CRM solution
   2. Activities to be undertaken by bidder: To inform the bidders about the activities PNBHFL expects the bidders to take up
5. Section 5: Annexures

# **Section 2: Instructions to Bidders**

## **General Instructions to Bidder**

1. The Bidder is expected to examine all instructions, forms, terms and specifications in the RFI documents.
2. No binding legal relationship will exist between any of the Bidders and PNB Housing until execution of a contractual agreement.
3. Each Bidder acknowledges and accepts that PNB Housing may in its absolute discretion apply selection criteria for evaluation of proposals for short listing / selecting the eligible vendor(s).
4. A Bidder will, by responding to PNB Housing for RFI, be deemed to have accepted the terms and conditions of this RFI.
5. PNB Housing may, in its absolute discretion, seek additional information or material from any Bidder after the RFI closes and all such information and material provided must be taken to form part of that Bidder’s response.
6. If PNB Housing, in its absolute discretion, deems that the originator of the question will gain an advantage by a response to a question, then PNB Housing reserves the right to communicate such response to all Bidders.
7. PNB Housing may, in its absolute discretion, engage in discussion or negotiation with any Bidder (or simultaneously with more than one Bidder) after the RFI closes to improve or clarify any response.
8. PNB Housing will notify all short-listed Bidders in writing or by mail or by publishing in its website as soon as practicable about the outcome of their RFI. PNB Housing is not obliged to provide any reasons for any such acceptance or rejection.
9. The bids that qualify the Minimum Eligibility Criteria will be eligible for further evaluation and subsequently the bids qualify both Minimum Eligibility Criteria and Technical Evaluation will be eligible for Commercial Evaluation.
10. PNB Housing may, at its discretion, extend the deadline for submission of Bids by amending the Bid Documents, in which case, all rights and obligations of the PNB Housing and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.
11. The Bidders should have proper and adequate support mechanisms in place at Delhi NCR & Chennai to provide all necessary support under this project as detailed in this RFI.
12. The Bidders are not required to impose their own terms and conditions to the bid and if submitted will not be considered as forming part of their bids.
13. The Bidder shall not outsource the work assigned by the PNB Housing, to any third party and attend all complaints registered by the PNB Housing through its own service/ support infrastructure only.
14. Statement of Confidentiality:

This document contains information that is proprietary and confidential to PNB Housing, which shall not be disclosed outside the Bidder transmitted, or duplicated, used in whole or in part for any purpose other than its intended purpose. Any use or disclosure in whole or in part of this information without explicit written permission of PNB Housing is prohibited. PNB Housing may update or revise the RFI document or any part of it. The Bidder acknowledges that any such revised or amended document is received subject to the same terms and conditions as this original and subject to the same confidentiality undertaking. The Bidder will not disclose or discuss the contents of the RFI document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with PNB Housing or any of its customers, suppliers, or agents without the prior written consent of PNB Housing. Any use or disclosure in whole or in part of this information without explicit written permission of PNB Housing is prohibited.

1. Anti-Bribery and Anti-Corruption (ABAC) and Anti-Money Laundering (AML):

The bidder must observe and comply with all ABAC & AML Laws and ensure that its directors, employees, representatives, agents and sub-contractors do not violate any of the laws during tendering process and agreement period.

1. Amendment to the RFI
   1. At any time prior to the deadline for submission of Bids, PNB Housing, for any reason, may modify the RFI, by amendment.
   2. The amendment will be shared by email circulation
   3. All Bidders must ensure that all amendments/ enhancements (if any) in the RFI have been considered by them before submitting the bid. PNB Housing will not have any responsibility in case some omission is done by any bidder.
   4. PNB Housing at its discretion may extend the deadline for the submission of Bids.
   5. PNB Housing may at its own discretion modify the terms and conditions of the RFI at any point of time.
   6. PNB Housing shall not be liable for any communication gap. Further PNB Housing reserve the right to scrap the RFI or drop the tendering process at any stage without assigning any reason.
   7. PNB Housing reserve rights to reject any or all offers based on evaluation due to poor track record or reputation etc. of bidder
   8. PNB Housing can re-tender without providing reason and will not incur any liability on account of rejection or re-tendering
2. Right to Alter Location / Quantities:

PNB Housing reserves the right to alter the proposed location/s specified in the tender. PNB Housing also reserves the right to add/delete one or more location/s.

1. Minimum Eligibility Documents to be submitted by the bidder:

Proposals not complying with minimum eligibility criteria, as enumerated below, will be rejected and will not be considered for evaluation of technical bid.

1. Period of Validity of Bids
   1. Prices and other terms offered by Bidders must be valid for an acceptance period of six (6) months from the date of submission of commercial bid.
   2. In exceptional circumstances the PNB Housing may solicit the Bidders consent to an extension of the period of validity. The request and response thereto shall be made in writing. The Bid security provided shall also be extended
2. PNB Housing will not be obliged to meet and have discussions with any Bidder, and or to consider any representations.
3. PNB Housing reserves the right to call for any additional information and also reserves the right to reject the proposal of any Bidder if in the opinion of PNB Housing, the information furnished is incomplete or the Bidder does not qualify for the contract.
4. The Commercial and Technical Bids will have to be signed on all pages of the Bid by the authorized signatory. Unsigned Bids would be treated as incomplete and would be rejected.
5. The selected bidder shall not, without PNB Housing’s consent, disclose the contract, or any provision thereof or the documents furnished by PNB Housing to any third party during the performance of the contract.
6. The Bidder shall bear all the costs associated with the bidding process, preparation and submission of bids and PNB Housing shall in no case be liable for the said costs, regardless of the conduct or the outcome of the bidding process.
7. The Bidder shall comply with all existing and future regulatory guidelines applicable on PNB Housing with respect to this RFI.
8. Bidder must ensure the completeness of bill of material in every aspect to meet the requirements of PNB Housing.

## **Request for Clarification**

If, bidder, desiring to respond to RFI for CRM solution, requires any clarifications on the points mentioned in the RFI, it may communicate with PNB Housing using the Annexure 1: Query Clarification in excel files (file naming to be followed <bidder name>\_<RFI/Annexure><.xlsx/.xls>).

All questions / request for clarification received within 1 week of publishing of RFI shall be responded; however PNBHFL may at its discretion, answer all/any/no such queries.

## **Response Submission**

### **Contact Details**

For all matters pertaining to this RFI, the **Contact Officer** would refer to the email ID shared above.

The RFI submission should be sent @ [rfp.corestack@pnbhousing.com](mailto:rfp.corestack@pnbhousing.com)

Unless specifically stated in the RFI Response, it will be assumed by PNBHFL that a bidder has fully understood and is in agreement with all the requirements and information contained in this RFI.

### **Submission Mode**

The RFI response should be mailed to the PNBHFL in a Zip locked file. Bidder shall share the password of the file in a separate email within 30 minutes of last date and time of submission of RFI response. Password shall be shared on the same email ID as the RFI response.

### **Submission Checklist and Structure**

The response will be submitted in following format –

#### **Eligibility Bid**

|  |  |
| --- | --- |
| **Section** | **Remarks** |
| Annexure 2: Eligibility Criteria | Checklist to ensure bidder’s eligibility to participate along with the supporting documents. |

#### **Technical Bid**

|  |  |
| --- | --- |
| **Section** | **Remarks** |
| Annexure 3: Technical Evaluation Criteria | Checklist for technical evaluation criteria and supporting documents. |
| Annexure 4: Functional and Non-Functional Requirements | Detailed checklist around Functional and Non-Functional Requirements |
| Annexure 5: Additional Documents & Information | Additional documents and information |
| Annexure 6: Technology Stack | Technology Stack proposed by the bidder to meet the requirements of PNBHFL |
| Approach and Methodology | Implementation Approach and Methodology (Not more than 10 pages) to support Scope of Work |
| Proposed Project Plan | Proposed Project timelines for successful implementation and Go-Live of Customer Relationship Management solution |
| Product Innovation | Please explain how the proposed product is capable of meeting current and future requirements of PNBHLF and market trends expected in the next 5 years. |
|  | Any other relevant information |

#### **Indicative Commercials**

|  |  |
| --- | --- |
| **Section** | **Remarks** |
| Annexure 7: Commercial Bill of Material | Indicative Commercial Bill of Material |

# **Section 3: Evaluation Methodology**

The submitted bids shall be evaluated in three stages:

## **Eligibility Evaluation**

Eligibility criterion for the bidder to qualify this stage is clearly mentioned in Annexure 2: Eligibility Criteria of this document. The bidders who meet ALL these criteria would only qualify for the second stage of evaluation. The bidder would also need to provide supporting documents for eligibility proof. All the credentials of the bidder necessarily need to be relevant to the Indian market.

The decision of PNBHFL shall be final and binding on all the bidders to this document. PNBHFL may accept or reject an offer without assigning any reason whatsoever.

## **Technical Evaluation**

The bidders who qualify the Eligibility criteria will be evaluated technically as per the Annexure 3: Technical Evaluation Criteria of this document. The maximum and minimum passing for each of the criteria is as follows -

| **#** | **Evaluation Criteria** | **Maximum Marks** | **Minimum Passing Percentage** |
| --- | --- | --- | --- |
| 1 | Compliance to Functional Specifications | 200 | 75% |
| 2 | BFSI Experience | 200 | 75% |
| 3 | Non-Banking Housing Finance Experience | 200 | 75% |
| 4 | Cloud Implementation Experience | 50 | 75% |
| 5 | Technical Presentation | 100 | 75% |
| 6 | Product Demo | 250 | 75% |
|  | **Total** | **1000** | **75%** |

Bidder scoring at least the minimum score in each section mentioned in the table above will qualify for the next stage.

## **Techno-Commercial Evaluation**

On the basis of technical and commercial response received, client will do evaluation exercise across the Cloud and On-premises solution to arrive at the top 3 bidder solutions. The next stage will be the RFP stage wherein the RFP will be shared only with the implementation partner of top 3 bidder solutions.

# **Section 4: Scope of Work**

## **Solution Requirements**

Based on the contents of this RFI, the bidder shall provide a CRM solution meeting the requirements of PNBHFL. Furthermore, PNBHFL intends to evaluate the CRM solution provider capability to implement the solution and the related cost elements and for doing so, it is expected that bidder should provide approach for the following elements in the technical proposal and related cost in the Annexure 7: Commercial Bill of Material.

### **Deployment Model**

Bidder can propose the CRM solution on either on-premise or on-cloud model:

1. On-premise – If the bidder is proposing on-premise CRM solution, then bidder shall provide CRM solution perpetual license, hardware, system software and any other tool that bidder requires to fulfil the PNBHFL requirements. Bidder is expected to right size the hardware and software basis the business projections provided by PNBHFL for next 5 years. Bidder shall implement the solution as per the requirements, install hardware and system software (along with any other requisite tools) in PNBHFL DC and DR and support/ maintain them for 5 years post go-live.
2. On-cloud (SaaS Model) – If the bidder is proposing on-cloud CRM solution (on SaaS model), then bidder shall provide CRM solution implemented on bidder provided cloud as per the PNBHFL’s requirements and right sized as per business projections provided in this RFI. Bidder shall be responsible for providing solution, support and maintenance for next 5 years.
3. On-cloud (IaaS Model) – If the bidder is proposing on-cloud CRM solution (on IaaS model), then bidder shall provide CRM software license and support that would be implemented on cloud. Bidder is expected to right size the hardware basis PNBHFL’s business projections for the next 5 years and provide the infrastructure services on a subscription basis.

### **Business Requirements**

The CRM solution shall technologically enable all PNBHFL sales and customer servicing functionalities (as provided in the Annexure 4: Functional and Non-Functional Requirements but not limited to:

1. Contact Centre Management
2. 360-degree Customer View
3. Lead Management
4. Service Request Handling
5. Campaign Management
6. Retention Management
7. Reports and Analytics

The proposed CRM solution shall support a 24x7 processing environment across all the business departments of PNBHFL. The CRM solution shall be highly available, maintainable, reliable, secure, scalable, interoperable, portable, and easily understandable. PNBHFL expects the bidder to provide a complete solution keeping in mind the current requirements and regulations. Furthermore, the bidder shall advise PNBHFL about channel integration and interfaces with other solutions, and render all possible assistance to PNBHFL, including training, initiation, implementation, integration, and maintenance.

Customer Relationship Management (CRM) solution collects leads from different channels like online lead aggregators, PNBHFL website, DSA/DMA etc. The solution is integrated with a dialer allowing calls to be made to all the leads for gathering of further details. Basis customer response, leads are then segregated as qualified/rejected. Qualified leads flow into the Loan Origination System (LOS) for credit appraisal and disbursement. From the LOS, qualified leads, now categorized as customers, flow into the Loan Management System (LMS) where the loans are monitored.

Customer Servicing is done through the CRM solution where inbound and outbound calls are made via the integrated dialer. Reports with information such as total leads generated, total leads spoken to, total leads qualified, service requests, etc. are generated through the Analytics module available in the CRM solution.

### **Interfacing Requirements**

Bidder is required to integrate and interface the proposed solutions with PNBHFL’s existing 3rd party applications, portals, LOS etc. Bidder to factor requisite cost for interfacing and integrating including any effort required for development & maintenance of API for integrating & interfacing the proposed applications with the identified interfaces as a part of implementation cost.

| **Name of Solution** |
| --- |
| Loan Origination System |
| PNBHFL Website (Landing Pages) |
| Lead Aggregators (Paytm, PolicyBazaar, etc.) |
| In-house Dialer |
| Loan Management System |
| Customer Portal (Web) |
| Customer Portal (Mobile) |
| Chatbot |
| WhatsApp |

### **Business Projections**

Following are the expected volumes for requisite business parameters:

|  |  |  |  |
| --- | --- | --- | --- |
| **SN** | **Details** | **At the end of FY21-22** | **Growth % Expected YoY** |
| **1** | Number of PNBHFL Office Locations (CSO, Branches, Hubs, Outreach Offices) | 160 | 30% |
| **2** | Total number of users accessing CRM solution | 500 | 10% |
| **3** | Concurrent users accessing CRM solution | 190 | 10% |
| **4** | Total number of leads | 7,00,000 | 30% |
| **5** | Number of Loan Accounts (LA) | 3,23,438 | 25% |
| **6** | Number of Fixed Deposit (FD) Accounts | 2,35,169 | 5% |

## **Activities to be undertaken by bidder**

Bidder is expected to undertake following activities as part of this project.

### **CRM Solution License**

In case bidder is proposing on-premise solution, it will provide perpetual CRM license to PNBHFL to meet the requisite business projections and requirements of the organization.

### **Requirement Analysis**

The bidder will conduct discovery and ideation sessions with PNBHFL users as apart of requirement gathering and design a solution taking these requirements into account ensuring the solution is adaptive and responsive to requirements which may arise in the future. The bidder shall prepare a software requirement specification document post discussions with PNBHFL users. The proposed solution must comply with, but not be limited to the functional requirements listed in Annexure 4: Functional and Non-Functional Requirements. PNBHFL may add additional functionalities during the requirement gathering stage which has to be customized, parameterized and implemented by the bidder at no additional cost.

The bidder will be required to factor requisite cost for interfacing and integrating including any effort required for development & maintenance of API for integrating & interfacing the proposed applications with the identified interfaces as a part of implementation cost.

### **System Design**

The bidder shall design the proposed solution based on the identified requirements, data flows and methodologies. The bidder will be required to create high-level (with overall architecture) and low-level (with interface level details and elaboration of high-level design modules) system specification. The proposed solution shall integrate with all applications identified by PNBHFL ensuring it is highly responsive, easy to navigate and user friendly.

### **Solution Delivery and Implementation**

The Bidder should follow a suitable SDLC methodology waterfall/iterative/Agile/proprietary methodology, etc. as part of Bidder’s response. The methodology should address development, customization, Managed services, Facilities management services, and hardware/software installation/configuration services. The bidder shall perform the role of a system integrator and take full responsibility for end-to-end solution delivery. The Bidder shall design & deliver integrations between systems internal to the Bank and NBFC/External systems. The bidder shall ensure flexibility to enroll third party / fintech companies / other bidders for lead capturing / marketing / data validation / any other purpose and ensure the platform integrates with Bank’s systems on a plug and play model.

### **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.

### **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–

1. Creation of deployment plan
2. Planning go-live
3. Migration and go-live
4. User training
5. Issue/bug fixing

### **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 also extend all required functional and technical support during the contract period required for adherence to scope and other terms of RFI.

### **Support and Maintenance**

The bidder shall provide support and maintenance for 5 years as mentioned in RFI document. For initial 6 months, on-site support for solution (L1) should be provided, L2 and L3 support should be provided throughout the duration. All L1, L2 & L3 support will be provided for both software and hardware.

### **Hardware & System Software Delivery and Installation**

In case of on-premises, hardware and system software will be delivered and installed both in DC & DR basis requirement. This bidder shall be required to size the infrastructure and solution ensuring the following:

1. Deployment to be in High availability – active-active mode at both DC
2. Single instance at DR which is 50% replica of DC

# **Section 5: Annexures**

## **Annexure 1: Query Clarification**

Bidder’s request for clarification - to be submitted as per the date mentioned in the RFI for submission of clarification queries.

**Format for submitting queries on RFI Document and Annexures**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| SN | Page No. | Section No. | Section Name | RFI Clause Description (Excerpt) | Bidder’s Query |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**Format for submitting queries on Annexure 4: Functional and Non-Functional Requirements and Annexure 7: Commercial Bill of Material**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| SN | Requirement No. as per the Annexure | Modules/Heading | Requirements | Bidder’s Query |
|  |  |  |  |  |
|  |  |  |  |  |

## **Annexure 2: Eligibility Criteria**

Bidder should meet the following Eligibility Criteria in order to bid for the RFI -

| **SN** | **Eligibility Criteria** | **Supporting Documents** |
| --- | --- | --- |
| 1 | The bidder must be a registered Company / LLP / Partnership firm. | Certificate of Incorporation/ Registration from Competent Authority and full address of the registered office. |
| 2 | 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). | Copy of Audited Financial statements for the financial years (2019-2020, 2020-2021 and 2021-22).  And  CA Certificate |
| 3 | The bidder should have a positive Net-Worth in each of the last three financial years (2019-2020, 2020-2021 and 2021-22). | Copy of Audited Financial statements for the financial years (2019-2020, 2020-2021 and 2021-22).  And  CA Certificate |
| 4 | The bidder proposed product should be implemented/ under implementation in 5 BFSI organizations | Credential letter OR Copy of PO/ Contract OR Authorized signatory/ company secretary confirming the successful implementation  And  Credential table as per Annexure 8 to be provided |
| 5 | The bidder proposed product should be implemented/ under implementation in 3 Non-Banking Housing Finance organizations | Credential letter OR Copy of PO/ Contract OR Authorized signatory/ company secretary confirming the successful implementation  And  Credential table as per Annexure 8 to be provided |
| 6 | The bidder proposed product should have clearly defined product roadmap for next 5 years | Document supporting the existence of Roadmap |
| 7 | Manufacturer Authorization Form | In case bidder is not the OEM of the proposed solution, MAF as per Annexure 9 shall be submitted. |
| 8 | Past/present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of the PNBHFL) | Brief details of litigations, disputes related to product/ services being procured under this RFI or infringement of any third party Intellectual Property Rights by prospective Bidder/ OEM or disputes among Bidder's board of directors, liquidation, bankruptcy, insolvency cases or cases for debarment/blacklisting for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments or any such similar cases, if any are to be given on Company’s letter head. |
| 9 | Bidders should not be under debarment/ blacklist period for breach of contract/ fraud /corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking/ State or Central Government or their agencies/ departments/ PNB Housing/ Financial Institutions in India on the date of submission of bid for this RFI | Bidder should specifically certify in Annexure 10 in this regard. |
| 10 | Bidder is not insolvent, in receivership, Bankrupt, or being wound up, not having its affairs administered by a court or judicial officer, not have its business activities suspended and must not be subject to legal proceedings for any of the foregoing reasons | Bidder should specifically certify in Annexure 10 in this regard. |
| 11 | The bidder should be able to provide direct support and maintenance for the offered solution in Delhi NCR as per the requirement of PNBHFL. | Self-undertaking on company’s letter head to be provided |

1. Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.
2. In-case of corporate restructuring the earlier entity’s incorporation certificate, financial statements, Credentials, etc. may be considered.
3. In case of business transfer where bidder has acquired a Business from an entity (“Seller”), work experience credentials of the Seller in relation to the acquired business may be considered.
4. Bidders need to ensure compliance to all the eligibility criteria points.

## **Annexure 3: Technical Evaluation Criteria**

| **SN** | **Technical Evaluation** | **Evaluation Methodology** |
| --- | --- | --- |
| 1 | Compliance to Functional Requirements  **Max. Marks - 200 marks** | The bidder is required to submit compliance to Functional Requirements and Non-Functional Requirements (in case solution is deployed on-cloud model). Bidders should score minimum marks in Compliance to Specifications (Annexure 4).  Marks would be awarded as:   |  |  | | --- | --- | | **Status** | **Marks** | | Out of the Box (S) | 10 | | Customized (C) | 5 | | 3rd party product (P) | 3 | | Non-Compliant (N) | 0 | |
| 2 | BFSI Experience  **Max. Marks - 200 marks** | The bidders are required to provide instances of product implementations in BFSI Organizations in India. Basis the number of relevant implementations, marks will be allotted as follows -   |  |  |  | | --- | --- | --- | | **Category** | **No. of Credentials** | **Marks** | | Product implementations in | 3 BFSI organization | 50 | | 5 or more BFSI organizations | 100 | | 7 or more BFSI organizations | 200 |   Credential table as per Annexure 8 to be provided |
| 3 | Non-Banking Housing Finance Experience  **Max. Marks - 200 marks** | The bidders are required to provide instances of product implementations in Non-Banking Housing Finance Organizations in India. Basis the number of relevant implementations, marks will be allotted as follows -   |  |  |  | | --- | --- | --- | | **Category** | **No. of Credentials** | **Marks** | | Product implementations in | 3 Non-Banking Housing Finance organization | 50 | | 5 Non-Banking Housing Finance BFSI organizations | 100 | | 7 or more Non-Banking Housing Finance organizations | 200 |   Credential table as per Annexure 8 to be provided |
| 4 | Cloud Implementation  **Max Marks - 50 marks** | PNBHFL is looking for the successful implementation of the proposed product on Cloud and would assign marks as per follows -   |  |  |  | | --- | --- | --- | | **Category** | **No. of Credentials** | **Marks** | | Cloud implementations in | 1 BFSI Implementations | 15 | | 2 BFSI Implementations | 30 | | 3 BFSI Implementations | 50 |   Credential table as per Annexure 8 to be provided |
| 5 | Technical Presentation  **Max. Marks - 100 marks** | Bidders are required to provide the presentation on the below mentioned criteria. PNBHFL will schedule presentation and time and location will be communicated to the bidders.   * Supplier capacity to execute project / deliver required quantities * Approach & methodologies   Failure of a bidder to complete a scheduled demo to PNBHFL may result in rejection of the proposal. |
| 5 | Product Demo  **Max. Marks - 300 marks** | Bidders are required to provide the Product Demo on the below mentioned criteria. PNBHFL will schedule Demos and the time and location will be communicated to the bidders.   * Technology / product robustness * Proposed architecture – deployment, data flow and integration * Ease of integration with existing infrastructure / processes * Support model * Agility, adaptability, and flexibility in parametrization & customization in proposed solution for adhering to bank specific requirements and regulatory specific customization * Future roadmap of product   Failure of a bidder to complete a scheduled demo to PNBHFL may result in rejection of the proposal. |

## **Annexure 4: Functional and Non-Functional Requirements**

Please refer to the attached excel sheet “Annexure 4: Functional and Non-Functional Requirements”.

## **Annexure 5: Additional Documents & Information**

|  |  |  |
| --- | --- | --- |
| **SN** | **Documents** | **Attached (Yes/No)**  **Reference Page Number** |
| 1 | Detailed Technical and Functional architecture of proposed solution(s) along with interfaces and integration pointers |  |
| 2 | Functional features available in the CRM product over and above the required specification |  |
| 3 | Technical Features available in the product |  |
| 4 | Data security features in the product |  |
| 5 | Data integrity features in the product |  |
| 6 | Backup & recovery features |  |
| 7 | Support structure to maintain and manage the proposed solution and infrastructure |  |
| 8 | Technology Stack proposed along with sizing and Justification for proposing the same as OS, DB, Middleware, Virtualization, Compute, storage, SAN Switch, TOR Switch, racks -U counts, Backup & Infrastructure (D2D & tape etc.) |  |
| 9 | Features and Functionalities available in the product ensuring compliance to regulatory and statutory requirement has to be clearly highlighted. |  |
| 10 | Approach and methodology to access and store historical data post sunset of existing system |  |
| 11 | Top five (5) implementation partners |  |

## **Annexure 6: Technology Stack**

Please refer to the attached excel sheet “Annexure 6: Technology Stack”.

## **Annexure 7: Commercial Bill of Material**

Please refer to the attached excel sheet “Annexure 7: Commercial Bill of Material”.

## **Annexure 8: Credential Table**

|  |  |
| --- | --- |
| **Particulars** | **Details** |
| **Client Information** | |
| Client Name |  |
| Client address |  |
| Name of Function Head / Project Sponsor |  |
| Email ID and Phone Number of Function Head / Project Sponsor |  |
| Willingness to interact with PNBHFL |  |
| **Project Details** | |
| Name of the Project |  |
| Start Date |  |
| End Date |  |
| Current Status (In Progress / Completed) |  |
| **Scope of Work** | |
| Description of the work done |  |

## **Annexure 9: Manufacturer Authorization Form**

(On Company letterhead only)

Date: dd/ mm/ yyyy

To,

PNB Housing Finance Limited,

22, KG Marg, 6th Floor, Antriksh Bhawan,

New Delhi – 110001

**Subject:** Supply and Implementation of CRM Solution for PNB Housing Finance Limited

Sir,

This is to certify that <**Insert complete legal name of the OEM**>, I/we am/are the Original Equipment Manufacturers (“OEM”) in respect of the products listed below (“Products”). I/We confirm the Products listed herein have not been announced as End-of-Life or End-of-Sale.

I/We confirm that <***Insert complete legal name of MSP***> (“Managed Service Provider” or “MSP”) has due authorization from us to resell and supply certain OEM Equipment(s), to PNB Housing Finance Limited. The MSP is authorized by us, to provide the solution, implementation, requisite training & maintenance services, provide maintenance and upgrade support services for our products for the listed Information Technology infrastructure and System Integration services to PNB Housing Finance Limited.

When resold by reseller the Products shall be subject to applicable warranty terms and service policies of the OEM.

I/We affirm that as of the date of this letter, we shall make support available for the Product(s) and provide support of parts for repair (or functionally equivalent replacements) thereof for a period of up to five (5) years from the date of sale to PNB Housing Finance Limited and that we currently expect to make these Products, or subsequent versions or functional equivalents of them, available for sale during such period of time.

We assure you that in the event of MSP, not being able to fulfil its obligation as our representative in respect of applicable standard warranty terms we would continue to meet our warranty terms for the entire term of the agreement through appropriate alternate arrangement(s) through our support mechanism in India.

This authorization letter is applicable against the Products listed below:

| **S. No.** | **Product Name** |
| --- | --- |
| 1 |  |
| 2 |  |
| 3 |  |

We confirm that our firm/company **<>** takes full responsibility for providing complete technical support for all aspects of project implementation, solution maintenance and support during entire period of Project including extended period if any as stated in RFI. We through this undertaking shall signify and vetting of the COTS solution <product name>/ Hardware <product name> as proposed and implemented by bidder.

We confirm that our firm/company **<>** have support mechanism in India, directly through our support office in India or through our authorized channel partners in India. By using this we will provide support during entire period of Project including extended period if any, as stated in RFI. This would be in addition to web support or remote support.

For and on behalf of **<Insert OEM’s company name>**

**<Signed and Sealed>**

***<Name of Authorised Signatory>***

***<Designation>***

**<Contact Details>**

**Cc:** MSP’s corporate name & Address

## **Annexure 10: Undertaking certifying non blacklisting**

(On Company letterhead only)

To,

PNB Housing Finance Limited,

22, KG Marg, 6th Floor, Antriksh Bhawan,

New Delhi – 110001

Dear Sir,

**Ref:** RFI No. XX: dated XX

We have examined the above RFI, the receipt of which is hereby duly acknowledged and subsequent pre-bid clarifications/ modifications / revisions, if any, furnished by PNB Housing Finance Limited and we offer to supply, install, test, commission and support the desired software solution detailed in this RFI. We shall abide by the terms and conditions spelt out in the RFI.

While submitting this bid, we hereby certify that on the date of submission of Bid for this RFI, we do not have any past/ present litigation which adversely affect our participation in this RFI, or we are not under any debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking/ State or Central Government or their agencies/departments/ PNB Housing/ Financial Institutions in India.

We hereby certify, bidder is not insolvent, in receivership, Bankrupt, or being wound up, not having its affairs administered by a court or judicial officer, not have its business activities suspended and must not be subject to legal proceedings for any of the foregoing reasons.

**<Signed and Sealed>**

***<Name of Authorised Signatory>***

***<Designation>***

**<Contact Details>**