

S No	Page No	Section No	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
1	19	5.2.2	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).	We are registered under MSME and have started our operations across India for implementation and have been growing and increasing our head counts. We would request to reduce the turnover criteria to cap it 15 Cr.	No changes in the requirement.
2	19	5.2.3	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).	We request to the Bank to provide relaxation in this clause as there have been Pandemic in recent past couple of years	No changes in the requirement.
3	19	5.2.4	Eligibility Criteria	The bidder proposed product should be implemented/ under implementation in 5 BFSI organizations	We are MSME company and have presence in PAN India and we have strong capabilities in Financial domain and have done extensive work as well and implemented multiple LOC and CRM cases. At present we are working with cases for BFSI domain and would request for relaxation in this clause	No changes in the requirement.
4	19	5.2.6	Eligibility Criteria	The bidder proposed product should have clearly defined product roadmap for next 5 years	Request for more details on the roadmap	The bidder should have the roadmap of the product future milestones(enhancements) for the next 5 years for PNBHFL to be considered during product evaluation
5	19	5.2.8	Eligibility Criteria	Past/present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of the PNBHFL)	Request for exception on this clause	No changes in the requirement.

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6	20	5.2.9	Eligibility Criteria	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	Request for exception on this clause	No changes in the requirement.
7	15	4.1.3	Scope of Work	Current Solutions in PNBHFL	<ol style="list-style-type: none"> 1. Kindly mention the vendor name providing Chatbot and WhatsApp solution? 2. Does in-house dialer provide open APIs to be integrated with CRM solution 	<ol style="list-style-type: none"> 1. Currently PNBHFL is not using any WhatsApp/ chatbot solution 2. Yes, in-house dialer provides open APIs to be integrated with the other proposed solutions
8	15	4.1.4	Business Projections	Number of PNBHFL Office Locations (CSO, Branches, Hubs, Outreach Offices)	<ol style="list-style-type: none"> 1. As a process, will these branches will also be <ol style="list-style-type: none"> a. creating customer case/lead b. Editing any customer case/lead passed on by the CRM users 2. Are these 500 users different from concurrent users which are 190 in number 3. Out of the contact center users, how many users will be providing live chat support 	<ol style="list-style-type: none"> 1. Yes, the users at branch level will be creating and editing the leads. 2. No, 500 is the total number of users out of which 190 are the concurrent users.

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9	9	2.1.xi	General Instructions to Bidder	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.	Is it expected to have on site support or support mechanism can be undertaken remotely. Our understanding is that support mechanism is part of Implementation scope and SI to undertake this activity which can be taken up subsequently when detailed Implementation scope is discussed.	L1 support needs to be on-site but L2 and L3 can be remote but it there is a requirement which can not be solved remotely then you have to come on-site
10	9	2.1.xxii	General Instructions to Bidder	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.	Since this is an email bid submission please clarify can bids be submitted by signing through digital signature else physical and scanned document will be too heavy to send by email	Yes, the bid may be submitted by signing using digital signatures. But the file should be password protected
11	16	4.2.4	Solution Delivery and Implementation	The bidder shall perform the role of a system integrator and take full responsibility for end-to-end solution delivery.	Since detailed implementation and services scope is not given hence not possible for bidder at this stage to confirm on end-to-end solution delivery	A ballpark scope of work has been given in the RFI which can be considered.
12	17	4.2.5	Quality Assurance and Testing	The bidder shall be responsible for testing the solution and preparing test cases.	Can be taken up by bidder upon sharing of detailed services scope.	A ballpark scope of work has been given in the RFI which can be considered.

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13	19	5.2.8	Annexure 2. Eligibility Criteria	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.	As a bidder we do not submit such details and request for dilution/exception on this eligibility criteria	No changes in the requirement.
14	20	5.2.9	Annexure 2. Eligibility Criteria	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	As a bidder we do not submit such details and request for dilution/exception on this eligibility criteria	No changes in the requirement.

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				the date of submission of bid for this RFI		
15	20	5.2.10	Annexure 2. Eligibility Criteria	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	As a bidder we do not submit such details and request for dilution/exception on this eligibility criteria	No changes in the requirement.
16		Annexure 4 Pt 1	Lead Management	The solution should be able to maintain and manage the entire cycle of lead management i.e. lead creation, automatic lead assignment, lead escalation and lead conversion	What are the current channels for lead sourcing?	Lead Aggregators, PNBHFL Landing Pages, online campaigns, offline data and internal references
17		Annexure 4 Pt 5	Lead Management	The solution should send the acknowledgement to the designated mobile number of the customer/email to the customer with the T&C.	Do you want to send acknowledgement on mobile thru SMS of WhatsApp?	Acknowledgement to the customer with the T&C would be sent through SMS, WhatsApp and email.

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18		Annexure 4 Pt 6	Lead Management	The solution should enable recording the activities carried out for following up the leads should be recorded in the system like calls/ meeting / correspondence etc.	Call recording is a CTI function. Please specify more details on this	Call recording is a CTI function but the recorded call as well as the other activities should be mapped to the lead record for better trackability.
19		Annexure 4 Pt 7	Lead Management	The solution should allow users to track leads from customers	Is it about tracking leads from the existing customers? Please confirm our understanding.	Yes, the solution should allow system users to track leads provided by existing customers.
20		Annexure 4 Pt 13	Contact Center	The solution must be able to provide a 360-degree view (i.e. contact information, account information, SR history, escalations, etc.) of the caller based on the information in the CRM data model.	Do you want to get customer data from any other system as well?	The data within CRM system should provide a 360-degree view of the customer i.e. account history, contact details, Service requests raised by the customer etc.
21		Annexure 4 Pt 14	Contact Center	The solution must allow users to view the complete interaction history of a called including interaction history, channels through which interactions have occurred (social media, email, phone, chat, etc.).	What all social mediums we are envisaging here?	Social Media mediums envisaged include, but are not limited to Facebook and Twitter.
22		Annexure 4 Pt 19	Agent Enablement	The application must be configured to support more than one active session for a call center user so as to support more than one	Request to elaborate on this with an example or a scenario to understand it better.	In case of a call centre if one of the calls are on hold the system should allow the user to support another

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				concurrent customer at a given time during escalation.		call with more than one active sessions at a time
23		Annexure 4 Pt 21	Agent Enablement	The solution should be integrated with knowledge management system to help quickly resolve frequently occurring issues	Is there a separate knowledge management system with which we have to integrate or migrate those articles to salesforce or propose knowledge solution from our end?	No, the knowledge base should be available within the CRM system.
24		Annexure 4 Pt 22	Integration with Dialer	The solution should recognize the customer automatically if calling from registered number or verified over IVR and capture the IVR options that are passed on the telephony service provider.	Please specify the current CTI vendor. Do they have a ready Salesforce connector, or do they have previous connect experience with Salesforce?	Presently this is being handled in core system. In proposed it need to be developed.
25		Annexure 4 Pt 25	Integration with Dialer	Schedule call backs and pop on screen of time zone, if different	This should be the functionality of the dialer as dialer shall be responsible for initiating the callback. Please confirm on the understanding	Yes, but the dialer should be a part of the CRM system.
26		Annexure 4 Pt 26	360-degree Customer View	The solution must be integrated with all core applications like loan origination system, loan management system, loan collection, web applications, etc. to provide the users with a 360° view of customer.	Please specify all the core applications being used in the current state with the name of vendor.	The details will be provided with the architecture diagram that will be published by PNBHFL
27		Annexure 4 Pt 28	360-degree Customer View	The application should be configured to load information based on products.	Please elaborate. What information are we looking to load?	The information associated with the product should be visible as soon as the product is selected.

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28		Annexure 4 Pt 29	360-degree Customer View	Provide personalized offers based on profile and customer behavior.	Is there a separate offer engine, which we have to integrate with? If yes, kindly share the details? if no, then will it be rule based suggestions?	This will be rules based leveraging the analytics capabilities. Basis the customer behavior the system should be able to apply "if...then" kind of rule and should be able to suggest some personalized offers
29		Annexure 4 Pt 32	360-degree Customer View	The application should be configured to gather and analyze data related to handling of customer issues, to help determine future customer care strategies	Kindly elaborate what is the meaning of future customer care strategies and how will you decipher this?	The system should have the capability to get the issues a customer is facing and amaze the type of issues customers come across more frequently. Such analysis would improve the customer experience.
30		Annexure 4 Pt 34	360-degree Customer View	Ability to capture service requests, queries & tickets through multiple channels (e.g. call center, branch, email, SMS, website, social media, portals, etc.) and track all information from creation to closure using a systematic process.	Please confirm if you have the SMS gateway available, as we have to integrate with a 3rd party SMS	Yes, PNBHFL has the SMS gateway which can be used and integrated with other systems
31		Annexure 4 Pt 35	360-degree Customer View	Ability of the system to define the "type" of request (e.g. Complaint, Query, Service Request, Feedback, etc.)	Do we have any existing survey tool with which we have to integrate with? if no, then how many survey responses you are looking in a month to factor this in our solution?	The required details will be shared at the time of requirement gathering

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32		Annexure 4 Pt 37	Track KPI's / Reporting / Logging / Audit Trial	The solution should be able to provide a hierarchal escalation based on the departments and classification of the query.	Please provide a view on the current hierarchical structure within the service department. Also, how many support reps are there on various levels within service?	The required details will be shared at the time of requirement gathering
33		Annexure 4 Pt 38	Track KPI's / Reporting / Logging / Audit Trial	Ability to automate the company's complaint handling procedures as per regulatory needs, providing predefined steps and responsibilities to aid the overall process.	Please provide more information on the 'regulatory needs' as mentioned on this point.	As per RBI regulatory needs every housing finance company should provide options both online as well as offline to register their complaint. The acknowledgement, along with the name and designation of the official who will deal with the complaint, should be sent to the customer for any written complaint within a week's time. For more details please refer the regulatory points defined by NHB and RBI.
34		Annexure 4 Pt 41	Track KPI's / Reporting / Logging / Audit Trial	Following details should be available as part of compressed case 360-degree view (but not limited to):	Which survey capture tool do you use currently?	The required details will be shared at the time of requirement gathering

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35		Annexure 4 Pt 43	Track KPI's / Reporting / Logging / Audit Trial	The solution should be integrated NHB GRIDS portal for flow of complaints and tracking, resolutions etc.	How is it happening currently? Do we have APIs to integrate with the portal?	There is no direct integration between PNBHFL and NHB GRIDS, currently grievance are handled and uploaded in NHB GRIDS manually
36		Annexure 4 Pt 45	Track KPI's / Reporting / Logging / Audit Trial	The solution should have the ability to provide a solutions repository. The repository should have solutions to cases successfully resolved in the past, which could be referred by RMs and service team for handling similar cases and provide first time right resolution.	Do you have any existing solution repository which we have to use and integrate with? If not, then can you confirm if this is where in past what knowledge articles we have used to solve similar problems in salesforce should be referred to agent?	This should be handled as part of the knowledge articles.
37		Annexure 4 Pt 49	Track KPI's / Reporting / Logging / Audit Trial	The solution should allow management to analyze all Service Requests by category, status, department, assignee, date raised, criticality, etc. using Dashboards	What are the Key KPIs that we look for to analyze service requests?	The detailed requirement will be shared at the time of requirement gathering
38		Annexure 4 Pt 56	Marketing	Support the usage of social media in launching campaigns with the ability to integrate with popular social networking channels	1. Which Social Ad channels they are currently leveraging? 2. Will there be any use case for Social listening on social platform & engage with customers"	Details will be provided in RFP or subsequent discussion after shortlisting

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39		Annexure 4 Pt 59	Marketing	For externally acquired list, support data import for list of prospect data to be associated with relevant campaign	<p>What will be the strategy to get these data opted in?</p> <p>https://www.salesforce.com/content/dam/web/en_us/www/documents/legal/Agreements/product-specific-terms/mc-account-engagement_permission-based-marketing-policy.pdf</p>	PNBHFL is open for the vendors to suggest the strategy
40		Annexure 4 Pt 60	Marketing	Campaigns can be executed over multiple channels, such as phone, letter, email, fax, advertising and appointments for sales users to follow up.	Email, SMS, WhatsApp, Push, Social ads are the supported channels. In addition, there are channels like letter, phone etc. mentioned, please clarify the use case/expectation?	There can be multiple channels where a campaign can be launched. It can be outbound calls as well. It can be through advertising on any website or social media channel.
41		Annexure 4 Pt 94	Artificial Intelligence/ Machine Learning Capabilities	System should have capability to resolve and auto close service request like interest certificate, statement of account, etc.)	Request to elaborate on this with an example or a scenario to understand it better. What will be the scenario if under Statement of account, customer has two loan accounts?	The service requests that are straight through and do not require any approval or manual intervention should be auto closed. For example - service request to generate the interest certificate for a financial year should be generated as per the defined format and sent to the customer and the service request should be auto closed.

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42		Section I	Chat Bot		<p>1. How many BOT conversations you are envisaging in a month?</p> <p>2. Please specify the channels where you intend to put the BOT</p>	Information regarding number of BOT conversations envisaged and the channels where PNBHFL intends to put the BOT will be shared with the successful bidder during the requirement gathering phase.
43		Annexure 4 Pt 95	Chat Bot	For Social Media, the chatbot to be activated through Direct Message (DM) on the company's Facebook page, Twitter handle and other platforms.	Is there any existing social tool with which we have to integrate or we have to propose the new one? Also, what all mediums, social media encompasses.?	PNBHFL is using the social media tool. Further information will be shared once the product gets shortlisted
44		Section G	Reporting and Analytics		1. Which BI tool are we using currently?	Hadoop and Tableau are the BI tools being used currently
45		Annexure 4 Pt 101	General Requirements	The proposed solution must be integrated with PNBHFL's existing and future enterprise portal/s to enable portal search to find desired data and entities, as well as documents, e-mail messages and websites.	What all functionalities we want to be enabled from CRM on the portal with reference to customer service?	The detailed requirement will be shared at the time of requirement gathering
46		Annexure 4 Pt 107	General Requirements	Ability to define new portfolios, products, launch offers, schemes based on offerings	Are we looking to create product master on the platform? Please elaborate.	The required products and associated details are to be maintained within the proposed system.

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47		4.1.3	Interfacing Requirements	Chatbot WhatsApp	Is there any existing chatbot or WhatsApp solution, with which we have to integrate or these are required from the bidder as part of proposed solution? If yes, then how many messages should be considered for WhatsApp within a month? Also, how many WhatsApp outbound messages per month is required	Currently PNBHFL is using an in-house Chatbot. We are looking to replace this chatbot. However for any integration the APIs would be made available
48					Are branch office users also included in the CRM users count mentioned in the RFP?	Yes, branch office users have also been considered in the CRM users' count mentioned in the RFP
49					What all personas will be using CRM at PNBHFL? Can you please specify count wise details for them?	Count-wise details for the persons using CRM are shared in Section 4.1.4 - Business Projections
50					Do we have any middleware to integrate with other systems?	Yes, ESB is being used for integration with other systems
51					What email exchange server do we use where care Ids are defined?	Microsoft outlook email exchange server is being used
52	15	4.1.2	Business Requirements	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	Kindly share the details of LOS and LMS (Technology, Version) which needs to be interfaced with CRMNEXT application	Since PNBHFL is in the process of replacing/ upgrading its systems, details of the systems and vendors would be shared with the selected bidder at the time of

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				System (LMS) where the loans are monitored		requirement gathering.
53	15	4.1.4	Business Projections	Total number of users accessing CRM solution	Out of 500 users, how many users will be having access to Mobile APP and from which department?	Details will be provided in RFP or subsequent discussion after shortlisting

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54					<p>We understand and assume that CRM application solution activities and implementation services (Requirement gathering, development, testing support (SIT/UAT), go live) are provided by us and the remaining activities mentioned below are taken up by Customer's IT team or third party vendor's team. Please confirm if Customer's IT team or third party vendor's team can perform the following:</p> <ul style="list-style-type: none"> A. Infrastructure Supply, Support and Maintenance B. Security Maintenance C. Deployment D. Disaster Recovery and Business continuity E. Testing: <ul style="list-style-type: none"> a. Application Security (VAPT) b. Performance Test c. Load/ Stress d. SIT e. UAT F. Customer's side integration <ul style="list-style-type: none"> a. Data Migration activity b. ETL activities c. Integration jobs (Any data, which has to be fetched from legacy system to staging) d. API/ webservice (Any API, which need to be custom developed to integrate with core system) G. Training and Roll out activities 	Please refer to RFI annexure 4

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55	15	4.1.3	Interfacing Requirements	Loan Origination System PNBHFL Website (Landing Pages) Lead Aggregators (Paytm, Policy Bazaar, etc.) In-house Dialer Loan Management System Customer Portal (Web) Customer Portal (Mobile) Chatbot WhatsApp	We assume that Bank would be providing all necessary APIs of mentioned systems. Any modification or customization required in API would also be taken care by Bank.	Yes, the APIs would be provided for any integration of the proposed CRM system with any other system. However any update in CRM to accommodate the APIs would be handled by the bidder.
56	24	5.5	Annexure 5: Additional Documents & Information	Approach and methodology to access and store historical data post sunset of existing system	What are the systems planned to be sun-set during and post CRMNEXT implementation ?	The detailed requirement will be shared at the time of requirement gathering
57	14	4.1.1	Deployment Model	Bidder can propose the CRM solution on either on-premise or on-cloud model	Please explain about preferred implementation approach i.e. On-premise implementation or On-cloud implementation.	The bidder can propose either on-premise or on-cloud deployment type. PNBHFL does not have any preference of the deployment type
58			General - Cloud Based Deployment		In case Bank is looking for cloud deployment. Who will take ownership of the Cloud? Is there any preferred cloud provider (AWS/ Azure/GCP) ? We recommend Bank to take ownership of the Cloud and provide access to CRM vendor for deployment.	It depends upon the final model selection, best practices and recommendation of shortlisted partners.
59					Is there any existing partnership with Cloud Service provider (AWS, Azure, GCP) ?	No, currently PNBHFL does not have partnership with any of the CSP

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60					Is there any Bank's existing system such as CBS, BPM, DMS, LOS etc. deployed over Cloud? If yes, then please specify System details and name of Cloud vendor?	Bank's existing systems are on-premise
61					What will be the minimum latency which Bank expects from Cloud vendor?	10 ms
62			General - implementation Timeline		Is the project considered to be a single phase or multiple phase ? Is there any preference w.r.t phase wise / module wise implementation. Please elaborate on the same.	The required details will be shared at the time of requirement gathering.
63			General - implementation Timeline		What are the timelines which Bank is looking to go Live with CRM	PNBHFL is looking for the product with minimum time to go to market. Further details will be shared at the time of requirement gathering
64			General Queries		Do you have any EULA agreement with any database service provider? MS SQL or Oracle?	Oracle
65			Our Recommendation		Proposed enterprise CRM solution must be implemented in an at least 5(Five) Scheduled Commercial Bank company where more than 5000 users are using CRM solution out of which 3 customers must've 10000 users	No Change

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66			Payment Schedule		<p>We understand that the PNB HFL has provided payment terms which are not favorable to Bidder and Product Owners. We recommend, Bank of India to opt either of the 2 options listed below;</p> <p>Option 1: Annual Subscription Model Annual Subscription fee - i. 100% of subscription fees Payable annually in advance</p> <p>Implementation Services - i. 40% on Contract signing ii. 25% on BRD sign off for Phase 1 iii. 25% on UAT Sign off for Phase 1 iv. 10% on Go live or 30 days of UAT Sign off (whichever is earlier)</p>	No Change
67		Annexure 4 Pt 11	Lead Management	System should have API availability for integration to PNBHFL customer facing platforms	We assume that Bank would be providing all necessary APIs of Bank's existing Customer facing Portal and Mobile APP. Any modification or customization required in API would also be taken care by Bank. Please confirm our understanding.	Yes, the APIs would be provided for any integration of the proposed CRM system with any other system.
68		Annexure 4 Pt 51	Marketing	Create campaigns including details such as campaign type, campaign status, offer, expected response, proposed start and end date, actual start and end date The Proposed solution must have the ability to manage offline Campaign effectiveness	Is there any enterprise marketing campaign tool in place with Bank?	No, currently there is no campaigning tool in place in PNBHFL

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				and track the outcome of each campaigns from within the CRM		
69		Annexure 4 Pt 29	360-degree Customer View	Provide personalized offers based on profile and customer behavior.	Currently how cross sell/ up sell offers are managed?	System assisted manual processes
70		Annexure 4 Pt 53	Marketing	Associate target marketing list of prospects, customers and products to campaign	Currently how Bank do segmentation of customers i.e. customer transactional & behavioral data?	The detailed requirement will be shared at the time of requirement gathering
71		Annexure 4 Pt 53	Marketing	Associate target marketing list of prospects, customers and products to campaign	We anticipate that Operational (Demographic) data cuts will be managed by new CRM while data which reside outside CRM needs to be provided by the Bank . Please confirm.	Confirmed
72		Annexure 4 Pt 56	Marketing	Support the usage of social media in launching campaigns with the ability to integrate with popular social networking channels	Our understanding is that Social media campaigns are required only from capability perspective and not part of mandatory requirement. Campaign execution via Calls and Emails will suffice the requirement as per current scope. Please confirm our understanding.	The proposed system should have the capability to integrate with the social networking channels and the campaigns can be launched and tracked from with CRM system
73		Annexure 4 Pt 35	Track KPI's / Reporting / Logging / Audit Trial	Ability of the system to define the "type" of request (e.g. Complaint, Query, Service Request, Feedback, etc.)	Kindly share the total number of categories and sub -categories to be considered for overall scope	The detailed requirement will be shared at the time of requirement gathering

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74		Annexure 4 Pt 38		Ability to automate the company's complaint handling procedures as per regulatory needs, providing predefined steps and responsibilities to aid the overall process.	Please provide the details of Service related workflows to be automated as a part of CRM implementation.	The detailed requirement will be shared at the time of requirement gathering
75		Annexure 4 Pt 38		Ability to automate the company's complaint handling procedures as per regulatory needs, providing predefined steps and responsibilities to aid the overall process.	Do you envisage any STP (Straight Through Processing/ Real time) based integration for customer servicing ? If yes then please share the list of STPs.	Yes, the detailed requirements will be shared at the time of requirement gathering
76			General - Service Management		Kindly share the total number of mailbox for Service management to be considered	The detailed requirement will be shared at the time of requirement gathering
77		Annexure 4 Pt 48	Track KPI's / Reporting / Logging / Audit Trail	The solution should have the ability to grade the quality of interaction for a particular service request, query, complaint and capture customer feedback post completion of the activity.	Currently how feedbacks are getting captured from customers? Is there any feedback tool in place with Bank?	The detailed requirement will be shared at the time of requirement gathering
78		Annexure 4 Pt 77	Reporting and Analytics	BI capabilities must cut across all modules of the solution with integrated reporting and analytics	Our understanding is that all transactional customer data be available in the Data mart/ data lake/ DWH from multiple systems, such that proposed CRM solution only has to integrate with Data mart/ data lake/ DWH for enriching the Customer 360/ Analytics. Kindly confirm.	The data within CRM system should provide a 360-degree view of the customer i.e. account history, contact details, Service requests raised by the customer etc.

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79		Annexure 4 Pt 95	Chat Bot	For Social Media, the chatbot to be activated through Direct Message (DM) on the company's Facebook page, Twitter handle and other platforms.	We assume that Bank has social APIs available for interfacing with all social media channels as mentioned in RFP. Please confirm our understanding.	Currently PNBHFL is using an in-house Chatbot. We are looking to replace this chatbot. However for any integration the APIs would be made available
80		Annexure 4 Pt 11	Non Functional Requirements	Bidder should arrange to ensure that periodic Vulnerability Assessment and Penetration Testing (VAPT) on periodic basis is performed on assets provisioned for Bank in cloud infrastructure at Quarterly intervals or as required by bank.	We assume that all type of external testing's such as Vulnerability, Penetration, Performance testing, Stress/ Load testing, IT/ Security testing etc. will be performed by Bank or 3rd party Vendor and results will be shared with the CRM vendor. CRM vendor shall support any issue reported within the product framework during testing guided by the concurrency and transaction pattern agreed upon as per the scope. Please confirm our understanding.	Please refer to RFI annexure 4
81		Annexure 4 Pt 115	Product Compliance	System should comply to following products;	Please provide the details of Lead related workflow process to be automated as a part of CRM implementation. Do you require separate lead workflows wart mentioned product categories - Asset, liability, credit card ??	The detailed requirement will be shared at the time of requirement gathering

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82	2		Key Dates	Last Date & Time for RFI Response Submission - 22nd June 2022	This is too short notice for partners to go through the bid and suggest the solution. We request to extend the same till 15th July 2022. Also request to allow Pre-Bid 2 meeting with the partners by 30th June 2022.	Updated date for response submission. Please refer to Corrigendum.
83	14	4.1.1	Deployment Model	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.	Microsoft is OEM and sell via Authorized Licensing Partner Only (LSP). LSP may or may not have Implementation Capabilities. For Implementation, Microsoft has Several Certified Partners. Customer has a choice to select Licensing Partner and Implementation Partner of their choice. Suggest to include clause to allow consortium bid (where Implementation Partner and Licensing Partner can both bid together as required).	Consortium partners are required when it is leading to a contracting. This is an RFI and at this stage it is more of a product shortlisting exercise. Bidder can suggest their own contracting model within the ambit of RFI's requirements.
84	21	5.3	Technical Evaluation Criteria	BFSI Experience	As cloud adoption is recent - Not all Partners will have experience of 3 Implementation on Cloud. However as an OEM, many implementation in BFSI and Non-BFSI is done by different partners. Request you to change clause to OEM and at least 1 Implementation on cloud by the Bidder.	Experience should be of the proposed product

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85	21	5.3	Technical Evaluation Criteria	Non-BFSI Experience	As cloud adoption is recent - Not all Partners will have experience of 3 Implementation on Cloud. However as an OEM, many implementation in BFSI and Non-BFSI is done by different partners. Request you to change clause to OEM and at least 1 Implementation on cloud by the Bidder.	Experience should be of the proposed product
86		Annexure 4 Pt 8	Lead Management	The implementation should include business logic to create and capture leads in the CRM from various channels like aggregators, website, social media, email, SMS, DSA/DMA/Broker.	Social Media - Which ORM / Social media tool is used by bank today to capture leads.	PNBHFL is using the social media tool. PNBHFL will be publishing the details on it's website once the product is shortlisted.
87		Annexure 4 Pt 8	Lead Management	The implementation should include business logic to create and capture leads in the CRM from various channels like aggregators, website, social media, email, SMS, DSA/DMA/Broker.	Which email system is used by bank ? Is it Microsoft exchange, if yes, which version of Microsoft exchange ?	Microsoft outlook email exchange server is being used currently
88		Annexure 4 Pt 8	Lead Management	The implementation should include business logic to create and capture leads in the CRM from various channels like aggregators, website, social media, email, SMS, DSA/DMA/Broker.	What application would be used by DSA or DMA? Will they have access to Bank's proposed CRM directly Or through integration	The DSA would be using the proposed system through DSA/ Vendor portal
89		Annexure 4 Pt 10	Lead Management	The solution should provide a mobile application to be used by Relationship Officers (Ros) / field executives /	Please provide count of each type of user person i.e. Officers, Field exe, DSA, DMAs & number of users who would only need access to reports	Details will be provided in RFP or subsequent discussion after shortlisting

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				DSA/DMA's to capture information from leads		
90		Annexure 4 Pt 10	Lead Management	The solution should provide a mobile application to be used by Relationship Officers (Ros) / field executives / DSA/DMA's to capture information from leads	Will these users will only have access to lead functionality ?	Complete lead management and reporting
91		Annexure 4 Pt 10	Lead Management	The solution should provide a mobile application to be used by Relationship Officers (Ros) / field executives / DSA/DMA's to capture information from leads	Which tool is used for collaboration today (like MS teams etc.)	MS teams
92		Annexure 4 Pt 12	Lead Management	System should be integrated with PNBHFL website for users to take action on drop-off leads (website drop offs to flow as drop off lead to the CRM for outbound team(s) action)	Website drop-off data would be provided by website team through integration. Please confirm	Yes
93		Annexure 4 Pt 16	Contact Center Management	The solution must allow computer telephony integration (CTI) and integration with other call center infrastructure.	Please state which IVR / telephony system is presently used	Bidder to suggest the supported CTI solutions
94		Annexure 4 Pt 17	Contact Center Management	The solution should allow center executive to access to call scripts which will guide them through calls and should support branching logic.	Please provide total number of call center executives	The detailed requirement will be shared at the time of requirement gathering
95		Annexure 4 Pt 17	Contact Center Management	The solution should allow center executive to access to call scripts which will guide them	Please provide out of total call center executives how many would handle phone channel	The detailed requirement will be shared at the time

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				through calls and should support branching logic.		of requirement gathering
96		Annexure 4 Pt 17	Contact Center Management	The solution should allow center executive to access to call scripts which will guide them through calls and should support branching logic.	Please provide out of total call center executives how many would handle email channel	The detailed requirement will be shared at the time of requirement gathering
97		Annexure 4 Pt 17	Contact Center Management	The solution should allow center executive to access to call scripts which will guide them through calls and should support branching logic.	Please provide out of total call center executives how many would handle chat channel	The detailed requirement will be shared at the time of requirement gathering
98		Annexure 4 Pt 17	Contact Center Management	The solution should allow center executive to access to call scripts which will guide them through calls and should support branching logic.	Please provide out of total call center executives how many would handle direct queries (DM) from social media channel	The detailed requirement will be shared at the time of requirement gathering
99		Annexure 4 Pt 19	Contact Center Management	The application must be configured to support more than one active session for a call center user so as to support more than one concurrent customer at a given time during escalation.	This requirement pertains to phone channel or chat or email ?	This is pertaining to phone channel
100		Annexure 4 Pt 21	Contact Center Management	The solution should be integrated with knowledge management system to help quickly resolve frequently occurring issues	Does the bank have its own knowledge management tool ? If yes, please state technology on which it is developed ex- SharePoint etc. ?	No, the knowledge base should be available within the CRM system.

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101		Annexure 4 Pt 34	Contact Center Management	Ability to capture service requests, queries & tickets through multiple channels (e.g. call center, branch, email, SMS, website, social media, portals, etc.) and track all information from creation to closure using a systematic process.	This list does not have chat as the channel, do we need to account for chat here ?	Yes
102		Annexure 4 Pt 34	Contact Center Management	Ability to capture service requests, queries & tickets through multiple channels (e.g. call center, branch, email, SMS, website, social media, portals, etc.) and track all information from creation to closure using a systematic process.	Also, please help with number of cases across channels per day.	The detailed requirement will be shared at the time of requirement gathering
103		Annexure 4 Pt 37	Contact Center Management	The solution should be able to provide a hierarchal escalation based on the departments and classification of the query.	Please list users who would need access to the proposed CRM tool across departments.	The detailed requirement will be shared at the time of requirement gathering
104		Annexure 4 Pt 45	Contact Center Management	The solution should have the ability to provide a solutions repository. The repository should have solutions to cases successfully resolved in the past, which could be referred by RMs and service team for handling similar cases and provide first time right resolution.	Please list all the users like RM etc. who would need access to the proposed CRM and also, state if they need access only for read purpose or they can also, create/Update/Delete cases/ service requests	The detailed requirement will be shared at the time of requirement gathering

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105		Annexure 4 Pt 49	Contact Center Management	The solution should allow management to analyze all Service Requests by category, status, department, assignee, date raised, criticality, etc. using Dashboards	Please state number of management users	The detailed requirement will be shared at the time of requirement gathering
106		Annexure 4 Pt 51	Marketing	Create campaigns including details such as campaign type, campaign status, offer, expected response, proposed start and end date, actual start and end date The Proposed solution must have the ability to manage offline Campaign effectiveness and track the outcome of each campaigns from within the CRM	Please provide following details : Total customers / prospects to whom campaign needs to be sent.	The detailed requirement will be shared at the time of requirement gathering
107		Annexure 4 Pt 60	Marketing	Campaigns can be executed over multiple channels, such as phone, letter, email, fax, advertising and appointments for sales users to follow up.	Can you please explain advertisement here ?	The campaign can be launched over multiple channels. Advertisement can be done over any digital medium (website etc.) as well as any social media.
108		Annexure 4 Pt 99	Chatbots	For Websites, the customer to be provided to select the chatbot from the page directly.	Please explain this requirement with the help of example	Existing & new customers should have an option invoke chatbot for arising queries and seeking services. Detailed BRD will be provided after shortlisting.

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109		Annexure 4 Pt 101	General Requirements	The proposed solution must be integrated with PNBHFL's existing and future enterprise portal/s to enable portal search to find desired data and entities, as well as documents, e-mail messages and websites.	Please explain this requirement with the help of example	Existing & new customers should have an option invoke chatbot for arising queries and seeking services. Detailed BRD will be provided after shortlisting.
110		Annexure 4 Pt 5	General Requirements	CSP/Bidder to ensure that the data is encrypted as part of a standard security process for highly sensitive content or choose the right cryptographic algorithms evaluating security, performance, and compliance requirements specific to their application and may choose from multiple key management options.	We understand that this requirement mean that data at rest and in motion(transit) should be encrypted. Please confirm	Yes
111		Annexure 4 Pt 5	General Requirements	CSP/Bidder to ensure that the data is encrypted as part of a standard security process for highly sensitive content or choose the right cryptographic algorithms evaluating security, performance, and compliance requirements specific to their application and may choose from multiple key management options.	Do you have the requirement to create own keys for encryption? (Bring your own keys). Please confirm	No

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112		Annexure 4 Pt 7	Security Compliance s (for solution deployed on SaaS Model or IaaS Model)	The location of the data (text, audio, video, image files, drawing files, GIS files, pdf, and any compressed data and software (including machine images), that are provided to the CSP for processing, storage or hosting by the CSP services in connection with the Department account and any computational results that Department or any end user derives from the foregoing through their use of the CSP's services) shall be as per the terms and conditions of the Empanelment of the Cloud Service Provider	We understand that by this requirement, data should also stay within geographical limits of India (both DC & DR). Please confirm	Yes. The regulatory guidelines of the country does not allow any of the financial systems or data to go beyond the boundaries of the country. So it has to be within India and all the regulatory guidelines are to be followed
113					Please help with current database size of CRM (lead, case and marketing)	Details to be shared in RFP stage
114					Do you want bidder to provide solution for Feedback management. If yes, please help with volume of responses that PNBHFL expects.	Details to be shared in RFP stage
115					Please share volume of tickets per day across channel	Details to be shared in RFP stage
116					Are you expecting a Straight through processing use cases with RPA etc.	Details to be shared in RFP stage
117					Do you want to replace existing chatbot or want us to co-exist. How many session per day are expected	Details to be shared in RFP stage

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118					how many session are envisioned per day for chatbots	Details to be shared in RFP stage
119		Annexure 9: Manufacturing Authorization Form	Manufacturing Authorization Form	Format as per PNBHFL	Microsoft has standard MAF format for authorized Reseller for selling Licenses, same can be provided. Please find Standard Template of MAF which can be issued to only Authorized Partners after validation internally.	ok
120	28			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.	Not Applicable - As Microsoft has SAAS solution, the product will be always latest version during the time of contract. This will not be part of the MAF as not Applicable.	ok
121	28			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	Not Applicable - As Microsoft has SAAS solution, the product will be always latest version during the time of contract. This sentence will not be part of the MAF as Not Applicable.	will be discussed after shortlisting / at the time of contracting

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				appropriate alternate arrangement(s) through our support mechanism in India.		
122	29			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.	Required Clarification on this clause .Implementation responsibility is from Implementation Partner only based on the SCOPE and timeline. OEM will not able to take responsibility for partner not implanting in the given time and SCOPE. Various Support plans can be selected by the customer based on the requirement. Standard Support plan is included in the subscription. Need to discuss on the same. More info as per below link - https://dynamics.microsoft.com/en-us/support/	will be discussed after shortlisting / at the time of contracting

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123	29			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.	Required Clarification on this clause. Various Support plans can be selected by the customer based on the requirement. Standard Support plan is included in the subscription. Need to discuss on the same. More info as per below link - https://dynamics.microsoft.com/en-us/support/	will be discussed after shortlisting / at the time of contracting
124	20	5.2	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	We request PNB housing team to review and reduce this criteria to 20 crores as due to this we are ineligible even after meeting other criteria,	No change in the requirement
125	20	5.2	Eligibility criteria	The bidder proposed product should be implemented/ under implementation in 3 Non-Banking Housing Finance organizations	We request PNB housing team to review and reduce this criteria to 1 Non-Banking Housing Finance organizations as due to this we are ineligible even after meeting other criteria,	No change in the requirement
126	20	5.2	Eligibility criteria	The bidder proposed product should be implemented/ under implementation in 5 BFSI organizations	Will LOS for Credit card count under this criteria?	No
127	20	5.2	Eligibility criteria	In case bidder is not the OEM of the proposed solution, MAF as per Annexure 9 shall be submitted.	What kind of partnership model is accepted? How many nos. of partners are allowed?	We have not yet decided w.r.t to the number of partners.

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128	22	5.3	Technical Evaluation	Bidder 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	Do we need to showcase all of our implemented product?	Demo scripts will be shared on the PNBHFL website soon.
129	15	4.1.2	Business Requirements. Paragraph 3rd	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.	Does the OEM needs to integrate only with LOS or with the LMS as well?	Only with LOS which in turn will be integrated with LMS
130	15	4.1.2	Business Requirements. Paragraph 4th	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.	Is it possible to provide comprehensive list of reports? Or at least number of reports. So that we can estimate efforts accordingly? Does PNBHF has any analytics / BI tool such as Power BI/ Metabase with which any integration is required. If yes, please provide details of said BI tool?	The proposed system should have the in-built analytics capability. The detailed requirements list will be shared at the time of requirement gathering

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131	15	4.1.3	Interfacing Requirements	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.	<p>Normally APIs for existing systems are provided by the vendors/ OEMs (other than publicly available APIs) who have supplied existing system. Will PNBHF facilitate APIs for their existing systems?</p> <p>Incase an existing vendors charges a fee for the generation of APIs, will PNBHF be prepared to bear the cost at actuals?</p> <p>Who are the existing service providers for the below systems? We would need these details to understand if APIs are available publicly?</p>	APIs will be provided for any integration with other systems
132	16	4.2.3	System Design	The proposed solution shall integrate with all applications identified by PNBHFL ensuring it is highly responsive, easy to navigate and user friendly.	Request PNBHF to provide a comprehensive list of all applications. We hope there will be no additional applications other than those mentioned in section 4.1.3. Any integration with additional applications can be provided at an additional cost.?	The detailed requirement will be shared at the time of requirement gathering
133	16/17	4.2.4	Solution Delivery and Implementation	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.	<p>Unclear what is meant by flexibility to enroll 3rd party/ fintech company?</p> <p>Platform integrate with Banks system with plug n play model - enterprise software will require APIs to integrate with existing systems. The term "plug n play" is contradictory?</p>	APIs will be provided for any integration with other systems

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134	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.	<p>Will this training be onsite or online training?</p> <p>How many people will be expected to be trained?</p> <p>How many training sessions are expected to be conducted?</p> <p>What are the maximum number of people in one session?</p> <p>What are the metrics for the evaluation of training?</p>	Detailed training requirements will be shared with the shortlisted bidders.
135	17	4.2.8	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.	<p>L1, L2 and L3 are expected to be onsite? Or offsite is acceptable?</p> <p>Is 24*7 support expected? Is it required to have a dedicated resource for L2 and L3 support?</p>	L1 support needs to be on-site but L2 and L3 can be remote but if there is a requirement which can not be solved remotely then you have to come on-site. Yes, 24 x 7 support is expected by the bidder. Yes

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136	17	4.2.9	Hardware & System Software Delivery and Installation	<p>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:</p> <p>I. Deployment to be in High availability – active-active mode at both DC ii. Single instance at DR which is 50% replica of DC</p>	Is active - active mandatory?	Yes, as mentioned in the RFI active active mode is mandatory
137	19		Annexure 2: Eligibility Criteria	The bidder proposed product should be implemented/ under implementation in 3 Non-Banking Housing Finance organizations	<p>Request Waiver</p> <p>Can bidder have a reference point with multiple OEMs?</p> <p>Can bidder have reference with another OEM?</p> <p>Does OEM need to have 3 reference points in NBFC housing finance?</p>	<p>One bidder can bring in only 1 OEM.</p> <p>Proposed product implementation would be considered for this criteria</p> <p>There is no change in requirement</p>
138	21	5.3.2	Annexure 3: Technical Evaluation Criteria BFSI experience	The bidders are required to provide instances of product implementations in BFSI Organizations in India.	Can references outside India be accepted?	Please refer Corrigendum

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139	21	5.3.3	Annexure 3: Technical Evaluation Criteria Non-Banking Housing Finance Experience	The bidders are required to provide instances of product implementations in Non-Banking Housing Finance Organizations in India	Is this mandatory? If bidder or OEM does not have experience in this category will they will disqualified or will they just get 0 marks?	They will get 0 marks
140	22	5.3.5	Annexure 3: Technical Evaluation Criteria Technical Presentation	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.	Will PNBHF share a list of use cases that they would like to see in the demo? How many days will be given from the date of shortlisting to giving the demo?	Demo scripts will be shared on the PNBHFL website soon.
141	24	5.5	Annexure 5: Additional Documents & Information	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.)	Can PNBHF provide details of their existing technology stack so that our solution architect can design the best possible/optimized solution?	The details will be provided with the architecture diagram that will be published by PNBHFL
142	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).	Will the turnover criteria be waved for MSME	No change in the requirement
143		Functional requirement 5.5.11	Annexure 5: Additional Documents & Information	Top five (5) implementation partners	Is this for the OEM or the bidder?	This is for OEM

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144		Functional requirement section A - 3	Lead Management	The solution should include a lead scoring mechanism based on information collected or number of key fields updated	Will PNBHF provide the list of parameters for lead scoring?	Yes, the detailed requirements will be shared at the time of requirement gathering
145		Functional requirement section A - 4	Lead Management	If the lead is of an existing customer, the solution should communicate to the core system and pull the KYC details and allow to update the relevant information.	What is the existing KYC solution that is being used? Is there any integration required with the existing KYC system?	Integration APIs will be provided for the KYC integration

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146		Functional requirement section A - 8	Lead Management	The implementation should include business logic to create and capture leads in the CRM from various channels like aggregators, website, social media, email, SMS, DSA/DMA/Broker.	<p>Please share list of aggregators</p> <p>Please share list of websites.</p> <p>Please share list of social media platforms.</p> <p>Please share list of email server/ bulk email service provider</p> <p>Please share list of SMS/bulk SMS service providers</p> <p>Please share list of DSA</p> <p>Please share list of DMA (Please provide full form).</p> <p>Please share list of brokers</p> <p>Do we need integration with WhatsApp?</p> <p>Do we need integration with Facebook messenger?</p> <p>Do we need integration with any other instant messaging platform?</p>	Details will be provided in RFP or subsequent discussion after shortlisting

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147		Functional requirement section A - 10	Lead Management	The solution should provide a mobile application to be used by Relationship Officers (Ros) / field executives / DSA/DMA's to capture information from leads.	<p>Does the solution should be mobile optimized or a separate mobile app is required?</p> <p>If Mobile app is required will it be only for Android and iOS? Or are there any mobile OS requirements?</p> <p>Is offline functionality required? What are the specific functions that will need to work offline?</p>	Yes, offline functionality is required. Other detailed will be shared at the time of RFP
148		Functional requirement section A - 11	Lead Management	System should have API availability for integration to PNBHFL customer facing platforms	Please define list of customer facing platforms.	Detailed requirements will be shared with the shortlisted bidders.
149		Functional requirement section B1 - 16	Contact Center	The solution must allow computer telephony integration (CTI) and integration with other call center infrastructure.	Do you have an existing CTI solution? If yes please provide details?	Bidder to suggest the supported CTI solutions
150		Functional requirement section B2 - 19	Agent Enablement	The application must be configured to support more than one active session for a call center user so as to support more than one concurrent customer at a given time during escalation.	This is the feature of CTI and not CRM.	The Sessions input to be provided by CRM to CTI

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151		Functional requirement section C-29	360-degree Customer View	Provide personalized offers based on profile and customer behavior.	Will this be a AI based offers/recommendation? If Yes, PNBHF to provide data based on which our AI engine will be trained.	Based upon Rules to be incorporated in CRM
152		Functional requirement section E-38	Track KPI's / Reporting / Logging / Audit Trail	Ability to automate the company's complaint handling procedures as per regulatory needs, providing predefined steps and responsibilities to aid the overall process.	PNHF to provide process flow / steps for the complaint handling	Yes, detailed requirements will be shared at the time of requirement gathering
153		Functional requirement section F-60	Marketing	Campaigns can be executed over multiple channels, such as phone, letter , email, fax , advertising and appointments for sales users to follow up.	Letter, FAX and traditional method of communication must have a digital element in it for it to be tracked	The letters would be generated through the system but for physical letter and fax manual intervention would be required
154		Functional requirement section I-95	Chatbot	For Social Media, the chatbot to be activated through Direct Message (DM) on the company's Facebook page, Twitter handle and other platforms.	Please specify other than Facebook messenger and Twitter for which other platform we need to implement Chatbot?	Currently PNBHFL is considering Facebook and Twitter
155		Functional requirement section J-101	General Requirements	The proposed solution must be integrated with PNBHFL's existing and future enterprise portal/s to enable portal search to find desired data and entities, as well as documents, e-mail messages and websites.	Simpler will be integrated with existing portal and pricing of which will be included in the commercials. However, if PNBHF procures new portal or new 3rd party system after implementation / go live Simpler will do integration at an additional cost.	will be discussed after shortlisting / at the time of contracting

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156		Functional requirement section J-112	General Requirements	The Application should be implemented as a SOA compliant architecture.	Please elaborate and give details of SOA compliance	SOA compliant architecture focuses on the reusable and interoperable components. The proposed application should focus of SOA compliant architecture
157		Functional Requirements C - 26	360-degree Customer View	The solution must be integrated with all core applications like loan origination system, loan management system, loan collection, web applications, etc. to provide the users with a 360° view of customer.	Kindly list out all integrations required with CRM system	The detailed requirement will be shared at the time of requirement gathering
158		Functional Requirements E - 34	Track KPI's / Reporting / Logging / Audit Trail	Ability to capture service requests, queries & tickets through multiple channels (e.g. call center, branch, email, SMS, website, social media, portals, etc.) and track all information from creation to closure using a systematic process.	Please share list of portals	The detailed requirement will be shared in the RFP
159		Functional Requirements E - 38	Track KPI's / Reporting / Logging / Audit Trail	Ability to automate the company's complaint handling procedures as per regulatory needs, providing predefined steps and responsibilities to aid the overall process.	Please share list of procedures of total number of procedures	The detailed requirement will be shared in the RFP

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160		Functiona I Requirements F - 51	Marketing	Create campaigns including details such as campaign type, campaign status, offer, expected response, proposed start and end date, actual start and end date The Proposed solution must have the ability to manage offline Campaign effectiveness and track the outcome of each campaigns from within the CRM	Please articulate capabilities required to "manage offline Campaign effectiveness"	Manage offline campaign effectiveness determines tracking customer engagements from direct mails/ messages and have the ability to track cold calls made
161		Functiona I Requirements F - 57	Marketing	Easily define target list using query tool which supports natural language to select desired criteria of customer base The Proposed solution should have the ability to segment a definite set of audience and run campaigns on them and monitor the effectiveness from there	Please elaborate on the exact deliverable in "query tool which supports natural language "	The system should cover all popular vernacular languages like Punjabi, Marathi, Tamil, Gujarati, Tamil, Telugu, Kannada, etc.
162		Functiona I Requirements G - 78	Reporting and Analytics	The proposed solution must provide an integrated reporting tool/feature for new reports to be created as required.	Please provide list of reports or total number of reports that needs to be completed by the OEM / bidder for the system to be considered live/	The detailed requirement will be shared in the RFP
163		Functiona I Requirements G - 86	Reporting and Analytics	System should facilitate to highlight trends of key performance indicators.	Please articulate list of KPIs	The detailed requirement will be shared in the RFP

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164		Functional Requirements G - 85	Reporting and Analytics	System should provide a dashboard view of the information for different levels of the management	Please provide list of dashboard or total number of dashboard that needs to be completed by the OEM / bidder for the system to be considered live/	The detailed requirement will be shared in the RFP
165		Functional Requirements I - 96	Chatbot	Artificial Intelligence / NLP Chatbot with the ability to answer FAQ's questions from customers	Number of chatbot sessions/ request per month	The detailed requirement will be shared in the RFP
166		Functional Requirements I - 96	Chatbot	Artificial Intelligence / NLP Chatbot with the ability to answer FAQ's questions from customers	is this multi lingual and what other languages are needed for this chatbot	Yes, this needs to be multilingual
167		Functional Requirements I - 97	Chatbot	Solution should enable customer to upload support documents and artifacts via chatbot	How many documents is required to upload? How many documents needed?	The detailed requirement will be shared at the time of requirement gathering
168	14	4.1	Solution Requirements	Based on the contents of this RFI, the bidder shall provide a CRM solution meeting the requirements of PNBHFL	What is the current CRM solution at PNB HFL.Is there any data migration required from old solution. If yes what is the volume.	The detailed requirement will be shared in the RFP
169	15	4.1.3	Interfacing Requirements	Bidder is required to integrate and interface the proposed solutions with PNBHFL's existing 3rd party applications, portals, LOS etc.	Please provide details of the existing solutions for each of these applications with which CRM is expected to build interfaces. Please confirm the same will have API based integration capability at their end for integration.	The details will be provided with the architecture diagram that will be published by PNBHFL

S No	Page No	Section No	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
170	17	4.2.8	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	Please confirm below understanding for Support : 1. L1 support is required onsite only for first 6 months. 2. L2,L3 support will be for 5 years. 3. L2,L3 support can be remote . 4. What is the service window for L1,L2,L3 is it 24x7 for all	L1 support needs to be on-site but L2 and L3 can be remote but it there is a requirement which can not be solved remotely then you have to come on-site. 24 x 7 support is required.
171	20	5.2	Annexure 2: Eligibility Criteria	Manufacturer Authorization Form	Suggest to not restrict various solution options at RFI stage to evaluate all possible tecno-commercial solution/s. Once the final requirements at RFP stage are released, bidders can submit with single solution and submit MAF for the same.	will be discussed after shortlisting
172	22	5.3	5.3 Annexure 3: Technical Evaluation Criteria	Evaluation methodology	Read along with Section 3.2 Technical Evaluation where Minimum Passing percentage defined is @ 75% for each of the criteria, it seems bidders have to submit maximum credentials to qualify and meet the threshold of 75% marks. Hence the purpose of giving various slabs is unclear	Please refer Corrigendum
173	22	5.3	5.3 Annexure 3: Technical Evaluation Criteria	Pt.2 and Pt.3 The bidders are required to provide instances of product implementations	Are these criteria for implementations by the bidder (OEM or SI) or implementations of bidder's proposed product ?	Experience should be of the proposed product

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174	16	4.2.3	System Design	The bidder shall design the proposed solution based on the identified requirements, data flows and methodologies	Do we have process documents for CRM OR expectations are that we have to do processes re-engineering as well?	The aim is not to use the current process flow as we want to utilize the capabilities of the tool to bring in the transformation in the organization as well so this is up to the bidder to suggest some models and processes to us which would reduce the TAT for PNBHFL. We are looking for the product with minimum customization and maximum could be handled through the configuration only
175	14	4.1.2	Business Requirements	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	Who is authorized to raise a loan request in the CRM system – end customer (retail/corporate) / loan agent / Branch officials?	Directly it would be PNBHFL internal users only but as integration with customer and DSA portal is expected it can be raised by them as well

S No	Page No	Section No	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
				System (LOS) for credit appraisal and disbursement		
176	15	4.1.2	Business Requirements	The solution is integrated with a dialer allowing calls to be made to all the leads for gathering of further details	Which telephony system is being used? Does it have the industry standard API's to integrate with an enterprise tool?	PNBHFL has an in-house dialer. Yes, in-house dialer provides open APIs to be integrated with the other proposed solutions
177	16	4.2.2	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 discussion with PNBHFL users.	How many different business entities are involved from the request to closure of a request?	To be detailed out in the RFP

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178	16	4.2.3	System Design	The proposed solution shall integrate with all applications identified by PNBHFL ensuring it is highly responsive, easy to navigate and user friendly.	Does PNB have any knowledge base articles for end user consumption?	No, the knowledge base should be available within the CRM system.
179	14	4.1.2	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	Which tool will become the primary source of truth – the existing CRM or the new platform? Also will it require to migrate data from the old to the new platform?	It is required to migrate data from old to new system
180	15	4.1.3	Interfacing Requirements	Bidder is required to integrate and interface the proposed solutions with PNBHFL's existing 3rd party applications, portals, LOS etc.	Please provide information and architecture of current tools and integration along with the names of current tools	The details will be provided with the architecture diagram that will be published by PNBHFL
181	2	Key Dates	Key Dates	Last Date & Time for RFI Response Submission - Up to 3:00 pm on 22nd June 2022	Please consider increase in timeline to response to RFI	Updated date for response submission. Please refer to Corrigendum.
182			Annexure 3: Technical Evaluation Criteria	BFSI Experience	Pls consider BFSI and Non-BFFSI number for customer in India and International market	Please refer Corrigendum
183			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).	Pls give relaxation in Turnover for eligibility to 15 CR for MSME vendors	No change in the requirement

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184			Annexure 3: Technical Evaluation Criteria	BFSI Experience	Pls consider 'timeline of implementation' as one of evaluation criteria	No change in the requirement
185			Annexure 3: Technical Evaluation Criteria	BFSI Experience	Pls consider 'Gartner quadrant' presence as one of evaluation criteria	No change in the requirement
186			Annexure 3: Technical Evaluation Criteria	BFSI Experience	Pls consider 99.8% uptime for cloud solution as one of the evaluation criteria as it is very important for PNBFHL for customer experience	No change in the requirement
187			Annexure 3: Technical Evaluation Criteria	BFSI Experience	Pls consider 'one common platform' for both LOS and CRM as one of evaluation criteria so that PNBFHL can get value of common data model rather integrating 2 system	This would depend on the product offerings based on the selected product

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188				The solution should be able to maintain and manage the entire cycle of lead management i.e. lead creation, automatic lead assignment, lead escalation and lead conversion	<p>Please provide graphical view of workflow of your business process</p> <p>For each step of the workflow stage , list the fields which needs to be captured</p> <p>For each step of the workflow stage , list the fields which needs to be captured mandatorily</p> <p>For each step of the workflow stage, list next stage or next stages</p> <p>Are there are workflow stage which needs to be integrated with external system to push and pull data</p> <p>What integration approach will be considered ? API/SFTP ?</p> <p>Please provide timelines from development for API integration from Customer</p> <p>Define what parameters will be used for prioritization of leads</p>	Details will be provided in RFP or subsequent discussion after shortlisting
189				The solution should be able to perform de-duplication of data i.e. leads, case, queries etc.	Please list out the parameters for de-duplication	Details to be shared in RFP stage
190				The solution should include a lead scoring mechanism based on information collected or number of key fields updated	What are the parameters for Lead scoring	Details to be shared in RFP stage

S No	Page No	Section No	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
191				The solution should enable recording the activities carried out for following up the leads should be recorded in the system like calls/ meeting / correspondence etc.	<p>What kind of standalone activities are done by the Sales Teams? For each activity what are the fields captured when the activity is</p> <ul style="list-style-type: none"> • Scheduled • Rescheduled • Cancelled • Completed <p>Are there any activities that needs to be triggered based on a external system event What integration approach will be considered ? API/SFTP ?</p>	Details to be shared in RFP stage
192				The solution should allow users to track leads from customers	Can you list down the customized reports	Details to be shared in RFP stage
193				The implementation should include business logic to create and capture leads in the CRM from various channels like aggregators, website, social media, email, SMS, DSA/DMA/Broker.	Can you elaborate this requirement?	Details to be shared in RFP stage
194				There should be a easily configurable interface to add/edit/update/disable any business logic	What business logic are we referring	Details to be shared in RFP stage
195				System should have API availability for integration to PNBHFL customer facing platforms	Please list out the systems for workflow triggers, core systems, goals and performances, activity triggers, user management, AD/SSO .Will the integrations be based on API/SFTP/Bulk upload	Details to be shared in RFP stage

S No	Page No	Section No	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
196				System should be integrated with PNBHFL website for users to take action on drop-off leads (website drop offs to flow as drop off lead to the CRM for outbound team(s) action)	Please elaborate this requirement?	Details to be shared in RFP stage
197				The solution must be able to provide a 360-degree view (i.e. contact information, account information, SR history, escalations, etc.) of the caller based on the information in the CRM data model.	Where from the data will come? Is it API based integration?	There can be multiple channels for data. Details to be shared in RFP stage
198				The solution must allow computer telephony integration (CTI) and integration with other call center infrastructure.	This will be done via dialer integration? PNB has dialer?	Yes, PNBHFL has an in-house dialer and open APIs will be provided for integration with the other proposed solutions
199				The solution should allow center executive to access to call scripts which will guide them through calls and should support branching logic.	This will be done via dialer integration?	Yes
200				The application should be configured to support automatic screen population via CTI (Computer Telephony Integration) and/or IVR	Is it only integration with dialer?	Yes
201				The solution should be configurable to implement workflows to access information from different applications and load all relevant	What are the related workflows?	Details to be shared in RFP stage

S No	Page No	Section No	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
				information about a customer.		
202				The solution should be integrated with knowledge management system to help quickly resolve frequently occurring issues	Please detail out the learning management use case	Details to be shared in RFP stage
203				The application should be configured to track response time for handling customer calls / queries	Do you have any ticketing system. Will APIs be provided?	This should be an in-built feature of the proposed system
204				<p>Following details should be available as part of compressed case 360-degree view (but not limited to):</p> <ol style="list-style-type: none"> 1. Case Summary Details 2. Case Life Cycle with current status 3. Related Solutions 4. Case - Agent Mapping 5. Internal collaboration 6. Customer interaction history across all touch points 7. Call Scripts 8. Service Quality Feedback 9. Alerts 10. Surveys 11. Attachments 12. Status of leads/ Queries/Services request/ Policy application & 	Please list out the data source	Details to be shared in RFP stage

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				renewal/Underwriting etc.		
205				Create campaigns including details such as campaign type, campaign status, offer, expected response, proposed start and end date, actual start and end date The Proposed solution must have the ability to manage offline Campaign effectiveness and track the outcome of each campaigns from within the CRM	We are not marketing automation tool. We can link campaigns to leads	This should be an in-build feature of the system
206				BI capabilities must cut across all modules of the solution with integrated reporting and analytics	Please let us know the data points and the customized reports	Details to be shared in RFP stage

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207		Annexure 2: Eligibility Criteria	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).	Can any relaxation be provided for MSME/Startups	No change in the requirement
208		Annexure 2: Eligibility Criteria	Eligibility Criteria	The bidder proposed product should be implemented/ under implementation in 5 BFSI organizations	Can any relaxation be provided for MSME/Startups	No change in the requirement
209		Annexure 2: Eligibility Criteria	Eligibility Criteria	The bidder proposed product should be implemented/ under implementation in 3 Non-Banking Housing Finance organizations	Can any relaxation be provided for MSME/Startups	No change in the requirement
210		Annexure 3: Technical Evaluation Criteria	BFSI Experience - Max. Marks - 200 marks	<p>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 -</p> <p>Category No. of Credentials Marks Product implementations in 3 BFSI organization 50 5 or more BFSI organizations 100 7 or more BFSI organizations 200</p> <p>Credential table as per Annexure 8 to be provided</p>	Can any relaxation be provided for MSME/Startups	Please refer Corrigendum

S No	Page No	Section No	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
211		Annexure 3: Technical Evaluation Criteria	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 MarksProduct implementations in 3 Non-Banking Housing Finance organization 505 Non-Banking Housing Finance BFSI organizations 1007 or more Non-Banking Housing Finance organizations 200Credential table as per Annexure 8 to be provided	Can any relaxation be provided for MSME/Startups	Please refer Corrigendum
212		Annexure 4	Functional requirement - application & Appraisal - point 1	System should be configurable for addition of new products (e.g. insurance products, mutual fund products, etc.) from the front-end.	Will funding be done for mutual fund as well	We are also funding the insurer but life insurer as well as the property insurers. It is the part of the loan product itself. There are two types of insurance that we are doing one is where we are just acting as an agent and taking the funds from the customer and sending to the individual's agency. Second is

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						we ourselves are funding the life insurance in association with the insurance partners.
213		Annexure 4	Non Functional Requirement- Point 11	Bidder should arrange to ensure that periodic Vulnerability Assessment and Penetration Testing (VAPT) on periodic basis is performed on assets provisioned for Bank in cloud infrastructure at Quarterly intervals or as required by bank.	Does the VAPT need to be done on the application as well? If yes, Who shall bear the cost of such VAPT request?	yes, VAPT need to be done on the application, vendor will bear the cost.
214		Response Submission	2.3.3.2 Technical Bid	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.	Can some Marks be awarded to the product innovation capability	No change in the requirement

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215		4.Scope of work	4.1.5 Fintech Integrations	Following are the fintech companies with which the existing system is integrated. Any other fintech integration, over and above the integrations listed below will be brought by the bidder.	Incase, if we have a bundled pricing which includes Proprietary IPR and embedded pricing, can we propose the same? Will PNB Housing be willing to adapt to new reports which are provided by such fintechs	This can be presented during the technical presentation
216	7	1	Introduction	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.	<p>1.Since it is an RFI, does it mean only for product shortlist or the entire solution shortlisting including System Integrator. Please confirm</p> <p>2. If it is applicable for only product, then please confirm would the eligibility criteria apply only for product OEM or System Integrator</p>	<p>Only product shortlisting will be done at this stage.</p> <p>Eligibility criteria is applicable for bidder. Depending upon who is bidding, eligibility criteria would be applicable.</p>