S.No.	Vendor	Page No	Section No.	Section Name	RFI Clause Description (Excerpt)	Bidder's Query	Response
1	Nelito	2	Key Dates	Key Dates	Last Date & Time for RFI Response Submission	The timelines provided for submitting the RFI response is too short for preparing a quality proposal for any vendor after completing the internal process clearance at the organisational level. Hence we hereby request you for 15 days extension after the date of response of the prebid queries sent to the bidders to submit the proposal.	Please refer Corrigendum
2	Nelito	19	Annexure 2:	Eligibility Criteria	The bidder proposed product should be implemented/ under implementation in 1 NonBanking Housing Finance organizations	Request you to Ammend the clause as "The bidder proposed product should be implemented/ under implementation in 1 Non-Banking Housing Finance organizations / NBFC / MFI	Please refer Corrigendum
3	Nelito	15	4.1.3	Interfacing Requirements	Integration with third party solution	Is there integraton required with core system? Like transaction posting, to get customer static data	The proposed deposits system will be integrated with other core systems as required
4	Nelito		Annexure 4 Functional Requirement No. 1	Fixed Deposit	System should enable automatic changes in the deposit menu(all related menus) when customer details are updated as per KYC	More clarity required.	This is for the existing customers, where system will identify the exposure of customers (Asset & Liability) and propose product as per PNBHFL scheme in the deposit menu
5	Nelito		Annexure 4 Functional Requirement No. 7	Fixed Deposit	System to perform "What if Analysis" to identify which	Is this referring the flexi fixed deposit?	No, this is not w.r.t flexi deposit. The system should

					units can be withdrawn for minimum loss of interest in case of partial foreclosure.		identify pre-mature withdrawal amount for different periods based on tenure of the FD and expected returns if withdrawn anytime during the tenure of the FD.
6	Nelito		Annexure 4 Functional Requirement No. 9	Fixed Deposit	System should allow opening of fixed deposits through multiple channels (e.g. online, branch, broker, etc.)	Is there are required third party integration for deposit booking	There will be API integration involved through external platforms.
7	Nelito		Annexure 4 Functional Requirement No. 21	Fixed Deposit	System to transfer the deposit account on maturity of the deposit to any other deposit scheme offered by PNBHFL	channel? Like online and broker.	This is from viz., cumulative to non-cumulative or vice versa
8	Nelito		Annexure 4 Functional Requirement No. 22	Fixed Deposit	System should compute brokerage including ability to configure brokerage by slabs and for different categories, with effective date range etc. Similarly , it should also compute reverse brokerage in case of premature withdrawal.	It will be a manual or automatic process?	Automatic process
9	Nelito		Annexure 4 Functional Requirement No. 24	Fixed Deposit	System should have in-built dedupe and negative dedupe mechanism.	Is brokerage module part of solution?	Yes
10	Nelito		Annexure 4 Functional Requirement No. 25	Fixed Deposit	System should allow submission of forms through multiple channels for e.g. online customer portal (web/mobile), branch, etc.	More clarity required.	Deposit application form submission through various modes.

11	Nelito		Annexure 4 Functional Requirement No. 43	Recurring Deposit	Partial withdrawal as per specified amount & time as per product norms to be supported	Is API integration required?	For payment processing, API integration with banks required.
12	Nelito		Annexure 4 Functional Requirement No. 50	Product Compliance	OverDraft, Creadit Card, Mutual Fund and Insurance	More clarity required.	PNBHFL might act as an aggregator for these products.
13	Servosys	19	5.2 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).	Request that the minimum turnover requirement be revised to Rs. 20 crores instead of Rs. 50 crore in each of the last three financial years	Please refer Corrigendum
14	Servosys		6	Annexure 4 - Functional Requirement - Fixed Deposits	System to calculate interest on a daily basis and store it in a separate field which can be used for querying / printing purposes	Do we need to integrate with any Loan Management System for Interest calculation or the calculation logic needs to be built in the proposed solution itself	In built in deposit system
15	Servosys		8	Annexure 4 - Functional Requirement - Fixed Deposits	System to re calculate interest on change in tenure of the deposit (e.g. premature closure)	Is this related to the LMS activites to the logic needs to be built in the proposed system?	no. This is w.r.t deposit system
16	Servosys		21	Annexure 4 - Functional Requirement - Fixed Deposits	System to transfer the deposit account on maturity of the deposit to any other deposit scheme offered by PNBHFL	Is there any existing list of all the other deposit schemes and what is the procedure or the touchpoints by which we can initiate this	Option to withdraw and ability to transfer to a better scheme should be available or presented to customer
17	Servosys		22	Annexure 4 - Functional Requirement - Fixed Deposits	System should compute brokerage including ability to configure brokerage by slabs and for different categories, with effective date range etc. Similarly , it should also compute reverse	Whom would be the brokerage be paid? Is there any pre-defined or updating list of brokers available with PNBHFL?	Yes. The broker list are available. The same would be configured in Deposit system for payout computation and from the deposit system brokerage can be pushed to Payment system.

					brokerage in case of premature withdrawal.		
18	Servosys		44		Annexure 4 - Functional Requirement - Other Products	System should cater to other/envisaged products such as overdrafts, insurance, mutual funds, credit cards, etc.	Is there any detailed scope of work with the other products available?	PNBHFL might act as an aggregator for these products.
19	Servosys	14	4.1.1		Deployment Model	1.On-premise – If the bidder is proposing on-premise Deposits solution, then bidder shall provide Deposits 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 Deposits solution (on	Request to remove the clause of bringing the hosting solution along with supported software/platform.	No Change

					SaaS model), then bidder shall provide Deposits 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 Deposits solution (on IaaS model), then bidder shall provide Deposits 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.		
20	Servosys	Page 16	4.2.4	Solution Delivery and Implementation	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	Our system would integrate with bank existing systems including LOS, dedupe, Third Party Applications (Finance ERP, Payout Application, NSDL, etc.),CRM, Customer portal, Business Intelligence,PNBHFL Website, Customer Portal (Web and	Deposit application should be able to integrate with Core and external systems as per PNBHFL requirement either using API's or appropriate Integration mechanism. For

					lead capturing / marketing / data validation / any other purpose and ensure the platform integrates with Bank's systems on a plug and play model.	Mobile) & Broker Portal. Here we would be dependent upon PNBHFL to provide us API/Hub. Even for any new requirement arising at time of requirement gathering stage we would require PNBHFL to provide us API.	ex., File upload, staging or API's.
21	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Can you confirm if deployment on Public cloud is permissable such as AWS Azzure or OCI	Yes, deployment on public cloud is permissible.
22	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Can you specify what minimum security components needs to be considered on cloud	Please refer to sheet titled "Non-Functional Requirements" in Annexure 4 - Functional and Non-Functional Requirements which provides the security components that need to be considered on cloud.
23	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Can you specify what connectivity will be required from CSP DC to Client pemises	Dedicated tunnel over internet
24	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Can you confirm if the connectivity between client DC to CSP will be managed by Client or Service provider	Depends upon the model which will be final shortlisted and recommendation of partner.
25	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	What should be the RTO RPO for DC and DR on Cloud	RTO - 15 Mins, RPO - 15 mins
26	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Managed services reuired for business hours or 24X7	Managed services would be required 24x7.
27	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	What should be the SLA on DC production DC on cloud	This will be as per prevalent market practices. Details will be provided post shortlisting Or

							at the time of RFP.
28	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Do you need Active Active solution between DC and DR or DR can be passive	PNBHFL needs active active solution at both DC and DR sites
29	Azentio	14	4.1.1	Deployment Model	On-cloud (SaaS Model)	Do we have to factor Backup soution, If yes can you specify if you need backup to be stored on prem?	In case of DC hosting model, backup shall be managed by PNBHFL however solution should be capable to ensure desired RTO and RPO. In case of cloud hosted model, replication over cloud shall be ensured as part of Solution deployment by OEM
30	Azentio	14	4.1.1	Deployment Model	On-Prem Solution	For On -prem Solution do we have to quote HW and TPP software only. Racks, Datacentre Space , Power and Networking equipments to be provided by PNBHFL ?	Hardware sizing in terms of compute, storage, environments etc.
31	Azentio	14	4.1.1	Deployment Model	On-Prem Solution	Do we have to quote Backup Drive and Software Solution	No that wont be required. Please refer the commercial sheet.
32	Azentio	14	4.1.1	Deployment Model	On-Prem Solution	Who will provide Datacentre space for DC and DR . And what will be the location for the same	For on premise, servers and storage will be hosted on PNBHFL DC and DR
33	Azentio	14	4.1.1	Deployment Model	On-Prem Solution	All networking links to DC and between DC and DR to be provided by PNBHFL ?	Yes they are already existing. Anything new would be brought by the vendors.
34	Azentio			5.2 Annexure 2: Eligibility Criteria	Copy of Audited Financial statements for the financial years (2019-2020, 2020-2021 and 2021-22).	Azentio is a one year old company and is carved out from 3i Infotech which has been in India business for almost 2 decades.We shall be	Please refer to Annexure 2. Note b (below the table)

						And CA Certificate	able to submit the carved out statements from 3iInfotech. Pls Confirm	
35	Azentio				5.2 Annexure 2: Eligibility Criteria	Copy of Audited Financial statements for the financial years (2019-2020, 2020-2021 and 2021-22). And CA Certificate	Azentio is a one year old company and is carved out from 3i Infotech which has been in India business for almost 2 decades.We shall be able to submit the carved out statements from 3iInfotech. Pls Confirm	Please refer to Annexure 2. Note b (below the table)
36	Azentio			Annexure 4- Ponit No.4	Security Compliances (for solution deployed on SaaS Model or IaaS Model)	The CSP/Bidder shall meet all the security requirements indicated in the IT Act 2000 the terms and conditions of the Provisional Empanelment of the Cloud Service Providers and shall comply to the audit criteria defined by STQC	1.Do you have any preferred cloud Service Provider ? 2.Please specify the concurrent users 3.Will cloud hosting be provided or bidder has to host the cloud? 4.Who will be responsible for Managed Services of infrastructure? 5.Is HA required? 6..What is the expected RTO RPO? 7. Please specify the total no of users 8.What is the DR expectation?-	1) PNBHFL does not have a preference with respect to cloud service provider. 2) Please refer to "Section 4.1.4 - Business Projections" of RFI document 3) Bidder can recommend SAAS model if available in which case cloud hosting & management shall be included by the bidder. PNBHFL may choose to deploy the application on cloud in a environment provisioned and managed by PNBHFL. In such case the solution should be compatible for cloud infrastructure deployment. 4) Please refer response to # 3 above. 5) HA of the system is required 6) RTO - 15 Mins, RPO - 15

							mins 7) Please refer to "Section 4.1.4 - Business Projections" of RFI document 8) In case of system failure, the system should be able to smoothly switch to the DR site without any delay.
37	Azentio		Annexure 4-Ponit No.8	Security Compliances (for solution deployed on SaaS Model or IaaS Model)	Bidder shall ensure that the Cloud Service Provider's services offerings are audited and certified by STQC/PNBHFL. Bidder include the following clauses in the Agreement: 1) The Cloud Service Provider's services offerings shall comply with the audit requirements defined under the terms and conditions of the Provisional Empanelment of the Cloud Service Providers (or STQC /PNBHFL guidelines as and when published) 2) The Audit, Access and Reporting Requirements should be as per the terms and conditions of the Provisional Empanelment of the Cloud Service Provider.	Do you require Pre Requisites & Costing for On premise & On cloud deployment option?	Yes, pre requisites and costing is required for both types of deployments
38	Azentio		Annexure - 4	Functional Requirements	Product Compliance - Credit Cards,mutual Funds, Insurance	Request you to please elaborate on the corelation between the fixed deposits and the	PNBHFL might act as an aggregator for these products.

					mentioned products. Also, if you provide more details on the process for managing these products.		
39	Themepro	19	2 and 3	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 the relaxation on the turnover to 10 crores.	Please refer Corrigendum
40	Themepro			Extenstion		We request you to extend the deadline of submission by 15 days please.	Please refer Corrigendum
41	DXC	14	4.1	Solution Requirements	Based on the contents of this RFI, the bidder shall provide a Deposits solution meeting the requirements of PNBHFL	What is the current Deposits solution at PNB HFL.Is there are data migration required from old solution. If yes what is the volume.	Current Deposits system is by ThemePro (ENCORE). Yes. Further details will be shared in the RFP stage
42	DXC	15	4.1.3	Interfacing Requirements	Bidder is required to integrate and interface the proposed solutions with PNBHFL's existing 3rd party applications, CRM, Dedupe, financial calculator, AML, DMS, LOS etc	Please provide details of the existing solutions for each of these applications with which Deposits is expected to build interfaces. Please confirm the same will have API based integration capability at their end for integration.	The details have been provided with the architecture diagram that has been published by PNBHFL. Yes, the integrations will be API based integrations
43	DXC	16	4.2.1	Deposits License	The bidder will provide perpetual Deposits license to PNBHFL to meet the requisite business projections and requirements of the organization for an on-premise solution	The understanding is that the Deposits License is only being considered for an On premise solution? Will there be any requirement for a SAAS/Cloud solution?	Bidder to recommed the solution and deployment model. Software license should ideally be required in On-prem and IaaS model.
44	DXC	17	4.2.7	User Training	The bidder shall provide proper functional and technical training of proposed	Is the Bidder expected to provide the Training environment for User training or will	Detailed training requirements will be shared with the

					solution to internal PNBHFL resources under proper training environment in train the trainer mode.	PNBHFL provide the training environment?	shortlisted bidders.
45	DXC	17	4.2.8	Support and Maintenance	All L1, L2 & L3 support will be provided for both software and hardware.	What model will be followed for L1, L2 and L3 support and what will be the SLA's?	L1 would be required onsite. L2 and L3 could be remote.
46	DXC	19	5.2	Annexure 2: Eligibility Criteria	Manufacturer Authorization Form	Suggest to not restrict various solution options at RFI stage to evaluate all possible techno-commercial solution/s. Once the final requirements at RFP stage are released, bidders can submit with single solution and submit MAF for the same.	Please be guided by RFP
47	DXC	21	5.3	Annexure 3: Technical Evaluation Criteria	Evaluation methodology	Read alongwith 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 be guided by RFP
48	DXC		4	Functional Requirements	System to define different rate of interest based upon amount, maturity periods, type of customers, amount of TDS to be deducted etc., as per the schemes offered by PNBHFL (Interest Table).	How frequently will the interest table be updated and how?	Completely depends on market condition. There is no specific dates for rate change. System should be flexible to allow such changes and simulations if possible (what If) also a good feature will be ability to provide Rate Change

							with effective date.
49	DXC		9	Functional Requirements	System should allow opening of fixed deposits through multiple channels (e.g. online, branch, broker, etc.)	Will this require multiple categories of logins? Such as separate logins for Brokers etc?	Yes. Employees will have application login, brokers will have their login separate in the same application.
50	Vsoft	19	5.2	2: Eligibility Criteria #5	The bidder proposed product should be implemented/ under implementation in 1 Non-Banking Housing Finance organizations	We would like to request to consider experience of either of one from BFSI / Non Banking Housing Finance organizations	No Change
51	Vsoft	15	4	4.1.3 Interfacing Requirements	Third Party applications	Please mention the list of applications with Vendor name for more clearity	Interfaces have been mentioned in the RFI. More details to be shared in the RFP stage