Credit Card & Merchant Acquiring Business Division, 3ʳᵈ Floor, 'A' Wing, Plot No. 4, Sector - 10, Dwarka, New Delhi – 110075

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<tr><td colspan="6" align="center">CONSOLIDATED RESPONSE TO PRE-BID QUERIES

RFP for Credit Card Solution Risk Underwriting Model</td></tr>
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<th>Sr. No.</th>
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<td>General Tender Details</td>
<td>Rs.25,000/-+ 18 % GST*(Non-Refundable) by NEFT/RTGS/Net Banking in favour of Punjab National Bank, Credit Card Division payable at New Delhi. The RTGS/NEFT acknowledgement Receipt should be submitted in a separate sealed envelope super scribed as "cost of RFP" at the time of physical bid submission (if not submitted earlier).</td>
<td>Please consider accepting soft copy.</td>
<td>Please be guided as per RFP</td>
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<td>Important Instructions</td>
<td>The physical Technical Bids must be submitted in sealed envelope, enclosing a numbered file/ folder. All the pages submitted should be serial numbered. The bids should be accompanied with separate envelopes towards the Cost of RFP & EMD. The Bid Documents should be properly tagged in serial order with details of annexure, if any.</td>
<td>Please consider accepting soft copy as submitting hard copies would be difficult due to existing situation.</td>
<td>Please be guided as per RFP</td>
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3	8	Important Instructions	The technical bid should be submitted in a single hard-bound file with not more than 250 pages. No loose pages must be submitted.	Please consider accepting soft copy.	Please be guided as per RFP
4	9	Clause -1	Introduction	An overview of the outsourcing arrangements for Card Operations	End to End solution for Credit Card Issuance has been outsourced to a third party vendor.
5	9	Clause -1	Introduction	What are the areas of card operations outsourced, for e.g. card onboarding, account maintenance etc.	Except for Lead generation, Card/Limit approval & NPA Recovery all other credit card operations have been outsourced.
6	9	Clause -1	Introduction	What are the areas of card operations currently in-house	Lead generation, Card/Limit approval and NPA recovery are done in-house.
7	Page 9	1. INTRODUCTION: Para-2	The Bank has outsourced end-to-end operations for its credit card issuance business to Service provider.	Who is the service provider managing the Credit card application?	It will be informed to the selected bidder.
8	Page 9	1. INTRODUCTION: Para-2	The credit card applications are sourced mostly from the existing customers of the Bank.	Whats the Expected volume in terms of Credit card application processing? This will help in the sizing of the solution.	Please refer to Annexure-XIII of RFP.
9	9	2 - Purpose of Project	As the proposed solution requires the credit history, propensity etc. of the customers, it is necessary that the bidder have a tie-up facility or will do such tie-up with credit information	We would like to understand from the Bank whether the CIC with whom the Bidder ties up, is also required to furnish any	Bidder to provide proof of tie-up, i.e. a copy of the agreement entered into between the bidder and CIC, along with required

			companies (CICs) for sourcing/usage of such data.	documentation/execute any annexures/contracts etc.?	terms & conditions keeping in view the requirements of RFP, to the Bank.
10	9	2. PURPOSE OF THE PROJECT	The purpose of this RFP is to select a vendor for supply, implementation and maintenance of Credit Card solution-Risk Underwriting Model (RUM) for Credit Card Business of PNB, and also for the Amalgamated Entity (i.e. entity after amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India)& its Subsidiaries.	Kindly mention the number and different versions of core systems across PNB and other amalgamated entities which will required to be integrated with along with the approx. volume of data currently. Kindly share the estimated volume for the next 5-7 years. Will the bank provide aggregated data of customers across 3 entities or the vendor will have to do that?	The core system includes CCMS (Credit Card Management System), CBS(of PNB, e-OBC, e-UNI till they are merged into one CBS system) IBS, mobile banking platforms, EDW(Enterprise Data Warehouse) Analytics System.
11	9 / 11	2. Purpose of the project 2nd paragraph 6th-7th line 3.2 Detailed scope of work Last line	The Solution shall be provided to Bank by hosting **onsite/offsite/or in cloud**. …required to commission the solution infrastructure for **onsite** hosting at both DC & DR	Requesting the bank to clarify if onsite / offsite / in-cloud solution is required as the two clauses are contradictory.	PNB customer data will be maintained at banksite but services of external agency may be from offsite hosting services etc.
12	10	3. Scope of work	Value proposition for both existing and new customers	Please share details of existing customers 1. No. of credit cards issued, active	1) Please be guided as per point No. -1, Introduction of RFP.

				2. No. of credit card customers 3. Types of credit cards	
13	10	3. B. II	Building loyalty within existing customer base	4. Details of reward points and loyalty programs if any – including planned programs	Presently Reward Points programme of PNB Credit Cards is being managed by third party vendor.
14	10	3. B. II	Building loyalty within existing customer base	5. Number of merchants enabled with credit card POS/m-POS and online merchants	PNB credit card can be used at all POS/m-PoS enabled for VISA, Master and Rupay cards.
15	10	3. B. III	Sourcing from New Customers	6. Details of current active cards – sourcing channel details (over the counter/branch/website based requests etc.,)	Presently PNB Credit Cards are being sourced through PNB Branches only. Presently there are appx. 2.50 lakh active credit cards.
16	10	3.D.V	Customer due diligence including KYC	1. What kind of documents are accepted as KYC? 2. How are these documents accepted? 3. Will there be a manual check as well?	1) OVD as per regulator guidelines. 2) Both Manual & Online
17	10	(3) Scope of Work	Verifying the identity and demographics of the customer through various data sources such as bureau enquiry data, tradeline data, NSDL,	Can you provide us the finite list of data sources to verifying identity and demographics of the customer	Please be guided as per RFP.

			Voter ID database, Telecom database, etc.		
18	10	3. SCOPE OF WORK A. I. Strategy for Credit Card (count & balances) growth	Credit Card Customer Acquisition, **Balance Build**, Retention…	What does the bank mean here by Balance Build. Kindly clarify. Bank will also need to share transaction details from all systems for analytics and identification of potential card customers. Kindly confirm.	Balance Build means to increase the spends on cards.
19	10	3.A.II	Benchmark performance with competition and overall industry	What are the Benchmark metrics to evaluate the performance? How will PNB provide data points for comparing Industry level information?	Please be guided as per RFP
20	10	3.A.III	Comparative performance I niche industry segments	What are the comparative performance indicators required? How will PNB provide the data points to include? Will PNB provide the data or they expect CIC to provide the requisite data?	The parameters include all key activities mentioned in scope of work and the system performance should be comparable to the performance of niche industry segment
21	10	3.D.IV	Verifying the identity and demographics of the customer through various data sources such as bureau enquiry data, tradeline data, NSDL, Voter ID database, Telecom database, etc.	Does PNB has access to Tradeline data and Telecom databases or have partnered with companies that provide the same?	No
22	10	3.E.I	Workflow across decisioning, identity, fraud, affordability, credit and fulfillment	Does PNB have a fraud database?	No

23	10	3. SCOPE OF WORK B. II. Identify Credit Card penetration potential within the existing customer base and new to bank customers	Building loyalty within existing customer base	What are PNB's expectations for the loyalty program? Does it include merchant tie-ups, earning loyalty points and cashing them etc? Requesting the bank to share it's vision w.r.t. building loyalty based on which we will have some clarity on the bank's expectation.	Bidder has to provide solution for loyalty building based on various customer data /transactions/spends/ etc through various bank product features for such customers. It does not include merchant tie-ups, earning loyalty points and cashing them etc
24	10	3. SCOPE OF WORKB. I. Identify Credit Card penetration potential within the existing customer base and new to bank customers	Source from **Existing Bank Customers** (asset and liability customers)	Is it safe to assume that Bank will share data (including, but not limited to demographics, loan details, etc.) of all such customers from its CBS / subsidiaries / other systems? Will the bidder be permitted to contact those existing customers in person or via email or via SMS / WhatsApp or other digital means?Will Bank's existing Credit Card Management System / other service providers provide integration to Bank's corresponding web portal and mobile app for approaching these potential customers?	Bidder has to provide digital solution for customer acquisition only, needn't to directly intract with customer.

25	10	3. SCOPE OF WORK B. III.Identify Credit Card penetration potential within the existing customer base and new to bank customers	Sourcing from **new customers**	Could this be physical mode / door-to-door campaign / digital approach?	Bidder has to provide digital solution for customer acquisition only, does not need to contact/approach the customer.
26	10	3. SCOPE OF WORK C. I. Shortlist Eligible Customers	**Pre-approved** offers to existing customer base	This is purely bank's policy driven! What does the bank expect to be delivered?	Providing pre-approved/ pre-qualified products to existing customers of bank.
27	10	3. SCOPE OF WORK C. II. Shortlist Eligible Customers	**Tiering of customer** to identify fast-tracking, deliberation & rejection	This is currently available in the CCMS system. If the bank approves, ISG can simply configure & enable this feature for the bank - thus eliminating manual referral process.	Please be guided as per RFP.
28	10	3. SCOPE OF WORK C. III. Shortlist Eligible Customers	**Prospective leads** shortlisted based on Credit Policy & Business Rules	This is currently available in the CCMS system. If the bank approves, ISG can simply configure & enable this feature for the bank - thus eliminating manual referral process.	Please be guided as per RFP.

29	10	3. SCOPE OF WORK D. I. Risk Underwriting Models	Algorithm driven credit underwriting scorecards using CIC's	Does the bank expect bidder to provide a configurable algorithm? OR, will the bank provide an algorithm?	It will be bidders solution but as per bank's requirement /policy
30	10	3. SCOPE OF WORKD. II. Risk Underwriting Models	Credit decisioning based on **conventional** as well as **alternative data models**	This is ambiguous and we request the bank to provide clarity	Please be guided as per RFP.
31	10	3. SCOPE OF WORK D. III. Risk Underwriting Models	**Customer acquisition through pre-approved and pre-qualified models**	This is purely bank's policy driven! What does the bank expect to be delivered?	Providing pre-approved/ pre-qualified products to existing customers of bank.
32	10	3. SCOPE OF WORK D. IV. Risk Underwriting Models	**Verifying the identity and demographics of the customer** through various data sources such as bureau enquiry data, tradeline data, NSDL, Voter ID database, Telecom database, etc.	We have a few integrations already. Others can be done over a period of time at a nominal cost. Bank to share exact specs of what is expected.	Please be guided as per RFP.
33	10	3. SCOPE OF WORK D. V. Risk Underwriting Models	**Customer due-diligence including KYC & AML**	KYC is already being done. AML can be incorporated, given a chance at a nominal cost. Bank to confirm,	Please be guided as per RFP.

34	10	3. SCOPE OF WORK E. I. Digital Customer seamless onboarding	Workflow across decisioning, identity, fraud, **affordability**, credit & fulfillment	Please elaborate on your understanding of affordability	"affordability" means repaying capacity.
35	10	3. SCOPE OF WORK E. II. Digital Customer seamless onboarding	**Real-time onboarding process** status to track the customers onboarding journey	Possible in the current scenario. Bank needs to prioritize ongoing projects and look at the overall workflow in a structured manner. A complete review is required, something that ISG has been requesting time & again. This is easily possible.	Please be guided as per RFP.
36	10	PURPOSE OF THE PROJECT & No.2	PNB expects the bidder to provide solution for credit card management system which will undertake activities like credit decisioning, limit assessment, limit enhancement, early warning signals, delinquency and NPA management etc. The credit management solution should have the capability to integrate with the existing card management system in a seamless manner.	Is EWS (Early Warning Signals) part of scope, if yes can please share details in terms of what all signals are required to be monitored. Generally EWS is applicable for loans above 50 Cr?	Please be guided as per RFP.
37	Page 10	2. PURPOSE OF THE PROJECT:	The credit management solution should have the capability to integrate with the existing card management system in a seamless manner.	Who is the system integrator and the OEM for existing credit card system?	It will be informed to the selected bidder.

38	Page 10	2. PURPOSE OF THE PROJECT:	The credit management solution should have the capability to integrate with the existing card management system in a seamless manner.	What are the interfaces available to integrate with the existing card application?	API and Web services, File based System but with end to end encryption.
39	Page 10	2. PURPOSE OF THE PROJECT:	The model will allow bank to cross sell credit cards to existing customers as well as target new customer segment in seamless manner.	What the expected volume of credit card processing for existing and new customer year wise for next 5 years?	Please refer to Annexure-XIII of RFP.
40	10	SCOPE OF WORK & No.3	Risk Underwriting Models I. Algorithm driven credit underwriting scorecards using CIC's. II. Credit Decisioning based on conventional as well as alternative data models III. Customer acquisition through pre-approved and pre-qualified models IV. Verifying the identity and demographics of the customer through various data sources such as bureau enquiry data, tradeline data, NSDL, Voter ID database, Telecom database, etc. V. Customer due diligence including KYC and AML	Please elaborate about CIC and list some parameters for scorecard	CIC's are the Credit Information Companies. Score cards using CIC's will be based on various parameter for sanctioning of credit card applications like Income, Credit report Credit history spends, Loans, Overdues, defaults etc.
41	10	Scope of Work (Risk Underwriting Models), Point IV	Verification of identity and demographics of customer through various data sources such as NSDL , Voter ID, Telecom Database check etc.	Request you to please provide more details on what all checks are required on the mentioned data sources e.g. limited to database check or additional checks like face recognition etc. are required	Please be guided as per RFP.

42	10	2. PURPOSE OF THE PROJECT	PNB expects the bidder to provide solution for credit card management system which will undertake activities like credit decisioning, limit assessment, limit enhancement, early warning signals, delinquency and NPA management etc. The credit management solution should have the capability to integrate with the existing card management system in a seamless manner.	Are we referring to Bureau and fraud database based early warning signals? Kindly elaborate in case of broader scope.	Please be guided as per RFP.
43	10	3. SCOPE OF WORK, D. Risk Underwriting Models	Risk Underwriting Models I. Algorithm driven credit underwriting scorecards using CIC's. II. Credit Decisioning based on conventional as well as alternative data models III. Customer acquisition through pre-approved and pre-qualified models IV. Verifying the identity and demographics of the customer through various data sources such as bureau enquiry data, tradeline data, NSDL, Voter ID database, Telecom database, etc. V. Customer due diligence including KYC and AML	Please confirm if the customer due diligence will be done by bank and bank will have it's own KYC process and AML system.	Please be guided as per RFP.

44	Page 10	2. PURPOSE OF THE PROJECT: Para-3	PNB expects the bidder to provide solution for credit card management system which will undertake activities like credit decisioning, limit assessment, limit enhancement, early warning signals, delinquency and NPA management	Whats the expected volume for each of the activities listed? This will help in the sizing of the solution.	Volume of each activity will be different depending upon the actual card base which in turn depends upon the actual lead conversion rate.
45	Page 10	3. SCOPE OF WORK: B.II	Building loyalty within existing customer base	Does PNB have loyalty and rewards points module in the existing credit card application?	Yes
46	Page 10	3. SCOPE OF WORK: 3.10	The solution is required to be integrated with Credit Card Management System (CCMS), Bank's CBS, EDW (all output sources), EFRM, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, NCLT,DRT,CICs, etc, without any extra cost to the Bank.	Credit card application would be applied by existing mobile banking and internet banking users, Which mobile banking and internet banking software bank has and what are the integration interface available?	PNB Internet Banking Services (IBS) and PNB Mobile Banking/Mobile App on Infosys platform. API and web services, it also depends on bidder's application.
47	Page 10	3. SCOPE OF WORK: B.III	Sourcing from New Customers	Does the sourcing of new users require opening up of API to external partners for credit card application?	Sourcing of new customers will be done through multiple channels used in the bank .
48	11	3. SCOPE OF WORK E. II. Digital Customer seamless onboarding	**Pre-filled customer details** to reduce manual, lengthy, time-consuming process	Possible in current scenario - using integrations as mentioned above.	Please be guided as per RFP.

49	11	3. SCOPE OF WORK F. III. Customer lifecycle management	**Customer up-sell & cross-sell** framework	Possible in current scenario - it is just a matter of integrating with other channels of the bank.	Please be guided as per RFP.
50	11	3. SCOPE OF WORK F. IV. Customer lifecycle management	**Customer share of wallet & card usage** / spends management **Customer retention**	This is purely bank's policy driven!	Please be guided as per RFP.
51	11	3. SCOPE OF WORK G. Collection & Delinquency Management	Requirement unclear	Please elaborate. Cost calculations can be done only when requirements are clear.	Discussed in technical specifications of the offered solution - Annexure XII of RFP.
52	11	3.G	Collection and Delinquency Management	What is the full functionality expected in collection module. Please specify	Please refer to scope of work and Annexure-XII (Technical Specifications) of RFP.

53	11 / 9	3.2 Detailed scope of work Last line 2. Purpose of the project 2nd paragraph 6th-7th line	…required to commission the solution infrastructure for **onsite** hosting at both DC & DR The Solution shall be provided to Bank by hosting **onsite/offsite/or in cloud**.	Requesting the bank to clarify if onsite / offsite / in-cloud solution is required as the two clauses are contradictory.	PNB customer data will be maintained at bank site but services of external agency may be from offsite hosting services etc.
54	11	3.Scope of Work, Clause 3.2	The Bidder is required to Supply & install all the required Hardware and Software (OS, Database & Application) with required licenses and also Provide, cables, connectors etc. required to commission the Solution infrastructure for onsite hosting at both DC and DRS	Request you please provide the volumes data for the analysis and the hardware sizing 1. Total Number of Accounts 2. % growth yoy of Accounts 3. Number of branches 4. Concurrent Users 5. % growth YOY of concurrent users What is the business growth/ projection looks like in the next 5 years?	Expected growth of minimum 25 lakh cards in next five years. Bank has more than 11,000 branches.
55	11	3. SCOPE OF WORK, 3.2	The Bidder is required to Supply & install all the required Hardware and Software (OS, Database & Application) with required licenses and also Provide, cables, connectors etc. required to commission the Solution infrastructure for onsite hosting at both DC and DRS.	Request you to please confirm if the bank can procure the hardware and Experian can install the software?	Please be guided as per RFP.

56	11	SCOPE OF WORK	The Bidder is required to Supply & install all the required Hardware and Software (OS, Database & Application) with require1d licenses and also Provide, cables, connectors etc. required to commission the Solution infrastructure for onsite hosting at both DC and DRS	1. What is the site location of DC/DR 2. Shall the client provide the Warehouse facilities 3. Please share layout or sizing of DC/DR 4. Power to be in Client's scope	1) Site location of Bank's DC is at New Delhi & DR is at Mumbai. 2. No 3. The selected bidder will be shared layout/sizing of DC/DR. 4. On Bank's site, power will be arranged by the Bank.
57	11	SCOPE OF WORK	The Bidder is required to Supply & install all the required Hardware and Software (OS, Database & Application) with required licenses and also Provide, cables, connectors etc. required to commission the Solution infrastructure for onsite hosting at both DC and DRS	Request you to please confirm if OM4 Cable and Components for Data Centre Solution should be mandatory	Please be guided as per RFP.
58	11	3.3 Last line on the page	…The bidder should also ensure **purging** of database on regular basis.	Requesting bank to clarify data retention period as this has an impact on the system to be deployed and thus costs.	Bank will define the same and share with selected bidder.
59	11	3.F.II 3.F.IV	Dynamic Customer Limit Management &Customer share of wallet and card usage / spends management	Details of existing Customer relationship management system(s), workflow systems such as document management and integration with core banking system(s)	Existing customer's data is stored in bank's EDW. The bidder must have capability to integrate and get data from internal & external sources also.

60	11	3.F.V	Customer retention	8. Details of co-branded cards if any – planned schemes if any	Presently bank is not issuing any co-branded credit card but will go for the same in future..
61	11	(3.2) Scope of Work	The Bidder is required to Supply & install all the required Hardware and Software (OS, Database & Application) with required licenses and also Provide, cables, connectors etc. required to commission the Solution infrastructure for onsite hosting at both DC and DRS	We would like to request the limit the scope of this engagement to only application software solution for risk underwriting for credit card business. We would provide the hardware sizing required to run the solution & the same may be procured from the bank's existing infra vendor. Also given the PSU status of the bank, special discounts are available if procured directly from infra vendors (Servers, Database, Storage, Middleware, Network, Connectors, Cables etc..)	Please be guided as per RFP.
62	Page 11	3. SCOPE OF WORK: 3.3	3.3 Oracle products (rates per license in INR, Excluding taxes)	Oracle prices listed(on page 11 of the RFP) are for Procs(UoM) for Oracle Licences. One Proc corresponds to 2 Cores. Is the price given for 1 year or more?	It is Oracle license cost.
63	12	3. SCOPE OF WORK, 3.2	The Bidder is required to Supply & install all the required Hardware and Software (OS, Database & Application) with required licenses and also Provide, cables, connectors etc. required to commission the Solution	Request you to please confirm if it is ok with the bank to share the data (for processing the limit & collections) with us in case of a hosted solution?	Accountwise Data will be shared for specific purpose, like Credit Report/Fraud Enquiry/Spends etc. where the dependency is on external agencies.

					However the bidder will have to sign the necessary Non Disclosure Agreement as per bank requirement.
			infrastructure for onsite hosting at both DC and DRS.		
64	12	SCOPE OF WORK & No.3.4	The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR along with a separate UAT setup (non-HA) at DC. The solution should have the capability of providing access 10,000 to 15000 users with 3000 concurrent users for the next 5 years and with two extension each of maximum one year. The solution shouldn't be licensed based on number of Users.95% of the Credit Card solution-Risk Underwriting Model (RUM) users would be Feet on Street of Sales team, Collection Teams, branch Offices and the remaining 5% would be report generators. This number may however vary. In case the performance is adversely affected or the utilization of any server or any peripheral, exceeds the threshold of 75%, more than 3 times in a quarter, the vendor is required to upgrade the hardware/solution, within one month without any extra cost to the Bank.	Named users, concurrency is provided by the Bank. The Hardware/DB sizing depends on various factors, listed below:a. For Named and concurrent users mentioned, are they unique users or do we have any percentage of overlapping? (example: Many users will be using only one module or few may use both the modules)b. What is the approx. volume of cases initiated for each module per Day/Month? Please also share expected growth for next 7 yearsc. Documents that will be uploaded in the system, should it be scanned in Black and White or Colored or combination of both? if combination of both then, please share approx. ratio between themd. Approx. how many pages(with supporting documents) will be scanned per Card application?e. What should be the DPI for document scanning?f: Is compression required at source, post scanning	Bank has clearly defined the expected leads for next five years. Sizing will be done accordingly.

				to transfer digital documents on lower bandwidth branches? Bidders request Bank to clarify on above points"	
65	12	(3.4) Scope of Work	The solution should have the capability of providing access 10,000 to 15000 users with 3000 concurrent users for the next 5 years and with two extension each of maximum one year.	Can you pls provide the peak & average transaction volumes expected in the month? This is needed for infra sizing.	Please be guided as per RFP.
66	12	3.4 - 6th line from top	would be **Feet on Street of Sales team, Collections teams,** …	Do these teams belong to the Bank or is the bidder expected to come up with these teams?	By Bank, bidder is not expected to provide these teams.
67	12	SCOPE OF WORK & No.3.4	The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR along with a separate UAT setup (non-HA) at DC. The solution should have the capability of providing access 10,000 to 15000 users with 3000 concurrent users for the next 5 years and with two extension each of maximum one year. The solution shouldn't be licensed based on number of Users.95% of the Credit Card solution-Risk Underwriting Model (RUM) users would be Feet on Street of Sales team, Collection Teams, branch Offices and the remaining 5% would be report generators. This number may however vary. In case the performance is adversely affected or	Please share the below information:1. Daily transaction load2. Proposed Transaction load3. Number of pages uploaded per document4. Tentative growth rate YoY upto 7 years	Please be guided as per RFP.

			the utilization of any server or any peripheral, exceeds the threshold of 75%, more than 3 times in a quarter, the vendor is required to upgrade the hardware/solution, within one month without any extra cost to the Bank.		
68	12	3.8 Bidder should have Back-end arrangements with external agencies as below for Data sharing and for integration capabilities:	**...Ministry of corporate affairs Information available on various news sites Central-KYC and PAN Check External rating agencies Various defaulter lists and other banks SMA report CIR agencies Social media. CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB) SIDBI, UdyamiMitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBA SEBI RBI,DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI) Various courts.**	Subscription, integration & recurring billing (where permissible & applicable) for each of them (and any other that may come-up from time to time) to be borne by PNB. Please confirm.	Please refer to Corrigendum to RFP, S.No.- 8.

| 69 | 12 | (3.8) Scope of Work | Bidder should have Back-end arrangements with external agencies as below for Data sharing and for integration capabilities:A. Market data & financial information including Quarterly result (listed companies)B. Borrower's Bank account statement with other BanksC. Ministry of corporate affairsD. Information available on various news sitesE. Central-KYC and PAN CheckF. External rating agenciesG. Various defaulter lists and other banks SMA reportH. CIR agenciesI. Social media.J. CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB)K. SIDBI, UdyamiMitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBASEBIL. RBI,DRT, DRAT,, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI) N. Various courts. GST, Income tax or other revenue authority | Request to provide finite list of integrations | Please refer to Corrigendum to RFP, S.No. - 8. |

| 70 | 12 | 3.Scope of Work, Clause 3.8 | Market data & financial information including Quarterly result (listed companies) Borrower's Bank account statement with other Banks Ministry of corporate affairs Information available on various news sites Central-KYC and PAN Check External rating agencies Various defaulter lists and other banks SMA report CIR agencies Social media. CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB) SIDBI, UdyamiMitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBA SEBI RBI,DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI) Various courts. | Request you to please confirm as to why requirements listed here pertain to an entity while Credit cards are usually underwritten at a customer level. Kindly elaborate on the requirements | Please be guided as per RFP. For revised list of external agencies please refer to S.No.-8 of Corrigendum to RFP. |

71	12	3.4	This number may however vary. In case the performance is adversely affected or the utilization of any server or any peripheral, exceeds the threshold of 75%, more than 3 times in a quarter, the vendor is required to upgrade the hardware/solution, within one month without any extra cost to the Bank.	The hardware is sized basis the business volumes given in the RFP and can vary +/- 10 however if the performance is attributed to sizing which far exceed the estimate given by the bank this upgrade will be taken through the change management process	Please be guided as per RFP.
72	12	SCOPE OF WORK & No.3.8	Bidder should have Back-end arrangements with external agencies as below for Data sharing and for integration capabilities:>Market data & financial information including Quarterly result (listed companies)> Borrower's Bank account statement with other Banks> Ministry of corporate affairs> Information available on various news sites> Central-KYC and PAN Check> External rating agencies> Various defaulter lists and other banks SMA report> CIR agencies> Social media.> CFR/ CBI /ED/SFIO/Cyber Crime, EOW, Central Economic Intelligence Bureau (CEIB)> SIDBI, UdyamiMitra, ECGC, UdyogAadhaar, CGTMSE, Customs, DGFT, IBA SEBI> RBI,DRT, DRAT, NCLT, NCLAT, Insolvency and Bankruptcy Board of India (IBBI) Various courts.> GST, Income tax or other revenue authority.	"List of APIs and corresponding costs are requested here from the bidder.It cannot be predicted in a year how many request/calls will be made to these Agencies/sites/third-party applications hence per request cost/fee for each call/request to these Systems will be borne by the Bank. Therefore, the Bank can directly liaise with these Agencies/sites/third-party applications and pay them at actuals. We would recommend the Parties to engage with.Bidder will share one time APIs cost only for the shared/mentioned list.Bidders request Bank to clarify this point"	Please be guided as per RFP.

73	12	SCOPE OF WORK	The Vendor should maintain Uptime of 99.95% of the Solution both at DC & DRS during contract period and the solution should have maximum response time of 2 minutes, once fully automated	1. Since the DC/DR is managed by the client directly, we are dependant on Power, Cooling, Security & Communication 2. Request you to please confirm if the uptime of 99.95 will be taken care by a SI if the DC/DR is not in their control.	In case any part of solution is being set up at bank's premises then bank will share the existing infrastructure like Power, Cooling, Security at DC/DRS.
74	12	SCOPE OF WORK	The Solution (with each of its components) should be configured in High Availability (HA) mode both at DC& DR along with a separate UAT setup (non-HA) at DC.	1. Request you to please confirm whether N+N or N+1 HA is to be considered for servers within DC for all the applications 2. Please elaborate a separate UAT setup	1) N+N redundancy 2) It will be a separate Test Set-up.
75	12	3.Scope of Work, 3.4	The solution should have the capability of providing access 10,000 to 15000 users with 3000 concurrent users for the next 5 years and with two extension each of maximum one year.	Please provide a bifurcation the 3000 concurrent users among the following categories - 1. Sales/ Branch users2. Collections Web Application user for account status and dispositions.3. Field collections mobile application4. Allocation web application for field allocation management and case assignment to field users.Also mention out of total 15000 users and 3000 concurrent users how many will access the application from PNB' s internal network and open internet?	Detail has been provided in the clause no.3.4 of Scope of work.

76	13	3.Scope of Work, 3.12	Bidder is required to provide a centralized dashboard for monitoring of complete Solution and all transactions, alerts, generating all kind of reports etc. There may be a common dashboard with different role placed access/rights. If Bank requires any customization in the solution/dashboard, the bidder will have to implement the same without any extra cost to the bank and also provide the required reports.	Is the dashboard required to provide monitoring reports/alerts for infra utilization alerts or solution performance. Please elaborate with examples.	Please be guided as per RFP.
77	13	(3.8) Scope of Work	Subscription for external data from these agencies shall be arranged by vendor only.	Request bank to take complete ownership of external data subscription	Please be guided as per RFP.
78	13	3.Scope of Work, Clause 3.8	Frequency of updation of external data shall be decided by bank. All costs related to external data from these agencies, should be indicated by the bidder in the commercial bid under Implementation cost.	Request you to please provide tentative number of the frequency of updating. Accordingly, Experian will be able to add the required commercials.	Frequency of updation of external data may vary depending on the data updation cycle of the agency.
79	13	Scope of Work, Clause 3.8	Post-implementation, if there is requirement of integration/Data sharing with any new external entity (apart from the agencies listed above), then subscription-cost for the same will be borne by the Bank. However, all other task related to external data sharing & integration with the solution will be done by the bidder, without any extra cost to the Bank.	Request you to please note that for the additional data/ scrub files to support the upsell/ cross sell/ other opportunities, PNB will have to get into a separate agreement with the relevant CIC.	Please be guided as per RFP.

| 80 | 13 | Scope of Work, Clause 3.8 | Subscription for external data from these agencies shall be arranged by vendor only. However, if bank's intervention is required for subscription of any external source where vendor is not eligible for such tie-up, bank may intervene as per its discretion. Frequency of updation of external data shall be decided by bank. All costs related to external data from these agencies, should be indicated by the bidder in the commercial bid under Implementation cost. | Request you to please note that Experian will be able to suggest the third party vendors / tie ups as required for the overall solution, but will be able to provide the tentative cost for the same. | Please be guided as per RFP. |
| 81 | 13 | (3.10) Scope of Work | The solution is required to be integrated with Credit Card Management System (CCMS), Bank's CBS, EDW (all output sources), EFRM, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, NCLT,DRT,CICs, etc, without any extra cost to the Bank | Can you pls provide us the finite list of systems that needs to be integrated - both Bank's internal system as well as external systems | Please be guided as per RFP. |

82	13	3. SCOPE OF WORK: 3.10	3.10 The solution is required to be integrated with Credit Card Management System (CCMS), Bank's CBS, EDW (all output sources), EFRM, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, NCLT,DRT,CICs, etc, without any extra cost to the Bank. In case, there is requirement of integration of the solution with any existing or new channel, within one year of complete implementation	Does the integration require to be real-time or batch mode with internal systems?	Real Time integration is required.
83	13	3. SCOPE OF WORK: 3.10	3.10 The solution is required to be integrated with Credit Card Management System (CCMS), Bank's CBS, EDW (all output sources), EFRM, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, NCLT,DRT,CICs, etc, without any extra cost to the Bank. In case, there is requirement of integration of the solution with any existing or new channel, within one year of complete implementation	Does PNB already has any of the Integration systems? Please mention the Integration Solution existing with the bank, for both real time and for batch mode integration	NO

84	13	3. SCOPE OF WORK: 3.10	3.10 The solution is required to be integrated with Credit Card Management System (CCMS), Bank's CBS, EDW (all output sources), EFRM, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, NCLT,DRT,CICs, etc, without any extra cost to the Bank. In case, there is requirement of integration of the solution with any existing or new channel, within one year of complete implementation	Can the solution provider use these integration layers or must propose additional solution for such integration? For integrations to be done with internal systems like CBS, EDW, EFRM, AMK etc, do we have an already existing Enterprise Integration Layer that shall provide APIs for the new system to consume.	There is no such special integration layer for all systems but depending on the bidder's application the integration can be done through API, web services etc.
85	13	3.103.11	The solution is required to be integrated with Credit Card Management System (CCMS), Bank's CBS, EDW (all output sources), EFRM, AML etc.The architecture of the solution should allow Bank's system(Credit card Processing Application, Core banking Solution, Enterprise Data warehouse or any other system) to be easily integrated and the technology used should be easily adoptable and portable to the Bank's system.	9. Please share details of the existing Credit Card Processing Application and Credit Card Management System. Since Risk Underwriting system needs to integrated with these applications, please let us know what mode of API integration (JSON/XML) will be possible and schema details of data in these two applications is required.	Presently our existing CCMS is managed by M/s ISGL. Other technical details will be shared with the selected bidders and for rest of the things please be guided as per RFP.

86	Page 13	3. SCOPE OF WORK: 3.10	The architecture of the solution should allow Bank's system(Credit card Processing Application, Core banking Solution, Enterprise Data warehouse or any other system) to be easily integrated and the technology used should be easily adoptable and portable to the Bank's system.	Pls share the names of System integrator and OEM for the below applications: CCMS CBS EDW EFRM AML any other application for integration	It will be informed to the selected bidder.
87	13	3.11	Any customization done in the solution as per Bank's requirement shall become part of Bank's intellectual property and Bidder shall not provide the same functionality to any other Organization. Failure of which will constitute a breach of the Non-Disclosure Agreement and Bank may take necessary action against the bidder as per the NDA.	Only custom code developed for the bank will be part of the Bank's IP. Bidder will retain IP of base products. This is a very broad restriction. As a service provider, we should be able to customize for other banks requirements as well, which may have overlapping functionalities. This involves our know-how/skill which cannot be restricted to only one recipient. The confidentiality provision will ensure that we will not share any of the Bank's information with a third party.	Please be guided as per RFP. Any customization done in the solution as per Bank's requirement and paid for by the bank will be part of bank's I.P.
88	13	3.10 - 3rd line	…external sources like **MCA, CERSAI,** …	Subscription, integration & recurring billing (where permissible & applicable) for each of them (and any other that may come-up from time to time) to be borne by PNB. Please confirm.	Please be guided as per RFP.

89	14	3.14	Post UAT, vendor shall be solely liable and responsible for all the losses and consequences, if any incurred by bank due to any incorrect decision/report generated from the accurate internal/external data or any decision/report generated on the basis of incorrect external data extracted by the vendor.	If the bank asks the vendor to integrate with an external party and that external party provides incorrect / inaccurate data, the vendor should not be held liable and / or responsible. The bank need to do due diligence before recommending any 3rd parties for integration.	Please refer to Corrigendum to RFP, S.No.-11.
90	14	3.Scope of Work, 3.14	Post UAT, Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank due to any incorrect decision/report generated from the accurate internal/external data or any decision/report generated on the basis of incorrect external data extracted by the vendor.	The decision/scorecard/report generated is based on statistical, probability linked behavior. We request the Bank to not hold the Bidder responsible for the same. Also, in case of inaccuracy in data coming in from third parties, Experian should not be held responsible.	Please refer to Corrigendum to RFP, S.No.-11.
91	14	3.15 Information Security & Audit	"...**at no additional cost to bank**..." / "...**without any extra cost**..."	As long as observations are unique to PNB and are not directly from RBI, those observations can be fulfilled at an additional cost to PNB.More often than not, each auditor has a unique way of looking at things and their own perspectives drive audit reports. Such instances should not mean that the vendor keeps spending from its own pocket.	Please be guided as per RFP.

92	14	3.14	Post UAT, Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank due to any incorrect decision/report generated from the accurate internal/external data or any decision/report generated on the basis of incorrect external data extracted by the vendor.	1. What is the expected accuracy %? 2. How is the loss and consequences computed along with the reason?	Please refer to Corrigendum to RFP, S.No.-11.
93	14	SCOPE OF WORK & No.3.14	Post UAT, Vendor shall be solely liable and responsible for all the loss and consequences if any incurred by Bank due to any incorrect decision/report generated from the accurate internal/external data or any decision/report generated on the basis of incorrect external data extracted by the vendor.	Bidders request bank to put a limit on the amount to be paid in case of loss to bank like maximum 3% of total cost.	Please refer to Corrigendum to RFP, S.No.-11.
94	14	Training & No.3.16	Vendor is required to mandatory impart training of at least 5 days to 25 identified bank personnel, without any extra cost to the Bank, in Bank's premises, after implementation of the solution. Training locations will be in Metro cities across India.	Bidders request Bank to clarify all possible training locations. Request you to please confirm if 5 days training is required for each of the 25 bank personnel?	Please be guided as per RFP.
95	15	3.Scope of Work, 3.17(j)	The Bank reserves the right to interview the resources that would be deployed at the Bank for Onsite Technical Support.	The Bidder shall provide a resource, the suitability of whom shall be in line with the Bank's requirements under this RFP. We request for no further interviews to be conducted. We request for waiver of this requirement.	Please be guided as per RFP.

96	16	3.Scope of Work, 3.19 a	User Management i. Set up and manage admin and user accounts as per policies of organization. ii. Manage and restrict users as per the assigned roles & responsibility. iii.The maker checker concept will be followed while creating users.	Does the bank have enterprise bank wide application for managing users (any LDAP or AD) for their existing setup?	Yes.
97	Page 16	3. SCOPE OF WORK: 3.19b - Configuration Management	**ii.** Patch implementation.	Whats the patching solution bank for Operating systems?	It will be bidder's responsibility to implement patch for the solution.
98	17	3.Scope of Work, 3.19 d	I Should offer multi-currency support.	Kindly help with a use case or an example for a multicurrency support, since the application will be used only used for underwriting and delinquency management and in the Indian scenario only.	Please be guided as per RFP.
99	17	3.Scope of Work, 3.19 d	iii. System should be flexible to set-up various views / alerts using parameters and without any intervention of vendor or any modification of the solution. iv. Ability to upgrade the authentication and authorization mechanisms to accommodate the future requirements.	Please elaborate with use case or examples what type of views/alerts are required. Who will be the end user of these views?	Bank will be the end user of these views/alerts.

100	17	3.Scope of Work, 3.2	Capability to collate, consolidate , transform, enrich, filter, analyze and store structured / semi-structure / un-structured information / data from all available channels i.e. from bank's CCMS, internal solution like CBS, EFRM, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, CRILIC, NSE/BSE NCLT,DRT,CICs, etc.	Is there a requirement to consolidate unstructured data from various internal and external systems and store the structured information as a record in a database, which could be fetched to credit card RUM solution for underwriting and collection activates?	Please be guided as per RFP.
101	17	3.Scope of Work, 3.2	Solution should also have the capability of evaluating non-financial text based data, keyword based filtrations, and text analytics/sentiment based filtrations. 3. On the basis of data collected solution should have capability of making decision and throw the alerts 4. Solution should have intelligent facts extraction capability for negative news about borrower, its promoters, and directors. It should also be capable of finding the relationships among borrower's related parties.	Kindly help us with the details of the data sources being referred here and how they will be accessed? Also help with a use case or an example how it is expected to be used in underwriting process?	Please be guided by scope of work in RFP.

102	17	3.Scope of Work, 3.2	Solution should have flexible integrating capabilities with internal database through formats such as PDF, XLS, Doc, Docx Text, and XBRL, flat file upload, API based integration etc. There should be customization of data entry screen in the solution for entering the relevant information from the branch users.	As far as integration with internal system databases is concerned it can be done APIs, db link and flat file integration. Pls explain the scenario for text files, xls, pdf and doc formats.	Please be guided by scope of work in RFP.
103	17	3.Scope of Work, 3.2	Capabilities such as Artificial Intelligence, web crawling, Optical Character Recognition (OCR) etc.	1. Please elaborate with use cases the requirement under Artificial Intelligence and how it is expected to be used RUM process.2. Please elaborate with use cases the requirement under web crawling, it's data sources and how it is expected to be used RUM process.3. Please elaborate with use cases the requirement under OCR in the RUM process and how the data sources will be accessed.	Please be guided as per RFP.
104	17	3.17 Support including Onsite Technical Support (OTS) n.	Vendor will also Provide 24 x 7 x 365 days, **Help Desk facility and Online support facility and Escalation process** should be in place for unresolved issue.	This is available as EMPOWER & as Escalation Module. Requesting the bank to allow us to implement them and bank officials start using them.	Please be guided as per RFP.

105	17	3.17 Support including Onsite Technical Support (OTS) o. iii.	Vendor has to provide all the necessary documentation relating to the implementation including, but not limited to the following: ...**Architecture / Technical diagrams/User manuals**	Sharing Technical diagrams will mean that we share our IPR. This is not possible. Requesting the bank to remove this clause.	Please be guided as per RFP.
106	17	3.17 Support including Onsite Technical Support (OTS) o. v.	o. Vendor has to provide all the necessary documentation relating to the implementation including, but not limited to the following: ...**Technical manuals**	Sharing Technical manuals will mean that we share our IPR. This is not possible. Requesting the bank to remove this clause.	Technical document may have data flow diagram of the system, process and integration components with other application etc.
107	17	3.20 other conditions (a)	warranty required is 3 years	We provide a standard 30 day warranty that the Software will function in a manner as specified in the user documentation provided by us with the Software.	Please be guided as per RFP.
108	17	Scope of Work- Bank desires a solution with the following functionalities	1. Capability to collate, consolidate , transform, enrich, filter, analyze and store structured / semi-structure / un-structured information / data from all available channels i.e. from bank's CCMS, internal solution like CBS, EFRM, AML etc. and from global(domestic as well international) external sources like MCA, CERSAI, CRILIC, NSE/BSE NCLT,DRT,CICs, etc.	Request you to please confirm if the integrations mentioned in the list is required in case of credit cards and why?	Please be guided as per RFP.

109	Page 17	3. SCOPE OF WORK: 3.19d - Miscellaneous	v. Vendor shall ensure that the software application will have high scalability i.e. without the necessity of rewriting code or undertaking other major efforts; the system should be easily upgradeable to increased workload, better performance, additional users and improved network connectivity.	This kind of scalability and easier upgrades are feasible with containerized version of the applications, please mandate the requirements for container versions.	Please be guided as per RFP.
110	18	3.20.6	Capabilities such as Artificial Intelligence, web crawling, Optical Character Recognition (OCR) etc.	1. What percentage of documents would need OCR?2. What languages must OCR support?3. What would be the quality of the documents?4. What accuracy would be needed on OCR?	1) Need based. 2) English 3) Readable 4) Standard output for automatic data capturing.
111	18	3.Scope of Work, 3.20 (a)	Bank reserves right to cancel the contract at any time in case system fails to meet any of the requirements as mentioned in the RFP.	We request the Bank to provide a cure period of 30 days. Should the requirement not be met within this period, the Bank may elect to terminate with a 30 days' notice to that effect. We also request the Bank to have a common termination clause under which all grounds can be covered.	Please be guided as per RFP.

112	18	Other Conditions	The vendor will provide services for implementation / rolling-out /support / maintenance of proposed Solutions for a minimum period of 5 years (3 years warranty + 2 years AMC/ATS) from installation date with option of further extension of contract for another two terms of 1 year each, at the same rate and same terms & conditions, provided services of the bidder is satisfactory and at Bank's sole discretion. Bank reserves right to cancel the contract at any time in case system fails to meet any of the requirements as mentioned in the RFP.	Request you to please confirm if the 3 years warranty is for both Software (Solution) and the Infra for the solution?	Please be guided as per RFP.
113	20	BID EARNEST MONEY	Bidder has to submit the Bid Earnest Money (EMD) of Rs.35.00 lacs, which may be submitted in the form of online deposit or Bank Guarantee (BG) favouring PUNJAB NATIONAL BANK, Credit Card DIVISION New Delhi and filling all the details as per specified Performa at Annexure-XIV.	Please accept online transfer due to Lockdown	It is mentioned in the referred clause that online deposit of Earnest Money can be done.
114	23	17- Terms and Conditions of the Bidding Firms	The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.	While we are agreeable to agree to T&Cs that are important to safeguard the Bank's interests, we request that the service contract be as per the Bidder's format as the product is proprietary and the contract has been designed to suit the requirements of a RUM.	Please be guided as per RFP.

115	25	Evaluation criteria	All Bidders will be required to give a Presentation which may include a Demo as well, of their offered solution clearly demonstrating all the technical functionalities and deployment architecture.	Request you to please provide a window of minimum 10 days for the demo / presentation.	Reasonable time will be provided for Demo/presentation.
116	27	Technical Scoring	Experience of Implementing the various modules of Risk Underwriting Model defined in Scope of Work-20 marks Site visit – at least one site out of the referred sites-30 marks	We request you to consider Client references from the SI/implementation partner as well as OEM for the purpose of technical evaluation of this RFP.We also request you to consider client reference calls for cases where the Client is a Global customer and is not based in India.	Please be guided as per RFP.
117	28	Reverse Auction	Process of RA	We request that the technical scores be declared before RA.	As per RFP: "TECHNICAL SCORE WILL NOT BE DISCLOSED TO ANY BIDDER IN ANY CIRCUMSTANCES, NEITHER AT ANY STAGE OF THE TENDER PROCESS NOR AFTER ITS COMPLETION." Please be guided accordingly.
118	29	INSTRUCTION TO BIDDERS & No. 27	PROCUREMENT THROUGH LOCAL SUPPLIERS (MAKE IN INDIA)	Bidders request Bank to please clarify	Please be guided as per RFP.

119	30	31- Delay in Supplier's Performance	Delivery of the goods and performance of the Services shall be made by the supplier in accordance with the time schedule specified by Bank.	We request that mutually acceptable time lines be set in place for delivery of services.	Please be guided as per RFP.
120	30	33. USE OF CONTRACT DOCUMENTS AND INFORMATION	The bidder shall not, without the Banks prior written consent, make use of any document or information provided by the Bank or otherwise except for purposes of performing contract. Successful bidder will have to sign Bank's approved Non-Disclosure Agreement (NDA).	We request that this NDA be a mutual one	Please be guided as per RFP.
121	31	35. Patent Rights	The Supplier shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity	Is the Bank anticipating use of these solutions abroad? Also, since the IPR in the base software belongs to the Bidder, we will not be able to allow replication nor can the inventions, designs and marks embodied therein vest with the Bank. We understand that certain customizations will be made on the Bank's request, but the IPR of the software belongs to the Bidder.	This clause will be applicable for all hardware and software procured at bank's cost.
122	33	ANNEXURE I - TERMS AND CONDITIONS Point 2	Bank reserves right to cancel the contract at any time in case system/Solution/OTS fails to meet any of the requirements as mentioned in the RFP.	Is this over and above the termination for cause of inclusive	Please be guided as per RFP.

123	33	Performance bank guarantee	a) The successful bidder will have to submit Performance Bank Guarantee amounting to 10 % of Total Purchase Order value	Request you to please confirm if the performance bank guarantee is calculated on A+B+C+D, excluding or including E? A,B,C, D, E - as mentioned in the commercial format annexure	Please be guided by RFP
124	34	Delivery and Installation	Bidder shall be responsible for delivery & installation/ intergradations to external or internal application etc./ offsite hosting/ cloud services of the complete solution (hardware & software both) ordered at both DC & DR site within 6 weeks from the date of Purchase order. Installation means mounting of Servers in Rack (If any) and "Power-On" all the hardware with all the accessories provided with the hardware. The point of delivery/ destination will be as defined by the Bank in the purchase order.	Request you please relax the timeline for the overall setup of the hardware	Please refer to S.No.1 of Corrigendum to RFP Annexure-I Clause-6 - Delivery & Installation.
125	34	Acceptance test	All the delivered hardware items may be subjected to an acceptance test. Vendor has to arrange one Engineer at the site at the date and time mentioned by the Bank to assist in the acceptance test.	Request you to please elaborate on the procedure that will be used for acceptance test?	Vendor will have to prove/demonstrate the installations as per requirements in RFP.
126	34	ANNEXURE I – Terms And Conitions, Point 9		Request for payment terms i.e. timelines for payment of invoices after submission and also acceptance criteria	Timelines for payment of invoices will be informed to the selected bidder .

| 127 | 34 | PAYMENT, PENALTY, DELIVERY AND TIMELINES & No.9 | Payment will be made as per the following schedule: - A-Total Hardware Cost B-Total Software License Cost (including OS, Database etc.) C-Total Software Cost including application software D-Implementation Cost including integration E- Transaction/ Customer accountwise 1. Complete Installation of all the required hardware & delivery of all software licenses(Complete BOM at DC & DR) - Within 6 weeks from the date of Purchase Order (PO) - 80% of A+60% of B 2. Sign Off of complete solution with all modules/functionalities (UAT) - Within 6 weeks from the date of Installation of Hardware & delivery of all software licenses - 20% of A + 40% of B+80% of C+ 80% of D 3. After six months of sign-off - 20% of C+ 20% of D | Bidder Propose Bank, the following: a. Total Software License cost : 100% on signing of Agreements b. Total Hardware Cost: 100% on Hardware delivery c. Implementation :: 20% on Signing of the agreements, 20% Against requirement sign-off, 30% on UAT delivery, 20% on UAT completion, 5% on go live and training and 5% on warranty completion | Please be guided as per RFP. |
| 128 | 35 | (9) Penalty due to downtime | Uptime of 99.95% | Adherence of 99.95% uptime is subject to continuance of onsite support resources. Without onsite resources in place and other logistics constraints, it will be extremely difficult to maintain the expected uptime | Please be guided as per RFP. |

129	35	(9) Penalty due to downtime	Maximum Penalty	Request to cap the max penalty to 5% of the respective cost item. Also, bidders needs to be held accountible for delays which are solely attributable to our actions/in-actions	Please be guided as per RFP.
130	35	NA	Implementation Stages	Request you to please confirm if the timeline for the overall product implementation is considered to be just 12 weeks? Kindly note that 12 weeks wont be sufficient for the overall execution of the project. Hence would request you to please review the same and this can be discussed and mutually agreed during the project initiation phase.	Please refer to S.No.-2 of Corrigendum to RFP Annexure-I, Clause -9 (PAYMENT, PENALTY, DELIVERY AND TIMELINES).
131	36	Clause 9 - Payment Penalty, Delivery and Time Lines	If at any stage, the delay by the Vendor, downtime of the solution or absence of onsite engineer is such that the Penalty deducted for it reaches its maximum value for that stage, Bank reserves the right to Cancel the Purchase Order, Terminate the Contract, Forfeit the Performance Bank Guarantee and Blacklist the Vendor. Bank, at its sole discretion, may exercise any or all of the options against the Vendor, in such circumstances.	Our understanding is that the cancellation of PO, termination, forfeiture of BG, blacklisting are steps that can be taken by the Bank only after the penalty amounts for delay, downtime and absence of on-site engineer reaches its maximum value. These actions cannot be taken until the maximum value of penalty has been reached. In the event that the Bank is imposing a penalty, it will not resort to any other remedies under the	Please be guided as per RFP.

					agreement. We request the Bank to confirm our understanding.	
132	36	9		All types of Penalties can be levied simultaneously up to their maximum limit. Maximum deducted penalty of one type will not affect any other type of penalty 100% of any item is the eligible amount after deduction of Penalty, if any.	We request that Liquidated damages is capped at 10% and all penalty put together is capped at 10% of value of relevant milestone and at an aggregate capped at 10% of TCV	Please be guided as per RFP.
133	36	9		Sign off will be given only after successful implementation as per the scope of work, & testing of the solution deployed in Bank premises/Bidder's premises etc.	We request that all deliverables are signed off by the bank within the Acceptance Period which is 15 days of delivery date. In case not response if expected from the bank within 15 days of delivery the deliverable will be deemed accepted.	Please be guided as per RFP.

134	36	Penalty due to Absence of Onsite Engineer	In the absence of the deployed OTS resource, suitable replacement is to be provided on immediate basis. In case of absolute absence (when no replacement is provided), penalty would be deducted @0.5% of monthly OTS cost, for each day, upto a maximum of 10%.	The Bidder will commit to adhere the services levels requested in the RFP with the support team. Hence we request you to delete this clause.	Please be guided as per RFP.
135	36	Insurance	The hardware/equipment to be supplied under the contract period shall be fully insured till installation of the system by the bidder against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and installation. Bank will not be responsible for any loss to bidder on account of non-insurance to any equipment or services. All expenses towards insurance shall be borne by the vendor.	Request you to please confirm if it also include damages onsite as well?	Please be guided by RFP
136	36	Section 11, Warranty	Any issue except hardware failure in the deployed solution should be resolved within 4 hours of receipt of complaint.	We would like to offer support tiered support structure, we want to know if bank is comfortable with that?	Please be guided as per RFP.
137	38	ANNEXURE I - TERMS AND CONDITIONS Point 12	warranty required is 3 years	We provide a standard 30 day warranty that the Software will function in a manner as specified in the user documentation provided by us with the Software.	Please be guided as per RFP.

138	38	ANNEXURE I - TERMS AND CONDITIONS Point 13	updates and upgrades provided and implemented free of cost	Updates and upgrades are not clearly defined. New features that are not included in the current offering are not offered and implemented free of cost	Please be guided as per RFP.
139	38	(12) AMC	The On-site, comprehensive BACK-TO-BACK AMC/ATS (quoted in percentage) will be valid for a period of Four years after expiry of three year's warranty period and the quoted %age will be continued for entire contract period.	Can you pls elaborate on 4 years validity of AMC? Our understanding is that this 4 years would commence post expiry of 3 years of warranty? Pls confirm	Please refer RFP clause no.2 (Duration of Contract) of Annexure-I (Terms & Conditions).
140	38	Clause 12 - ANNUAL MAINTENANCE CONTRACT (AMC)/ANNUAL TECHNICAL SUPPORT (ATS)	The On-site, comprehensive BACK-TO-BACK AMC/ATS (quoted in percentage) will be valid for a period of Four years after expiry of three year's warranty period and the quoted %age will be continued for entire contract period	On Page 18 under 'Other Conditions' (a) - The maintenance of proposed Solutions has been slated as minimum period of 5 years (3 years warranty + 2 years AMC/ATS) from installation date with option of further extension of contract for another two terms of 1 year each, at the same rate and same terms & conditions. We request the Bank to clarify on the tenure i.e. whether the AMC is for 4 years after the 3 year warranty or is it 2 years after the 3 year warranty?	Please be guided as per RFP.

141	39	ANNEXURE I - TERMS AND CONDITIONS Point 19	Indemnity	Indemnity should be sought only material breaches and not for all breaches	Please be guided as per RFP.
142	40	ANNEXURE I - TERMS AND CONDITION SPoint 20	The quality of services given by the bidder & progress of the project will be reviewed monthly and if the services are not found satisfactory, the Bank reserves the right to terminate the contract by giving 30 days' notice to the bidder, including 15 days curing period. The decision of the Bank regarding quality of services shall be final and binding on the bidder. The Bank shall have the right to terminate/cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of 30 days, for any valid reason, including but not limited to the following :a) Excessive delay in execution of order placed by the Bankb) Discrepancies / deviations in the agreed processes and/or productsc) Failure of vendor (successful bidder) to complete implementation of appliance within the time as specified in the RFP documentd) Violation of terms & conditions stipulated in this RFP.Notwithstanding anything	Termination for convenience should be limited to material breaches	Please be guided as per RFP.

			contained hereinabove, the Bank reserves the right to terminate the contact at any time without assigning any reasons.In case of termination of contract for the reasons that the services of vendor are not found satisfactory", the Bank shall be free to Blacklist the vendor thereby debarring them from participating in future Bids/Tender processes		
143	40	ANNEXURE I - TERMS AND CONDITIONS Point 20	The quality of services given by the bidder & progress of the project will be reviewed monthly and if the services are not found satisfactory, the Bank reserves the right to terminate the contract by giving 30 days' notice to the bidder, including 15 days curing period. The decision of the Bank regarding quality of services shall be final and binding on the bidder. The Bank shall have the right to terminate/cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of 30 days, for any valid reason, including but not limited to the following	Propose to have 30 days cure period	Please be guided as per RFP.
144	40	ANNEXURE I - Terms & Conditions- Point 20	Notwithstanding anything contained hereinabove, the Bank reserves the right to terminate the contact at any time without assigning any reasons.	Propose to have 90 days' notice period for termination for convenience and customer to pay for all the efforts rendered till the date of termination.	Please be guided as per RFP.

145	40	Clause 20 - Termination	The quality of services given by the bidder & progress of the project will be reviewed monthly and if the services are not found satisfactory, the Bank reserves the right to terminate the contract by giving 30 days' notice to the bidder, including 15 days curing period. The decision of the Bank regarding quality of services shall be final and binding on the bidder. The Bank shall have the right to terminate/cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of 30 days, for any valid reason, including but not limited to the following :a) Excessive delay in execution of order placed by the Bankb) Discrepancies / deviations in the agreed processes and/or productsc) Failure of vendor (successful bidder) to complete implementation of appliance within the time as specified in the RFP documentd) Violation of terms & conditions stipulated in this RFP.	There appear to be two kinds of terminations provided under this RFP, one which has a cure period and others which don't. We request the Bank to provide a cure period of thirty days for all material breaches by the Vendor. Should the Vendor not be able to remedy the said breach within these 30 days, the Bank may terminate this engagement vide a 30 days written notice to that effect. We also request for similar rights of termination to be provided to the Vendor for material breaches by the Bank.	Please be guided as per RFP.
146	40	Clause 20 - Termination	Notwithstanding anything contained hereinabove, the Bank reserves the right to terminate the contact at any time without assigning any reasons.	We request the Bank to delete this clause. The Bank already reserves the right to terminate with cause and a right for convenience isn't warranted.	Please be guided as per RFP.

147	40	Clause 21 - Governing Law and Disputes	In case of termination of contract for the reasons that the services of vendor are not found satisfactory", the Bank shall be free to Blacklist the vendor thereby debarring them from participating in future Bids/Tender processes	We request the Bank to allow a three member tribunal to be set up as per the Arbitration and Conciliation Act, 1996. One arbitrator to be appointed by the Bank, one by Experian and the two arbitrators to nominate the third. Also, we request the Bank to delete the necessity for the bidder to continue work during pendency of the arbitral proceedings and award.	Please be guided as per RFP.
148	41	Clause 27 - Limitation of Liability	Vendor's aggregate liability under the contract shall be limited to a maximum of the contract value	We request that the Vendor's liability be limited to the amount of sums paid under the contract till the ascertained date of breach by the Vendor. We also request that this cap apply to the indemnity obligations that the Vendor has under this RFP.	Please be guided as per RFP
149	41	ANNEXURE I - TERMS AND CONDITIONS Point 27	Vendor's aggregate liability under the contract shall be limited to a maximum of the contract value.	Limitation of Liability cap to be limited to fees paid by the bank in the 12 months immediately preceding the liability event.	Please be guided as per RFP.
150	44	Annexure III - S.No.2	Eligible bidders who have either provided such solution for credit card business for last 3 years and/or maintaining credit information of customers along with providing such solutions for last 3 years. As the	We request that a declaration by our Authorised signatory or the Company Secretary is also accepted as proof of credentials. Eligible bidders who have either provided such solution for credit	1) Proof of credentials will be accepted as per the terms of RFP. 2) For eligibility condition regarding 3 years experience of providing

				proposed solution requires the credit history, propensity etc. of the customers, it is necessary that the bidder have a tie-up facility or will do such tie-up with credit information companies (CICs) for sourcing/usage of such data. The details are as per requirements mentioned under Scope of Work and as per detail given in Annexure- XII in this RFP. Bidders should fulfil the minimum qualification criteria as mentioned in bid document (Annexure-III). The bidders should have successfully run at least 60%(includes mandatory services for risk underwriting for credit card processing) of the modules/functions/models and should have the capability to develop rest 40% modules/functions/models in next 3 months. The same will be evaluated during the course of technical evaluation	card**/ Loans** business for last 3 years and/or maintaining credit information of customers along with providing such solutions for last 3 years. As the proposed solution requires the credit history, propensity etc. of the customers, it is necessary that the bidder have a tie-up facility or will do such tie-up with credit information companies (CICs) for sourcing/usage of such data. The details are as per requirements mentioned under Scope of Work and as per detail given in Annexure- XII in this RFP. Bidders should fulfil the minimum qualification criteria as mentioned in bid document (Annexure-III). The bidders should have successfully run at least 60%(includes mandatory services for risk underwriting for credit card**/ Loans** processing) of the modules/functions/models and should have the capability to develop rest 40% modules/functions/models in next 3 months. The same will be evaluated during the course of technical evaluation	such solution, please refer to S.No.3 & 4 of Corrigendum to RFP - Annexure-III- ELIGIBILITY CRITERIA OF THE BIDDER(S.No.-2 & 5).

151	44	Annexure III - S.No.5	The bidder must have successfully implemented similar solutions like Credit Card solution-Risk Underwriting Model (RUM Solution in the area of Risk Underwriting during last 3 years in at least 1 Public sector bank/ Private bank/BFSI registered in India or abroad, with Credit Card base of at least 5 Lakh and the solution should be currently running.	We request that a declaration by our Authorised signatory or the Company Secretary is also accepted as proof of credentials The bidder must have successfully implemented similar solutions like Credit Card**/ Loans** solution-Risk Underwriting Model (RUM Solution in the area of Risk Underwriting during last 3 years in at least 1 Public sector bank/ Private bank/BFSI registered in India or abroad, with Credit Card**/ Loans** base of at least 5 Lakh and the solution should be currently running.	1) Proof of credentials will be accepted as per the terms of RFP. 2) For eligibility condition regarding 3 years experience of providing such solution, please refer to S.No.3 & 4 of Corrigendum to RFP - Annexure-III ELIGIBILITY CRITERIA OF THE BIDDER (S.No.-2 & 5).
152	44	ANNEXURE-III /ELIGIBILITY CRITERIA OF THE BIDDER /4	The bidder should have Support centres in India. However, support centres at Delhi/NCR & Mumbai are desirable.	Request the bank that the successful bidder will setup support centres in Delhi/NCR within 1 month from the date of awarding of the contract.	Please be guided as per RFP.

| 153 | 44 | (2) Eligibility Criteria | Eligible bidders who have either provided such solution for credit card business for last 3 years and/or maintaining credit information of customers along with providing such solutions for last 3 years. As the proposed solution requires the credit history, propensity etc. of the customers, it is necessary that the bidder have a tie-up facility or will do such tie-up with credit information companies (CICs) for sourcing/usage of such data. The details are as per requirements mentioned under Scope of Work and as per detail given in Annexure- XII in this RFP. Bidders should fulfil the minimum qualification criteria as mentioned in bid document (Annexure-III). The bidders should have successfully run at least 60%(includes mandatory services for risk underwriting for credit card processing) of the modules/functions/models and should have the capability to develop rest 40% modules/functions/models in next 3 months. The same will be evaluated during the course of technical evaluation. | Only Purchase Orders can be provided. Would that be acceptable to bank? | Please be guided as per RFP. |

154	45	(5) Eligibility Criteria	The bidder must have successfully implemented similar solutions like Credit Card solution-Risk Underwriting Model (RUM Solution in the area of Risk Underwriting during last 3 years in atleast 1 Public sector bank/ Private bank/BFSI registered in India or abroad, with Credit Card base of atleast5 Lakh and the solution should be currently running.	Would just a PO copy suffice?	Please be guided as per RFP.
155	45	Annexure -III , Eligibility Criteria & Annexure - VI	The bidder must have successfully implemented similar solutions like Credit Card solution-Risk Underwriting Model (RUM Solution in the area of Risk Underwriting during last 3 years in atleast 1 Public sector bank/ Private bank/BFSI registered in India or abroad, with Credit Card base of atleast5 Lakh and the solution should be currently running.	The performance certificate states Risk Underwriting Model as the name of the solution whereas Experian has provided collections solution and risk underwriting solution to the clients separately as well. Hence, would request you to please confirm if the language of the certificate be amended so we can accommodate clients from both risk underwriting/ collections	Please refer to S.No.7 of Corrigendum to RFP - Annexure-VI-Performance Certificate and be guided accordingly.
156	45	Eligibility criteria - Item # 6	The bidder should be the Original Equipment Manufacturer (OEM) of the offered Credit Card solution-Risk Underwriting Model (RUM solution, with presence in India, or its authorized representative in India.	Are consortium bids allowed – can there be a consortium of three companies – CIC, OEM and Hardware and other services to be provided by the third company	Consortium bids are not allowed. Please refer to S.No.-6 of Corrigendum to RFP.

157	45	Annexure -III , Eligibility Criteria	The bidder should have a minimum turnover of INR 25Crores (Rupees Ten crores) or (INR 15Crores (Rupees Five Crores) for MSE bidders) per annum from Its Indian Operations , for the past 3 financial years i.e. 2016-17, 2017-18 & 2018-19.The bidder should have positive net worth during the last two preceding financial years. (only audited balance sheet will be acceptable)	Request you to please confirm if it required to submit a CA certificate even when we submit the audited Balance sheets and the P&L Statements	Please be guided as per RFP.
158	45	ANNEXURE-III /ELIGIBILITY CRITERIA OF THE BIDDER /5	The bidder must have successfully implemented similar solutions like Credit Card solution-Risk Underwriting Model (RUM Solution in the area of Risk Underwriting during last 3 years in atleast 1 Public sector bank/ Private bank/BFSI registered in India or abroad, with Credit Card base of atleast 5 Lakh and the solution should be currently running.	Request the bank to relax this condition	Please refer to S.No.-4 of Corrigendum to RFP-ANNEXURE-III /ELIGIBILITY CRITERIA OF THE BIDDER /5.
159	45	ANNEXURE-III /ELIGIBILITY CRITERIA OF THE BIDDER /5	The bidder must have successfully implemented similar solutions like Credit Card solution-Risk Underwriting Model (RUM Solution in the area of Risk Underwriting during last 3 years in atleast 1 Public sector bank/ Private bank/BFSI registered in India or abroad, with Credit Card base of atleast5 Lakh and the solution should be currently running.	The bidder must have successfully implemented similar solutions like Credit Card solution-Risk Underwriting Model/ **Enterprise Fraud Risk Management solution / Enterprise Risk Management Solutions** in the area of Risk Underwriting during last 3 years in atleast 1 Public sector bank/	Please refer to S.No.-4 of Corrigendum to RFP-ANNEXURE-III /ELIGIBILITY CRITERIA OF THE BIDDER /5.

				Private bank/BFSI registered in India or abroad.	
160	47	Annexure III	The bidder should have a minimum turnover of INR 25Crores (Rupees Ten crores) or (INR 15Crores (Rupees Five Crores) for MSE bidders) per annum from Its Indian Operations , for the past 3 financial years i.e. 2016-17, 2017-18 & 2018-19.	We request for the following change: The bidder should have a minimum turnover of INR 1000 Crores (Rupees Thousand crores) for Non MSME and INR 50 Crores (Rupees Fifty Crores) for MSME bidders per annum from Its Indian Operations , for the past 3 financial years i.e. 2016-17, 2017-18 & 2018-19.	Please refer to S.No.-5 of Corrigendum to RFP Annexure-III-ELIGIBILITY CRITERIA OF THE BIDDER (S.No.- 7).
161	47	Clause 8 - Annexure IV - Bidder's Information	Whether bidder eligible for preference to domestically manufactured electronic products (DMEP) in government procurement vide notification dated 23.12.13 and guideline dated 16.11.15 as amended from time to time and updated in ministries web site – www.deity.gov.in/esdm/pmn as applicable to the Bank	Is this applicable to a software service provider such as the Bidder?	Please refer to notification & guidelines mentioned in RFP and be guided accordingly.
162	55	Annexure XII Section i	Technical specification of the Offered solution	What the are the existing channels for Credit Card lead generation, for e.g. Branch, DSAs, Bank Website etc.	Existing Channel: PNB Branches only. But, in future, it may be through DSA/Subsidiary, digital/ online sourcing modes also.
163	55	Annexure XII Section i	Technical specification of the Offered solution	Are there any third-parties already contracted and integrated with bank systems for lead generation	No

164	55	Annexure XII Section ii	Technical specification of the Offered solution	Does the bank currently use external third party sourced (in addition to those provided by customer) data points for limit optimization models	No
165	55	Annexure XII Section ii	Technical specification of the Offered solution	If yes, please provide an overview of the data points used	No
166	55	ANNEXURE-XII & No.7	The solution should have capability to create models/scorecards basis the bureau data.	Please elaborate with a suitable example.	Bureau data will be used for preparing score card and propensity of the customer for sanctioning the credit card application. The bidder solution should have capability to create different models for generating scorecard etc.
167	55	ANNEXURE-XII & No.1	Customer acquisition (Existing to Bank, New to Bank, Existing to Credit,New to Credit)through pre-screen models based on bureau score, demographic information, propensity and income. Pre-approved offers to eligible Existing Customer Base Prospective leads generation basis on Credit Policy, Business Rules and propensity Score	Is separate Lead Management Solution required for Cards lead generation?	Please be guided as per RFP.

168	55	Annexure XII	Technical specification of the Offered solution	Can we write 'Yes' in the Compliance (Yes/No) column against the requirement which is not readily available but customizable / configurable.	Please be guided as per RFP.
169	55	ANNEXURE-XII & No.2	Mobile App for lead generation through credit card sales team'	From the RFP, there is requirement of two mobile apps - one for lead generation and other for collections Please let us know if any other Mobile App is in scope	Please be guided as per RFP.
170	55	Annexure XII & No.2	Mobile App for lead generation through credit card sales team	Please share tentative no. of mobile app users for lead generation	Please be guided by RFP clause 3.4 of scope of work.
171	55	ANNEXURE-XII & No.7	The solution should have capability to create models/scorecards basis the bureau data.	Please elaborate with a suitable example.	Solution should have capability to create different models based on bureau data of customers like spends, Number & type of loans raised, repayment history, propensity etc.

172	55	ANNEXURE-XII & No.1	Customer acquisition (Existing to Bank, New to Bank, Existing to Credit,New to Credit)through pre-screen models based on bureau score, demographic information, propensity and income. Pre-approved offers to eligible Existing Customer Base Prospective leads generation basis on Credit Policy, Business Rules and propensity Score	Is separate Lead Management Solution required for Cards lead generation?	Customer acquisition will be a part of the solution through online/digital/ mobile application modes/ Lead Management System.
173	55	ANNEXURE-XII & No.2	Mobile App for lead generation through credit card sales team'	From the RFP, there is requirement of two mobile apps - one for lead generation and other for collectionsPlease let us know if any other Mobile App is in scope	Please be guided as per RFP.
174	55	Lead generation and Customer	Mobile App for lead generation through credit card sales team'	Should it be Progressive Web App (PWA), Hybrid App or a native app?	Native App. As detailed in point no. 172

175	55	Annexure XII (Technical specification of the offered solution), section III , Limit Optimization Models/Analytical Capabilities	The solution should have capability to check residence stability of the customer basis data from multiple sources.	Request you to please confirm which all data sources except Bureau are to be considered to check the residence stability of the customer	Please be guided as per RFP.
176	56	Annexure XII Section ii	Technical specification of the Offered solution	Please provide the solution name and versions for the following:	It will be provided to the selected bidder.
177	56	Annexure XII Section ii	Technical specification of the Offered solution	Core Banking System	It will be provided to the selected bidder.
178	56	Annexure XII Section ii	Technical specification of the Offered solution	Cards Management System	It will be provided to the selected bidder.
179	56	Annexure XII Section ii	Technical specification of the Offered solution	Cards Onboarding Systems/Channels	It will be provided to the selected bidder.
180	56	Annexure XII Section ii	Technical specification of the Offered solution	Loan Origination System	It will be provided to the selected bidder.
181	56	Annexure XII Section ii	Technical specification of the Offered solution	Net Banking Application	It will be provided to the selected bidder.
182	56	Annexure XII Section ii	Technical specification of the Offered solution	Mobile Banking Application	It will be provided to the selected bidder.
183	56	Annexure XII Section ii	Technical specification of the Offered solution	ATM Switch	It will be provided to the selected bidder.

184	56	Annexure XII Section ii	Technical specification of the Offered solution	Card transaction Switch	It will be provided to the selected bidder.
185	56	Annexure XII Section ii	Technical specification of the Offered solution	Communication Gateway (SMS, Email and Letter)	It will be provided to the selected bidder.
186	56	Annexure XII Section ii	Technical specification of the Offered solution	Please provide an Architecture Overview of the current card ecosystem and its integration with the bank's core banking system	Existing CCMS is integrated with CBS and bank's Enterprise Data Warehouse (EDW)
187	56	(8) Technical Specifictaion	The solution should have capability to integrate real-time with Card Origination/Management System/other sources (CBS, Mobile Banking App, IBS, ATM Switch etc.).	Request to provide finite list of integrations & expected data flow/technical network architect stating where Decisioning solution system will fit in the that	Please be guided as per RFP.
188	56	Annexure XII Section ii(10)	Technical specification of the Offered solution	Please provide the scope of functionalities for hosting machine learning models and predictive analytic models, as requested by the bank	The model will be used to exploit the patterns in transactional data to identify risks and opportunities. Model will capture relationships among many factors to allow assessment of risk or potential associated with a particular set of conditions, guiding decision-making for customer transactions

189	56	ANNEXURE-XII & No.8	The solution should have capability to integrate real-time with Card Origination/Management System/other sources (CBS, Mobile Banking App, IBS, ATM Switch etc.).	Does PNB already has a Card Origination System and we need to integrate with it or Card Origination system part of scope?	Pnb has Credit Card Management System outsourced for end to end solution to a third party vendor.
190	56	8	The solution should have capability to integrate real-time with Card Origination/Management System/other sources (CBS, Mobile Banking App, IBS, ATM Switch etc.).	Could you provide the ATM Switch vendor details? What action is the platform expected to take basis this integration?	Details of ATM Switch vendor will be disclosed to the selected bidder. Bank has asked for bidder's capability for integartion with ATM switch so that in case of any future requirement same can be done.
191	56	9	The solution should have capability to accept bulk data, where multiple records in flat file/other format can be fetched for Decisioning as part of a batch process	Does the Bank have a standard input data interface or will it adhere to the interface that Jocata provides? How is the decisioning process going to be triggered?	The bidder system should support multiple format for bulk uploads.
192	56	11	Digital Tools : Customer acquisition management platform: Management of customer information at all stages Document capture and validation Pre-fill application form based on ID and digital KYC data Digital Identity Verification and Authentication.	Digital KYC - is CKYC or Video KYC expected? If OCR, what are the documents for which OCR is expected to be done?	Digital KYC, Video KYC to be done as per RBI guidelines.

193	56	15	The system should have the ability to do a real time profile check for walk-in customers in branch basis on pre-defined parameters. The system should have the ability to validate the details of the customers sent via SMS for profile check from the bank branch/or any other source.	What does ability to validate the details of the customers sent via SMS for profile check from the bank branch/or any other source mean? Could you please elaborate?	The system should have the ability to accept minimum required customer data from field through interface like web page/SMS /mobile application/ bank's website/ IBS/ online sourcing sites etc. from a registered mobile number (of FOS/etc) and the same data will be validated centrally through RUM and a detailed profile of the customer can be generated on eligibility of the customer for PNB Credit Card.
194	56	11	Digital Tools : Customer acquisition management platform: Management of customer information at all stages Document capture and validation Pre-fill application form based on ID and digital KYC data Digital Identity Verification and Authentication	1. Other than PAN, Aadhaar, what are the documents that are expected to be captured and validated. 2. Does "Capture" meant as OCR? 3. Does Validation means validity of document originality i.e., fake document analysis?	1) All the documents required for issuance of Credit Cards, viz. Application form, KYC documents, OVD (Officially valid documents), PAN, Income proof, CIR etc., and any other document based on requirement of the bank. 2) Bidder should have the ability to capture as OCR, depending on requirement

					of the bank. 3) Yes
195	56	12	Identity verification using NSDL, UIDAI, Voter ID database and other Government /3rd party portal for Name, DOB, Gender, Address, Telephone Number, PAN, Voter ID, UID Number, Driving License, Ration card and Passport number, Email, mobile number and device verification	What is expected for device verification? Is it IMEI number verification or anything else?	The system should be capable of identifying/verifying the devices, mobile numbers through which our field staff operates.
196	56	14	The solution should have capability to connect to multiple bureaus. Solution should facilitate defining a grid to decide either hitting a single or multiple bureau to fetch CIR. This is required real time and through batch mode also. The solution should have the capability to store the details received from all bureaus and fraud database.	Is a multi-bureau connect through our CIC partner acceptable? Or does PNB expect direct host-to-host connectivity with individual credit bureaus?	Bidder has to provide connectivity to the bureaus/CICs.
197	56	Annexure XII (Technical specification of the offered solution), section IV , Fraud & Risk Management	Identity verification using NSDL, UIDAI, Voter ID database and other Government /3rd party portal for Name, DOB, Gender, Address, Telephone Number, PAN, Voter ID, UID Number, Driving License, Ration card and Passport number, Email, mobile number and device verification	Request you to please confirm what all checks are expected as part of the digital verification & dentification? Request you to please elaborate on the requirements on Email, Mobile number and device verification. It would be helpful if you can share examples/use cases on each for better understanding of the requirement.	Please be guided as per RFP

198	57	(17) Technical Specifictaion	The system should have capability to consume data from multiple data sources and create internal data sets/models which will further be used for creating decisioning strategies.	Request you to share an example for this.	As mentioned in the RFP the system should have capability to consume data from bank's internal sources (CBS, EDW, Credit Card Management System etc.) and external sources (CIR agencies, Central KYC & PAN check etc.) to be used for creating decisioning strategies.
199	57	ANNEXURE-XII & No.17	The system should have capability to consume data from multiple data sources and create internal data sets/models which will further be used for creating decisioning strategies.	Please elaborate on type of data models with example.	The bidder should have capability to build different data set /models based on rules , data type of different customer for making descision at various level like sanction of credit card, deliquency and NPA etc.
200	57	ANNEXURE-XII & No.17	The system should have capability to consume data from multiple data sources and create internal data sets/models which will further be used for creating decisioning strategies.	Please elaborate on type of data models with example.	The bidder should have capability to build different data set /models based on rules , data type of different customer for making decision at various level like sanction of credit card, delinquency and NPA etc.

201	57	21	The system should support end to end Decisioning for complex strategy with large no. of variables and higher application volumes. The system should support Decisioning across various card products & customer categories. The system offer an easy & graphical user interface to the PNB business/IT team user for doing configuration/ modification / Report Generation /Function Execution/etc.	Function execution - please elaborate on this requirement with an example, if possible	Please be guided as per RFP.
202	57	16	The system should have the ability to provide an instant response i.e. GO / NO-GO, Approved/ Declined, Yes / No for the application via SMS for representatives in field. The system should have the ability to whitelist the numbers through which the SMS is sent from for customer profiling.	What does PNB mean by "The system should have the ability to whitelist the numbers through which the SMS is sent from for customer profiling "?	Whitelist the numbers means Registering the numbers in our system.
203	58	Annexure XII & No.21	The system should support end to end Decisioning for complex strategy with large no. of variables and higher application volumes. The system should support Decisioning across various card products & customer categories. The system offer an easy & graphical user interface to the PNB business/IT team user for doing configuration/ modification / Report Generation /Function Execution/etc.	Is the bank referring to Low Code platforms wherein user will be able to configure/ launch / design new workflow for a new product setup, routing criteria's , Bank's sanction hierarchy , scheme, channel, source, etc. Should the system have a configurable UI where a bank user can perform this activity. Bidder request Bank to clarify, will these reports be automatically sent to respective users and also	Please be guided as per RFP.

				confirm if bank wants to design its own reports on real time without having to Code?	
204	58	ANNEXURE-XII & No.26	The system should have capability to perform complex mathematical calculations to configure complex formulas as per the credit eligibility process. Examples - EMI calculation formula, Obligation calculation, Ratio Analysis, Cash Flow analysis etc.	Is credit Card Required for Non-Individual/MSME and SME Customers also? Can you please let us know use of EMI calculation for cards?	Currently bank issues credit card to individuals and corporates.
205	58	ANNEXURE-XII & No.24	The system should have capability to run Champion / Challenger strategies where a new strategy can be put on trial in a controlled environment with an existing strategy for predefined duration of time. The system should have the functionality to define data sets for champion/challenger strategies.	Bidders request Bank to elaborate with a suitable example	The challenger strategy will be to test a defined processes and to use the effective test results for potential improvement in existing process.
206	58	ANNEXURE-XII & No.27	The system should have functionality to simulate a Decisioning workflow and view the expected result using test variables.The system should have functionality to create multiple test cases for a component or complete decision workflow. System should support upload of these bulk test cases to view the final expected result.The system should have functionality to import or export the test cases and their results in an excel/flat file format.	Please suggest whether simulation is required for complete credit policy or for specific rules.	It may be required at any stage of credit card issuance/RUM solution/ model.

207	58	ANNEXURE-XII & No.27	The system should have functionality to simulate a Decisioning workflow and view the expected result using test variables.The system should have functionality to create multiple test cases for a component or complete decision workflow. System should support upload of these bulk test cases to view the final expected result.The system should have functionality to import or export the test cases and their results in an excel/flat file format.	Please suggest whether simulation is required for complete credit policy or for specific rules.	It may be required at any stage of credit card issuance/ RUM solution/ model.
208	59	Annexure XII Section ii	Technical specification of the Offered solution	Please list the user types and their roles that would require an access to the proposed solution. What are the authorization levels associated with each of the user types/roles	Detail will be provided to the selected bidder.
209	59	29	The system should have the flexibility of Implementing, managing & operating multiple systems and seamless merging of these systems in the end for Go-live. The system should have capability to integrate with multiple internal/external sources.	Could you provide the names and number of systems that the solution needs to integrate with?	Please be guided as per RFP.

210	59	(31) Technical Specifictaion	Dynamic Portfolio Monitoring tool: Consumer triggers for change in customer's credit activity, loan enquiries, leverage, credit quality and contractibility Consumer Triggers for limit enhancements, repricing or offering new products and services based on dynamic business rules	What will be the process flow for this? Does Bank LOS application would pass inputs to Decesion system to share the decision basis on rule configured.	Process flow will be discussed with the selected bidder.
211	59	(32) Technical Specifictaion	The solution should have access to data sources which can provide information to analyze the customer's behavior with other banks / financial institutions	Please share the list of data sources.	Please refer RFP clause no.-3.8 under Scope of Work.
212	59	(34) Technical Specifictaion	The solution should support functionality to send communication to customers through SMS & Email for their revised limits and other necessary information.	Please let us know if decision system solution is expected to send the communication.	Please be guided as per RFP.
213	59	ANNEXURE-XII & No.35	Credit Line Increase Scorecards: Customized scorecards for Customer up-sell and cross-sell Drive more business through existing customer base (Credit Line Increase & Spend Increase) Identifying customers most likely to increase spend when given a credit line increase.	Bidders request Bank to elaborate with a suitable example	Please be guided as per RFP.
214	59	ANNEXURE-XII & No.59	The solutions should have capability to provide challenger strategies for CLI (Credit Line Increase) & CLD (Credit Line Decrease).	Bidders request Bank to elaborate with a suitable example	The challenger strategy will be to test a defined processes and to use the effective test results for

					potential improvement in existing process.
215	59	Annexure XII (Technical specification of the offered solution), section XIII , Customer Retention	Aggregate wallet spend: Across all bankcards in wallet Monthly spend for past 24 months Total spend over past 3/6/12 months Peak monthly spend over 12 months— Months since peak monthly spend Seasonal spend patterns Year-over-year spending trends	Request you to please confirm if the term "Across All bankcards" refer to the PNB Credit cards only or do we have to map some more details in this context. Kindly elaborate.	It refers to wallet spends across all Banks Cards.
216	59	ANNEXURE-XII & No.59	The solutions should have capability to provide challenger strategies for CLI (Credit Line Increase) & CLD (Credit Line Decrease).	Please elaborate with a suitable example.	The challenger strategy will help for potential improvement for existing process.
217	60	Annexure XII Section ii	Technical specification of the Offered solution	Would the bank use data points in addition to Bureau data for segmenting prospective and existing customers	Please be guided as per RFP.
218	60	Annexure XII Section ii	Technical specification of the Offered solution	Please provide an overview of the data points that the bank plans to use for segmenting customers	Please be guided as per RFP.
219	60	(37) Technical Specifictaion	The system should have capability to integrate with internal & external systems of PNB for consuming the customer and account data in bulk as well as real time manner.	Please share the list of internal and external Systems to integrate with.	Please be guided as per RFP.

220	60	37	The system should have capability to integrate with internal & external systems of PNB for consuming the customer and account data in bulk as well as real time manner.	Could you indicate the integration mechanisms supported by the internal systems?	System should support online integrations like API, Web services or through other mechanisms supported by the bank's system.
221	60	39	The system should have capability to configure the solution data model as per PNB business & IT requirements.	The solution does the customizations required by the Bank in its app and DB customization layer. Is this the expectation, if not, please elaborate.	Please be guided as per RFP.
222	60	ANNEXURE-XII & No.44	The system should have capability to configure multiple collection scorecards as part of the collection strategy. These scorecards can be the existing scoring models, which have been developed internally by PNB, as well new scoring models which will be part of the new solution.	At a time only one model can be active, please confirm.	Please be guided as per RFP.
223	60	ANNEXURE-XII & No.43	The system should have capability to define champion challenger strategies where a new challenger collection strategy can co-exist with the existing champion one and run on a smaller percentage of the delinquent accounts.	Please elaborate with a suitable example.	Generally the Champion/ Challenger strategy testing is done using a sample segment data and the results of the testing is used for determining which collections strategies are most effective. Based on the test result the selected effective strategy is

					implemented to all portfolio.
224	60	ANNEXURE-XII & No.44	The system should have capability to configure multiple collection scorecards as part of the collection strategy. These scorecards can be the existing scoring models, which have been developed internally by PNB, as well new scoring models which will be part of the new solution.	At a time only one model can be active, please confirm.	Please be guided as per RFP.
225	63	62	The system has capability to show at account level what type of communication sent with date & Time and Details. The system has capability to show content sent in communication to customer as part of the past trails. The application shall show historical trails of all the actions taken on an account.	Are bulk SMS/notifications (Requirement no. 54 in Communication section) also expected to be captured in history trails?	Please be guided as per RFP.
226	63	63	The system has capability to take inbound calls via dialer integration.	What is the integration mechanism available with Bank's Dialer?	It is available with the existing End to End Credit Card service provider of the bank.
227	63	68	The system has facility to send SMS/email	Does the bank has SMS/Email Integration APIs already?	No
228	63	ANNEXURE-XII & No.72	The system has capability to enable the payment collection by cash, cheque and online payment mode.	What is the expectation regarding enabling payment collection by cash, cheque? Is it providing user interface alone or anything more is expected?	Bidder has to provide collection interface.

229	63	Annexure XII & No.70	The mobile app has functionality for receipt issuance & cancellation. The mobile application to auto capture the GPS coordinates for field agent while the receipt is issued to the customer.	Please share tentative no. of mobile app users for field agents	Please be guided by RFP clause 3.4 of scope of work.
230	63	ANNEXURE-XII & No.72	The system has capability to enable the payment collection by cash, cheque and online payment mode. The system supports integration with a payment gateway for online payment collection.	In case Mobile Application used by Field Agents, online payment gateway integration should ideally be not required since customer would be paying online directly from their own devices.	Please be guided as per RFP.
231	Page 64	xix. Technical Funcationalities, No.-73	Does the application support Oracle platform (Bank has EULA with ORACLE)	Please elaborate if the below components are part of the EULA with Oracle 1. Business Process Management Solution 2. Business Rules Management System 3. OnPremise API Management Solution	No
232	64	81	The application supports export of data to a secondary storage device.	Integration with Backup software expected? If so, what is the backup software used by the Bank? If not, is the expectation that solution will perform the archival and backup activities?	The bidder solution must provide the archival, backup activities & data extraction.
233	64	82	The application supports modular deployment architecture.	Should the solution be deployed on Virtual Machines or Containers?	Please be guided as per RFP clause.

234	64	90	The mobile application has the capabilities to work in offline mode	What are the capabilities expected in offline mode?	Example- Mobile Application should have the capabilities to work offline for data entry, other inputs along with supporting master data etc. whenever the network will be available the updates will happen at both source and destination.
235	65	93	The solution provides comprehensive incident management	Helpdesk functionality is provided through an external application for incident management. Is this the expectation?	Please be guided as per RFP clause.
236	65	(95) Technical Specifictaion	Decisioning methodology & Collections process to be described	Please let us know what the expectation here is.	The bidder has to describe the Decision methodology and process in their system to fulfil the requirements as per scope of work given in RFP.
237	66	ANNEXURE-XIII	Table A, B and C	Please clarify if both a FP and UOW model is required as it is unclear why Table C is required.	Table C is part of the format for submission of Commercial Bid - Onsite/Offsite Hosted Applications on per Transaction/Account basis.

238	66	ANNEXURE III	Annexure XIII - Hardware & Software cost	The annexure mentions a High Availability DC & DR environment for production and non High Availability UAT environment for the solution. Is there requirement for any other environment for development or SIT stage? If yes provide details.	Please be guided by RFP
239	66	ANNEXURE III	Annexure XIII - Hardware & Software cost	Is the bank comfortable with an architecture where the DC environment is on premise in PNB's environment and the DR & UAT environments are in managed cloud environment? Where are the DC of PNB located?	Please be guided by RFP. DC of PNB is located at New Delhi and DR at Mumbai.
240	67	Performa for estimated commercial offer	One Crore Leads/Customer Data for 5 years	1. Request you to please confirm if you are referring the enquiry as leads? 2. Request you to please note that all hosted solution like Bureau CIR, Hunter and Real time customer profiling will be added as single cost for Hosted solution per Enquiry/ lead. Is our understanding correct?	Please be guided as per RFP
241	68	ANNEXURE-XIII & Notes: No. 5	ATS/AMC should be quoted in the specified range only. If quoted lower or beyond the specified range, it will automatically be recalculated. For eg. in case AMC is quoted lower than 5%	Bidders request bank to increase the ATS/AMC as 10% is quite low.	Please be guided as per RFP

			it will be recalculated at 5% and if quoted higher than 10% it will be recalculated at 10%.		
242	General		Should we factor cost for escrow account maintenance		The cost of escrow account maintenance will borne by the Bidder.
243	General	Portal	Customer Web Portal	Is self-service customer Web Portal Part of scope?	Please be guided as per RFP.
244	General	Analytic models	Analytic models	Please share list of Analytics models required like pre-approved products, cross sell - up sell, default prediction etc.	Please be guided as per RFP.
245	General			Request the bank to extend the bid submission date till a week after COVID-19 lockdown is over in Delhi-NCR and Mumbai - whichever is later.	Dates will be declared on bank's portal/website
246	General			Bank to confirm if strategic tie-ups / consortiums / partnerships are allowed within the RFP.	Consortium bids are not allowed. Please be guided as per RFP.
247	General	Portal	Customer Web Portal	Is self-service customer Web Portal Part of scope?	Please be guided as per RFP.
248	General	Analytic models	Analytic models	Please share list of Analytics models required like pre-approved products, cross sell - up sell, default prediction etc.	Please be guided as per RFP.

| 249 | General | IT Infrastructure Components | Network interface: | Request to Include the specification: " 2 X 10GbE LAN ports for providing Ethernet connectivity Optional: 1 X Dual-port 16Gbps FC HBA for providing FC connectivity. The same can be provided using converged FCOE ports on Blade/Rack server " The Required numer of ports to be distrbuted across two adapters for adapter level redundancy. " We support Converged network adapter to provide LAN and SAN access over FCOE. Latest generation blade architectures support dual converged modules for IO connectivity for carry Lan and SAN traffic. This helps in simplification, lower cabling, power & cooling without compromising throughput. Adpater level redundancy will provide resiliency against any faults | Please be guided as per RFP. |

| 250 | General | IT Infrastructure Components | Manageability | The management solution should be able to manage both rack, blade servers and chassis Justification: This provides unified management of both rack and blade serversServers should have the ability to be automatically assigned to the resource pools based on qualification criteria which can be based on the individual server hardware configuration, location of blade in the chassis , position of the chassis , type of NIC/HBA Justification - Creation of resource pools while making all the underlying server hardware stateless will provided complete automated environment. This will enable provisioning of servers for given applications on the fly and will simplify & fasten the overall operations & management. | Please be guided as per RFP. |