

Reply to the Pre-Bid Queries

Sr. No.	RFP Reference Page No.	RFP Clause No	Existing Clause Details	Clarification sought	Nabsamruddhi's Response
1	178	Annexure-18) 1.23) Architecture Proposed	Solution should be capable of vertical and horizontal scaling, high availability to be able to cater to growing dynamic user base & transactions	What type of High availability is it Active-Active architecture or Active passive?	The proposed Solution should use a multi-tier (minimum 2-tier) architecture for the main application using cloud-native architecture implemented on premise environment including web & touch enabled user interface, with ready to lift and shift to on premises, without any additional cost to NSFL. <i>Please refer to page no. 178 of RFP</i>
2	129	Annexure 14	ANNEXURE XIV –Performance Bank Guarantee Format to be executed on a non-judicial stamped paper of appropriate value	As this annexure needs to be executed only by successful bidder on the non-judicial stamped paper. We assume bidders need to submit this on letter head for bid submission.	Documents to be submitted initially as part of Technical & Commercial Bid are mentioned in Annexure XXI, all other documents needs to be submitted by the successful bidder only
3	133	Annexure 15	ANNEXURE XV – Contract Form to be executed on a non-judicial stamped paper of appropriate value	As this annexure needs to be executed only by successful bidder on the non-judicial stamped paper. We assume bidders need to submit this on letter head for bid submission.	Documents to be submitted initially as part of Technical & Commercial Bid is mentioned in Annexure XXI, all other documents needs to be submitted by the successful bidder only

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4	140	Annexure 16	ANNEXURE XVI – Service Level Agreement	As this annexure needs to be executed only by successful bidder on the non-judicial stamped paper. We assume bidders need to submit this on letter head for bid submission.	Documents to be submitted initially as part of Technical & Commercial Bid is mentioned in Annexure XXI, all other documents needs to be submitted by the successful bidder only
5	21	4 Scope of Work	4 Scope of Work	Considering similar workflows, Is Direct Assignment (DA)/Pool Buyout is also part of the scope?	Yes, Direct Assignment (DA)/ Pool Buyout is also part of the scope. The same has been mentioned on page no.21 point no. 4.1.ix
6	95	A. Service Hosting Charges:	A. Service Hosting Charges:	<p>NABSAMRUDDHI has provided a list of APIs in the table. Is this just a list of services we have provide within the TCO or will you pay for these services separately per usage?</p> <p>As per the payment terms in page 43 of the RFP, "100% of monthly charges in arrears based on actual utilization (only if applicable)"</p> <p>But, as per the TCO terms in page 95, "Total Cost (will include Service Hosting Charges and any other charges which may be tabulated separately) and applicable Taxes."</p>	Please refer to corrigendum point no.4 and point no. 13
7			General	What if we have to integrate to any LMS other in future? Will that be considered as change request?	Yes, it may be considered as change request

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8	64	11.23 IPR Infringement	To the extent that any bidder Pre-Existing IP or a portion thereof is incorporated or contained in a Deliverable under this Agreement, bidder hereby grants to NSFL a non-exclusive, perpetual , royalty free, fully paid up, irrevocable license, With the right to sublicense through multiple tiers, to use, copy, install, perform, display, modify and create derivative works of any such bidder Pre-Existing IP in connection with the Deliverables and only as part of the Deliverables in which they are incorporated or embedded.	There is no mention of perpetual license fees in commercial bid annexure to provide perpetual licenses for the client, it is only mentioned as AUM based. Therefore we request you to change it to Term license (For the term of the agreement & as extended mutually)	'Perpetual' in this context refers to the term of the agreement, term of underlying exposures emanating from the agreement and as extended mutually. Please refer to corrigendum point no. 17
9	64	11.23 IPR Infringement	To the extent that any bidder Pre-Existing IP or a portion thereof is incorporated or contained in a Deliverable under this Agreement, bidder hereby grants to NSFL a non-exclusive, perpetual, royalty free, fully paid up, irrevocable license, With the right to sublicense through multiple tiers, to use, copy, install, perform, display, modify and create derivative works of any such bidder Pre-Existing IP in connection with the Deliverables and only as part of the Deliverables in which they are incorporated or embedded.	We can provide license to only single entity (NABSAMRUDDHI), can't allow to sublicense to multiple entities. We request you to please delete it.	Please be guided by the relevant clause of RFP

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10	165	Project Management Service Levels:	Data Migration and Testing by SI post data migration	Is there any Data Migration to be done in Co-lending or Direct Assignment (DA)/Pool Buyout?	This point is mentioned as an expected feature however, in the existing case of NSFL there is no requirement of Data Migration.
11	184	Hardware Sizing and Performance Requirement:	NSFL shall provide Hardware, Operating System and Oracle Database.	We request NABSAMRUDDHI to provide MS SQL database as well.	Please refer to corrigendum point no.1
12	92	ANNEXURE V – Commercial Bid - A.1	Annual Charges for Assets under management – For Assets worth Rs. _____ Crores	Request NABSAMRUDDHI to share approximate AUM for uniformity in pricing across bidders	Please refer to corrigendum point no.5
13	95	ANNEXURE V – Commercial Bid - A. Service Hosting Charges:	Estimated no. of Service Calls for TCO calculation (A)	Request NABSAMRUDDHI to share approximate Service calls for each of the 33 line items for uniformity in pricing across bidders	Please refer to corrigendum point no.4
14	200	12.19 ANNEXURE XIX – Technical Specifications	Only 156 line items available	The total score for the section is 80 Marks with 0.5 mark for each line item. But the table has only 156 line items with maximum score totaling to 78. Kindly Clarify	Please refer to corrigendum point no.2
15			Generic	Request to clarify if the bidder can have a commercial agreement with the originator on partnership basis the features and functionalities provided to the originator by the bidder.	No. Please refer to corrigendum point 6.

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16	184	Hardware Sizing and Performance Requirement:	NSFL shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Solution for DC, NDR, DR in UAT, pre-production and production environments.	The proposed solution is highly optimised for Postgres and Mongo Databases. We shall be using these DBs for deployment of the solution. We shall be responsible for full support for these databases, providing timely updates at no additional cost to NSFL. Hence Oracle DB need not be facilitated by NSFL.	Please refer to corrigendum point no.1
17	Page.no: 84	12.3 ANNEXURE III: Minimum Eligibility Criteria Sr. No. 3	The net worth of the bidder firm (manufacturer or principal of authorized representative) should be positive as on 31 March 2024	We currently have a negative net worth. However, we can get a letter from our promoter group company (Name withheld) providing guarentee. Could this be considered?	No change in Eligibility criteria will be considered
18	85	ANNEXURE III: Minimum Eligibility Criteria	Copies of Purchase Orders with invoice or Letter of Satisfactory Installation and Performance from any FIs (NBFCs or Banks) must be submitted by the bidder for claiming both the OEM implementations as well as bidders implementations of Co-lending Solution	Whether only OEM's POs are enough as per point 4 or are both the bidder as well as OEM require to have these as per point 16?	No. Please be guided by relevant clause of RFP.

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19	93	ANNEXURE V – Commercial Bid	A -Annual Charges for Assets under management – For Assets worth Rs. ____ Crores	How is AUM to be calculated. AUM to be covered under colending would be a function of forecasted growth of NFSL and based on a monthly/quarterly AUM average outstanding, OEM would be charging the SaaS application fee. Hence, it is critical for NFSL to provide AUM growth (expected co-lending book growth on half yearly/annual basis for 3 years) so that bidders can provide platform fee as % of expected AUM growth. Ideally, NFSL should suggest bidders to provide commercials on expected AUM under different ranges. Example: Monthly price as a % of AUM if Co-Lending AUM O/S is 0 to 100 Cr, 100 to 250 Cr, 250 to 500 Cr and above 500 Cr.	Please refer to corrigendum point no.5
20	96	ANNEXURE V – Commercial Bid	A - Service Hosting Charges	Whether these form a part of the contract price or are to be provided by the bidder separately for the NFSL to understand comprehensive pricing of these services?	Please refer to corrigendum point no.4 and point no. 13
21	49	10.9	Project timelines	Does Bidder/OEM set up the infra or is the software supposed to be set up on NSFL's existing hardware (and therefore what does T+15 Hardware installation refer to?)	Please be guided by the relevant clause of RFP. (page 49)

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22	49	10.9	Project timelines	Timeline for implementation has been mentioned as 30 days from PO acceptance or 3 months , whichever is earlier. Can this be extended?	Please be guided by the relevant clause of RFP.
23	91	ANNEXURE IV – Evaluation Methodology	Stage D (10% in weight in Technical Score)	Under Technical Score, there is a category of POC. Need clarity on this as to whether we need to deploy the solution for live usage or is it a demo?	Either of the scenarios will be considered subject to parameters as mentioned in Annexure XIX of RFP
24	174	ANNEXURE XVIII – Scope of Work	The solution should be Web / Mobile App / Tablet responsive providing end-to-end Co-lending Solution. Partner originated Loan should be transmitted through Straight Through and Assisted Co-lending Journeys including Leads, Origination and Processing solution for Retail, Agriculture and MSME segments and capable of streamlining the sourcing, processing, approval, disbursement and monitoring process.	Under Co-lending, will the model be completely based on Partners or there will be NABSAMRUDDHI branches, which will also engage in Colending with other Lending Partners	The model will be based on Partnership lending where NSFL will be the Lender and not the originator.
25	96	ANNEXURE V – Commercial Bid	A - Service Hosting Charges	Whether these form a part of the contract price or are to be provided by the bidder separately for the NFSL to understand comprehensive pricing of these services?	Please refer to corrigendum point no.4 and point no. 13
26	96	ANNEXURE V – Commercial Bid		Does NFSL require different commercial bids for back to back lending, direct assignment or a combination of both?	Please refer to corrigendum point no.5

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27	22	4 Scope of Work	Interfacing with internal systems including LMS, LOS, Accounting solution, MIS and other external systems, validation of models and processes and maintenance of application software, system software, database, interfaces etc.	Which of these scenarios would be applicable - a) The cases sourced by partner organization will be going through current LOS, LMS journey of NFSL and the vendor solution will be used only for maintaining co-lending books of accounts b) The cases sourced by partner organization will be going through newly provided vendor LOS, LMS journey of NFSL and integration will happen with the current LMS of NFSL in the backend for accounting and GL purposes	The Solution will be relied upon for maintaining the Co-lending portfolio of NFSL. This sub point under scope of work refers to interface with originator
28	22	4 Scope of Work	Interfacing with internal systems including LMS, LOS, Accounting solution, MIS and other external systems, validation of models and processes and maintenance of application software, system software, database, interfaces etc.	Details of the LOS LMS Accounting system MIS presently used by NFSL	The Solution will be relied upon for maintaining the Co-lending portfolio of NFSL. This sub point under scope of work refers to interface with originator
29	20	3.2 RFP Objectives	NSFL intends to engage the Service Provider responsible for requirements of commissioning, execution, development, installation, implementation, maintenance, monitoring, updates, upgrades, replacements, troubleshooting and support to its day- to-day management of its Co-lending Solution across segments.	What are the broad areas covered under execution? Onboarding of partner, Pilot?	Already included in scope of work - Annexure XVIII of RFP

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30	201	ANNEXURE XIX – Technical Specifications	TECHNICAL SPECIFICATIONS – 80 marks (Each item carries 0.50 marks) The detailed technical specs for each of the feature is as follows:	Number of items listed are only 156 tantamounting to 78 marks. Require clarity on how 80 marks would be arrived at for the technical specifications	Please refer to corrigendum point no.2
31	185		Performance & Volume Metrics - Estimated loans to be processed on the co-lending solution will be around INR 5000 crores by FY 28.	Pls confirm AUM numbers to be considered for the next 5 years for each year wise to consider	Please refer to corrigendum point no.5
32		Commercial Bid-12.5	The format for commercial bid has given	We wanted to understand how the commercial bid needs to be given whether it is for over all 5 years or for AUM if yes what level of AUM we should consider and for period of the same.	Please refer to corrigendum point no.5
33				Whether this RFP is for co-lending alone or for both co-lending & DA.	Please refer to page no. 21, clause 4.1.ix
34	219	User interface and experience (UI/UX)	1.2 Generation of document such as letters, forms, loan legal documentation etc basis pre-defined template automatically. These generated forms to be modifiable	Please provide a count of document to be generated	This is one of the evaluation parameter. Please be guided by the relevant clause of RFP.
35	219	User interface and experience (UI/UX)	1.3 Offered solution must be a responsive omni channel multi-lingual loan origination and automation system from lead acquisition (across various sources) to disbursement for internal as well as external user	How many languages are we envisaging	This is one of the evaluation parameter. Please be guided by the relevant clause of RFP.

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36	220	Product configuration and Management	2.7 Create Co-lending journeys by integrating with other partners	Will the partners be the loan originators or NABARD will be originating loans and be the prime co-ordinator with the end customer	Please be guided by the relevant clause of RFP. (Annexure XVIII)
37	220	Product configuration and Management	2.8 Offered solution must handle end-to-end processing and life cycle of CLM account	Is Loan management also part of scope or the proposed co-lend solution is to integrate with NABARD existing Loan management system	Please be guided by the relevant clause of RFP. (Annexure XVIII)
38	220	Product configuration and Management	2.10 The solution should be able to monitor all the underlying loans at contract level and handle and report instances of NPA, if any, without manual intervention, in accordance with the regulatory guidelines	Is Recovery and collections also part of scope	Please be guided by the relevant clause of RFP. (Annexure XVIII)
39		Product configuration and Management	2.11 The offered solution should manage NSFL's existing pool of assets as well as onboarding, execution, servicing and monitoring of new Pool of Assets through CLM transactions and compliance to regulatory requirements	Please elaborate on the requirement from co-lending perspective	Please be guided by the relevant clause of RFP. (Annexure XVIII)
40	221	Product configuration and Management	2.21 Provision to receive leads from NBFC Platform	Please confirm if all loans will be originated by NBFC platform and NABARD proposed platform Is to be kept ready to consume these leads - also please confirm if KYC and assessment will be done in both NBFC and NABARD co-lend system	Please be guided by the relevant clause of RFP. (Annexure XVIII)

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41	221	Product configuration and Management	2.22 Offered solution must maintain the requisite ledgers and statements for each account opened	Please confirm if Loan management system Is also in scope - and if yes then ledger maintainence and statements only for co-lend applications is to be catered to and not the overall loan applications	Please be guided by the relevant clause of RFP. (Annexure XVIII)
42	225	Workflow Management	4.18 The solution should have in-built capability to deliver the entire lifecycle of CLM including Reporting, dash boarding and Solution management as per the NSFL's & regulatory requirements. Besides the offered solution must have LCNC solution for NSFL to Generate any customized reports and dashboards as per requirement.	Please confirm what is LCNC	LCNC refers to Low-Code-No-Code
43	227	Workflow Management	4.22 Data cleaning, sorting, validation & standardization of monthly pay-out /service reports from different Originators, as per NSFL format	What does monthly pay-out refer to here - please confirm, are we referring to disbursals done to the customer	It refers to workflow management through reports such as disbursements, Principal collection, Interest Collection etc.
44	228	Workflow Management	4.27 Reconciliation between CLMAS and monthly pay-out reports for each tranche at loan level	Is a separate reconciliation module required	YES
45	228	Workflow Management	4.29 Display Interest de-recognition details along with reasons for mismatch	Please elaborate on Interest De-recognition	This will be determined by prevailing Accounting Standards and Regulatory norms.
46	228	Workflow Management	4.30 Yield and servicer fee reconciliation	Please confirm what does Yield refer to	It refers to Return on loan exposure.

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47	228	Workflow Management	4.38 Module for user to seek clarifications on the leads	Do you need a separate portal where users can raise queries on leads generated by NBFC's and the portal access to be provided to NBFC to respond to such queries	Yes, there has to be a functionality where NSFL may raise query about leads.
48	214	Technical Specification	Offered solution must have OCR and Data compression tools and capability of handling scanned documents	Is Bidder expected to provide a Bulk Scanning solution? Is yes, kindly specify the locations from where scanning of the physical documents would be done?	No.
49	215	Technical Specification	OCR tool for extracting key information from documents	Is the Bidder expected to provide OCR tool/ solution for document extraction? OR Bidder needs to integrate with OCR tool/ solution?	Yes, Bidder expected to provide OCR tool/ solution for document extraction
50	215	Technical Specification	For any new document template, OCR tool should extract data against relevant fields, get it validated from the user and remember similar templates	Please clarify.	OCR functionality shall be provided in the solution.
51	215	Technical Specification	Seamless Identification, Classification Segregation of documents using ML and OCR	Is the Bidder expected to provide Document Identification/ Classification tool? OR Bidder needs to integrate with Document Identification/ Classification tool? Please Clarify	Document Identification/ Classification functionality shall be provided in the solution.

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52	260	Functional Specifications 14. Collection / Repayment Management	Support for online and offline collection processing.	We understand, mobile application and/ or mobile interface needs to be provided to the Collections Agents/ Field Agents for Collections. Kindly confirm this understanding.	Please be guided by the RFP
53	260	Functional Specifications 14. Collection / Repayment Management	Support for online and offline collection processing.	If Mobile application for Collections Agents/ Field Agents for collections needs to be provided, Kindly help with the number of agent/ agent users.	Existence of this functional specification will be evaluated
54	246	Functional Specifications 10. Integrations Required	Should support Integration with Govt. initiated portals like vidyalakshmi portal, PSBloansin59minutes.com, pmswanidhi, standup India, PMEGP, National Common Portal for Credit Linked Government Schemes, NeSL's DDE etc	We understand, loan applications would be initiated from the mentioned portal which need to be processed by NSFL. Please confirm. Additionally, kindly let us know, % Loan volumes envisaged to be initiated from the mentioned portals out of the total loan application volumes.	Existence of this functional specification will be evaluated
55	151	10. TRAINING SERVICES	The bidder should also train the NSFL's Business Operations team to On- board Partners and Use their Portal for Partner On-boarding, Catalogue Upload and view reports.	Kindly provide count of the existing partners and/ or NBFC of NABSAMRUDDHI. Additionally, let us know, how many partners and/ or NBFC, NABSAMRUDDHI envisages to onboard till FY28.	Please be guided by relevant clause of RFP.

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56	151	10. TRAINING SERVICES	The bidder should also train the NSFL's Business Operations team to On- board Partners and Use their Portal for Partner On-boarding, Catalogue Upload and view reports.	We undetstand, Bidder needs to provide portal for NBFCs who want to be partner with NSFL. Kindly confirm the understanding	Please be guided by relevant clause of RFP.
57	263		Data migration from existing database to new one	We understand, Data Migration to be considered in scope. Document Migration is out of scope. Please confirm. Kindly let us know, the existing solution from where data needs to be migrated along with the size of the data to be migrated.	This point is mentioned as an expected feature however, in the existing case of NSFL there is no requirement of Data Migration.
58	185	ANNEXURE XVIII – Scope of Work	NSFL shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Solution for DC, NDR, DR in UAT, pre-production and production environments.	We understand, Middleware/ Application Server would be provided by Bank/ NDFL to Bidder. Please confirm.	Please be guided by relevant clause of RFP.

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59	185	ANNEXURE XVIII – Scope of Work	NSFL shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Solution for DC, NDR, DR in UAT, pre-production and production environments.	We understand, maintenance of Infrastructure where the solution will be deployed i.e Hardware, Operating System, Database Server, Application Server/ Middleware is NOT to be considered in the Bidder's scope. Please confirm.	Please be guided by relevant clause of RFP.
60	185	ANNEXURE XVIII – Scope of Work	NSFL shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Solution for DC, NDR, DR in UAT, pre-production and production environments.	Environments to be considered are: - Production (High Availability) - DR (standalone) - NDR (standalone) - UAT - Pre-prod Kindly confirm the understanding.	Please be guided by relevant clause of RFP.
61	45	Payment Terms	It shall also, be noted that the vendor shall bear all the OEM's software licenses including cost of OS, DB and middleware and support cost for licensees as required while development of the Co-lending Solution and during entire project period.	Provisioning of the Infrastructure i.e Hardware, Operating System, Database Server, Application Server, Storage, Back-up replication tools, APM tool would be done by the Bank/ NSFL. Kindly confirm the understanding.	This clause refers to OEM's software licenses which is to be borne by vendor.

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62	203	Technical Specification	The solution must support load balancing with H.A. across multiple servers/ clusters with seamless failover, complete disaster recovery and optimal service delivery, Single application failure etc. with No Single Point of Failure	We understand, Load Balancers would be provided by the Bank/ NSFL. Please confirm.	Please be guided by the RFP.
63	211	Technical Specification	Successful bidder is responsible for monitoring and confirming the DR replication and performing DR for the application ensuring that the application maintains the RPO and RTO as per RFP terms	We understand, Back-up replication and DR Drills would be done by the Bank/ NSFL and Bidder only needs to support Bank with the activity. Please confirm.	Please be guided by relevant clause of RFP.
64	206	Technical Specification	Testing of the solution to also include Unit Testing, System Integration Testing, Performance Testing and Load Testing.	We understand, Load Test, Application Performance Testing would be done by the Bank/ NSFL and Bidder only needs to support Bank with the activity. Please confirm.	Please be guided by relevant clause of RFP.
65	186	ANNEXURE XVIII – Scope of Work	Bidder to carry out Health Check-up on the application on regular basis (i.e. at least once every 6 months) for suggesting any improvements in software configurations.	We understand, APM tool would be provided by the Bank/ NSFL to the bidder. Please confirm.	Please be guided by relevant clause of RFP.

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66	191	ANNEXURE XVIII – Scope of Work	System shall support 1500 concurrency with unlimited users.	<p>Kindly clarify the concurrency requirement of 1500.</p> <p>Is this for NSFL's back-office processing users?</p> <p>Or it is for both NSFL users and Partner/ NBFC users?</p>	It refers to overall users at any given point in time.
67	191	ANNEXURE XVIII – Scope of Work	System shall support 1500 concurrency with unlimited users.	Kindly provide count of the NSFL business/ back-office users who would be accessing the envisaged solution?	Details will be provided to successful bidder
68	232	Products / Modules /Journeys to be designed on assisted mode and STP for all Co- lending products of NSFL including but not limited to:	5.16 On successful Loan account creation, disbursement to be made in designated Escrow account (Configurable) Via API call	Where will escrow account be opened and managed	Details will be provided to successful bidder
69	232	Products / Modules /Journeys to be designed on assisted mode and STP for all Co- lending products of NSFL including but not limited to:	5.19 must enable for all digital journeys with zero to minimal manual interventions as far as possible	If leads are initiated by NBFC (being the originator) then what is the purpose of all digital journey. PLease confirm what is the scope for digital journeys	The entry point of the Digital journey will be when it enters the offered Co-lending solution provided by successful bidder

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70		Generic Query		What are the volumes envisaged? Requesting bank to provide year-wise envisaged volumes of the number of loan applications.	Please refer to corrigendum point no.5
71		Generic Query		Average Ticket Size/ Loan Size for Co-lending?	This will vary depending on underlying product/ asset class.
72		Generic Query		Please provide the Average number of document types captured, collected during the Loan processing.	This will vary depending on underlying business volume.
73	233	6 - Fintech capabilities envisaged	6 - Fintech capabilities envisaged	Vendor assumes all fintech API's will be provided by NABARD - please confirm if our understanding is correct.	Please be guided by RFP.
74	222	Functional Specifications 3. User Management	User module should have option to define different user groups e.g. Admin, Sales officer, Credit officer, Field agents, Legal scrutiny, Valuation agency, technical agency, customers, channel partners, branch users, processing centres / back offices, administrative and controlling offices, contact centres, etc.	Requesting Bank to provide user-count split basis the user groups mentioned	This information will be provided to the successful bidder.
75	240	Business Rule Engine	8.19 Solution must evaluate prospective NBFCs who are willing to act in the capacity of an originator with respect to Co-lending transaction	Will there be a scenario in which NABARD will be originator and not the NBFC. If yes, could you please clarify the same with an example	Please refer to corrigendum point no.3
76			General	Is the expectation from co-lending solution to integrate with NBFC's supplying leads to process them as application for further assessment	Please be guided by RFP.

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77			General	Is customer DIY portal in scope	Please be guided by RFP.
78	1 to 266	General Query	NA	Does the authorised signatory need to sign on each of the page getting submitted under RFP or only need to sign wherever signature has been specifically asked for? Signing on each page of the document getting submitted would be too much of a task and undersirable.	Wherever signature has been asked for specifically.
79	118	12.11	ANNEXURE XI – Bank Mandate Form	Its written "(To be submitted in Duplicate)". Need clarity on what is to be submitted in duplicate?	Please be guided by RFP (Annexure XI)
80	Many	NA	Authorized Signatory	Its written "(To be submitted in Duplicate)". Need clarity on what is to be submitted in duplicate?	Please be guided by RFP (Annexure XI)
81	128	NA	Bidder - Managing Director	POA holder signature can only be provided instead of Managing Director. Hope that should suffice?	Yes
82	263	NA	12.20 ANNEXURE XX – Resources Profile	How many profiles required?	Please be guided by RFP.
83	21	4.1. Broad Requirement	Interfacing with internal systems including LMS, LOS, Accounting solution, MIS and other external systems, validation of models and processes and maintenance of application software, system software, database, interfaces etc.	Does an internal LOS & LMS already exist with NSFL? If yes, then for what under co-lending solution being RFP floated for? If No, then hopefully this RFP whould include LOS & LMS solution for co-lending?	The Solution will be relied upon for maintaining the Co-lending portfolio of NSFL. This particular point refers to interface with originator.