

**Reply to Pre-Bid Queries for Request for Proposal (RFP) for
Development and implementation of NHB's proposed Term Deposit Scheme**

(RFP Reference No.: - GEM/2026/B/7532386 - NHB/RFP/2026/06759 dated May 12, 2026)

S. No.	RFP Clause No. & Page No.	RFP Content requiring clarification(s)	Point (s) for clarification(s)	NHB's Remarks
1.	IMPORTANT BID DETAILS / Page No 5	Earnest Money Deposit Amount -₹1,00,000/-	The public procurement policy for MSMEs order, 2012 is applicable to all central ministries/departments/CPSUs and has become mandatory w.e.f 1 st April 2015. Under this policy the participation fee and EMD will be exempted along with other benefits mentioned in the policy for all the MSMEs registered with District Industries Centre (DIC) or Khadi & Village Industries Commission (KVIC) or Khadi & Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or Directorate of Handicrafts and Handlooms or Udyog Aadhar Memorandum or any other body specified by Ministry of MSME under the public procurement policy irrespective of relevance of product category and capacity of the MSME. Kindly consider it and exempt MSME Registered Companies from submission of Tender Fees and EMD.	Please refer to Clause 7.11 (d) of the RFP
2.	Last date and time for receipt of Bidding Documents/Pg 5	Request for extension for Submission timelines	We request you extend the bid submission timelines by atleast 3 working weeks after receipt of the prebid query response	The last date for submission of bid has been extended by a week i.e. upto 09.06.2026. Please refer to corrigendum for details.

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3.	Clause 4.13, Pg. 7	Solution should provide uptime of 99.99%.	Request NHB to clarify whether the uptime calculation excludes scheduled maintenance windows, cloud service provider outages, telecom failures, and third-party API downtimes.	Yes
4.	Clause 4.2 & 4.16, Pg. 7-10	Responsive web application with mobile compatibility.	Kindly confirm whether Progressive Web Application (PWA) architecture will be acceptable instead of separate native mobile applications.	Yes
5.	Clause 4.4, Pg. 7	Integration with NHB's SAP system.	Please clarify the SAP version currently being used by NHB and whether API/documentation support will be provided by NHB during integration.	NHB is currently using SAP ECC 6.0 EHP7. NHB will provide support during integration
6.	Clause 4.16, Pg. 8	Capture live selfie and carry out face match.	Please clarify whether Aadhaar Offline XML / DigiLocker-based onboarding with AI-assisted face match through OEM APIs will be acceptable.	Live selfie will be required for opening of individual deposit accounts.
7.	Clause 4.16 / Page 9	Create login for depositor who has successfully opened Term Deposit Account.	Kindly confirm the type of users for which solution will be applicable i.e. end users (customers)/end users etc	The users will be NHB, Broker, Individuals as well as non-individuals.
8.	Clause 4.16 & 4.28, Pg. 8-12	Compliance with RBI KYC and DPDP Act.	Please confirm whether NHB will provide approved business workflows, compliance interpretations, and policy documents for implementation of regulatory changes during the contract period.	Bidder is expected to carry out the necessary compliance requirements

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9.	Clause 4.18 / Page 11	The bidder needs to size the infrastructure (hardware, Operating System, Database and other related software) for the solution based on the volume and the growth indicated in the RFP and propose the same as part of their technical bid submission.	Please share the projected growth rate NHB expects over the 5-year contract duration for infrastructure scaling purposes?	The tentative number of transactions are already indicated in the RFP which can be considered by the bidder.
10.	Clause 4.18 / Page 11	Bidder needs to accordingly provide as part of the technical solution the complete IT infrastructure details like Server, Operating System, Database, Storage Capacity and other related requirements	Kindly confirm if bidder needs to provide the infrastructure or only the sizing details for applicable infrastructure	The bidder is required to assess the sizing requirement based on RFP and provide requisite infrastructure as well.
11.	Clause 4.20, Pg. 11	Active-Active cluster at DC & DRC.	Request clarification whether cloud-native managed DR architecture with automated failover will be acceptable instead of dedicated physical Active-Active infrastructure.	Yes. Please refer to the corrigendum.
12.	Clause 4.22, Pg. 11	KYC compliances are to be carried out through the bidder.	Please clarify whether the bidder can integrate with third-party CKYC/eKYC/KRA service providers through APIs for compliance execution instead of maintaining direct CKYC infrastructure.	Yes. Please refer to the corrigendum.

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13.	Clause 4.23-4.26, Pg. 11	Payment gateway and transaction processing.	Please clarify whether NHB will empanel/provide the payment gateway service provider separately or the bidder is expected to onboard and manage the payment gateway partner.	Bidder is expected to onboard and manage payment gateway partner
14.	Clause 4.27/ Page 12	Solution should have exhaustive MIS reports towards identification and reconciliation of funds remitted	Kindly share the expected number of reports applicable	The number of reports should be standard associated with any accounting software viz. master MIS, interest certificate, user specific MIS, MIS for admin, transaction-based MIS etc.
15.	Clause 4.35, Pg. 12	Refund of failed transactions within 2 days.	Request clarification whether delays attributable to banking network, NPCI, or payment gateway settlement cycles will be excluded from penalty calculations.	Yes
16.	Clause 4.40, Pg. 12	Escrow arrangement for source code.	Kindly clarify whether escrow arrangement is mandatory at project initiation or can be established post Go-Live and final acceptance of the solution.	Yes. Please refer to the corrigendum.
17.	Section 5 Eligibility Criteria and Bid Evaluation/ point 2 / Page 13	The Bidder must have 3 active clients regulated by RBI/SEBI/IRDAI /PFRDA using the CKYC/Digilocker or any other such Services	We have KYC/CKYC services in our solution integrated with third parties. Kindly confirm if these are eligible to participate in the bid	Yes. Please refer to the corrigendum.

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		for KYC due diligence/compliance.		
18.	Clause 5, Pg. 14	The bidder or sub-contractor shall hold certification for PCI DSS and information security certificate like VeriSign.	<p>We understand that PCI DSS certification is primarily applicable to entities involved in processing, storing, or transmitting cardholder/payment data such as Payment Aggregators, Payment Gateways, and Banks. Since the scope of work under this RFP pertains mainly to software application development, implementation, and support services, and the bidder may not directly handle payment card data, we request the department to kindly relax the mandatory PCI DSS certification requirement for bidders.</p> <p>Alternatively, it is requested that the clause may be modified to state that PCI DSS compliance/certification shall be applicable only if the selected bidder is directly involved in payment processing activities under the project scope.</p> <p>This relaxation will enable wider participation from qualified software development and e-Governance solution providers while maintaining the required information security standards through ISO 27001 or equivalent certifications.</p>	As the proposed solution is required to have payment gateway services, the PCI DSS certification and information security certificate like VeriSign is required to be in place by either bidder or sub-contractor

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19.	Clause 5, Pg. 13-14	Bidder or sub-contractor should have 3 active clients using payment gateway services.	Kindly clarify whether the experience and credentials of an authorized payment gateway partner/sub-contractor will be considered fully compliant for this eligibility criterion.	Yes
20.	Eligibility Criteria and Bid Evaluation/ Page No.14	<p>The Bidder must have annual average turnover of ₹25.00 Crore during last 3 financial years. (₹10 Crores for MSE and Startups) or more for last three financial years i.e. FY2023-24, FY2024-25 & FY2025-26 as per audited financial statements.</p> <p>Consortium bidding is not permitted. Credentials and resources including key personnel of only one and the sole bidder will be considered for evaluation.</p> <p>It is clarified that consortium would generally be with other unrelated entities, hence, bidding with parent or associate may not be considered as consortium bid.</p>	<p>We request you to kindly exempt MSME units from the Turnover eligibility criteria as per the guidelines issued by the Ministry of MSME, Startup India, Government of India, and CVC for participation of MSMEs in public procurement.</p> <p>As no specific limit has been prescribed under the exemption guidelines, we request full exemption from the Turnover clause for valid MSME bidders.</p>	Please be guided by the RFP. No change is proposed in the RFP.

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21.	Eligibility Criteria and Bid Evaluation Page No.14	The bidder or sub-contractor shall hold certification for PCI DSS (Payment Card Industry Data Security Standard) and information security certificate like VeriSign; other mandated certifications during its engagement and shall have relevant globally accepted certification for information security management.	We request you to kindly remove the requirement of PCI DSS and VeriSign certifications from the eligibility criteria, as these certifications are not required for payment Gateway. Why It is Required. Hence, we request removal of this clause to allow wider participation.	As the proposed solution is required to have payment gateway services, the PCI DSS certification and information security certificate like VeriSign is required to be in place by either bidder or sub-contractor
22.	Eligibility & Technical Evaluation/ point 1/Pg 16	Experience of bidder in providing online KYC due diligence services within India > 8 years >5 years and <=7 years >2 years and <=4 years	We have KYC/CKYC services in our solution integrated with third parties. Kindly confirm if these will be considered	Yes. Please refer to the corrigendum.
23.	Eligibility Criteria and Bid Evaluation Page No.17	Average Turnover for Last 3 years (FY 2023-24 to 2025-26) from India operations > ₹50 crore >₹40 crore to <= ₹50 crore >=₹25 crore to <= ₹40 crore For MSMEs	We request you to kindly provide relaxation for MSME vendors in the Average Turnover criteria. As per the existing slab for MSMEs, the minimum turnover criteria may kindly be reduced to ₹5-10 Crore to encourage wider participation of eligible MSME bidders.	Please be guided by the RFP. No change is proposed in the RFP.

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		>25 Crore >15 Crore to <=25 crore >10 crore to <=15 crore		
24.	Clause 8.2, Pg. 32	Implementation timelines within 6 weeks.	Considering integrations with CKYC, payment gateway, SAP, SMS/Email gateway, and security audit requirements, request NHB to consider extending the implementation timeline to 10-12 weeks from date of work order.	Implementation timelines cannot be extended
25.	Transaction Costs (Annexure IX)	The commercial bid requires a "Transaction Cost"	We understand that bidder will only provide technical integration with the third parties like CKYC, DigiLocker, and Aadhaar E-sign and transaction cost will be undertaken by NHB. Please confirm if the understanding is correct	No. The transaction cost is also to be borne by the bidder based on expected number of transactions as given in the RFP.