



GeM Bid Number: GEM/2026/B/7983040 dated September 01, 2026

RFP Reference No.: HO/ITD/DOC/2026/00462

**Request for Proposal (RFP) for
Engagement of Agency for providing the Subscription-based Human Resource
Management System (HRMS) at National Housing Bank**

The replies to the pre-bid queries received are placed herewith.

S. No.	RFP Clause	RFP Point	Query	Reply of the Bank
1	Clause 3.12; GeM Bid Details	RFP requires PBG of 5% of Total Contract Value, valid at least three months beyond contract expiry. GeM indicates ePBG duration of 63 months.	Kindly confirm that the PBG/ePBG validity shall be 63 months (or as otherwise specified in the final contract), and clarify whether any extension beyond 63 months can be required without corresponding contractual adjustment.	Kindly be guided by the relevant RFP clause.
2	Clause 4.1.6 – Pensioners’ Pension & Claims	Integration with Jeevan Pramaan Portal is required.	Kindly clarify whether NHB already has an approved integration/interface mechanism for Jeevan Pramaan or whether the successful bidder is expected to develop the complete integration/API workflow. Please also clarify whether any third-party/API charges, if applicable, are to be borne by the bidder.	At present, no integration exists. Accordingly, any costs associated with third-party integrations and/or APIs, if required, shall be borne by the successful bidder at no additional cost to NHB.
3	Clause 4.1.11 – Performance Management	The module requires extraction of marks/grade etc. from APAR PDFs uploaded for deputation cases.	Kindly clarify whether OCR/ AI-based extraction is mandatory or whether configurable document processing/manual verification is acceptable. If AI/OCR is expected, please provide indicative volume and accuracy/validation expectations.	Yes, OCR/ AI-based extraction is mandatory. Further, the transaction volume is currently in the lower double-digit range. Detailed information shall be shared with the successful bidder.
4	Clause 4.2.7 – IAM / SSO	Bidder is responsible for providing/configuring/maintaining SSO integration without additional cost.	Kindly confirm the current Microsoft Entra ID/ Active Directory architecture, preferred SSO protocol, MFA mechanism and availability of required test credentials/endpoints. Please also clarify whether NHB will provide necessary access and certificates in a timely manner.	OAuth 2.0 and SAML shall be the standard protocols for authentication and authorization. Necessary access and certificates shall be provided to the successful bidder.
5	Clause 4.15 – Enterprise Integration	Integration is required with biometric attendance and other systems identified by NHB.	Kindly provide the list of Biometric Devices (Make & Model) - Number of locations - Are the integration APIs supplied by the vendor?	The number of locations/branches is currently less than 30. The exact count may vary based on the Bank's branch/location requirements. Further, the requisite API shall be provided by the biometric software vendor.
6	Clause 4.31 – Full-time Onsite Resources	Full-time onsite resources are required during implementation; resources may be verified through resumes, ID cards and timesheets.	Kindly clarify the minimum number and profiles of mandatory full-time onsite resources, their expected duration, and whether onsite deployment is required at NHB Head Office only. This will enable bidders to accurately estimate implementation costs.	The successful implementation of the solution shall be the sole responsibility of the bidder. Post go-live, the bidder shall provide the required resources on an as-needed basis in accordance with the terms and conditions stipulated in the RFP.
7	Clause 8.1 / Annexure I – Commercials	Price is firm for five years and includes a wide range of costs, while future requirements may be ordered at contracted rates.	Kindly clarify whether the five-year subscription price may be structured with annual subscription rates as permitted in Annexure I, and whether statutory changes affecting third-party licensing/ CSP charges beyond bidder control can be addressed through the change-control mechanism.	Kindly be guided by the relevant RFP clause.
8	Scope of Work – Legacy Data Migration Strategy (Pages 35-38)	RFP mandates end-to-end migration of PeopleSoft data (2023 onwards) and SAP salary/leave records (past 10 years).	Kindly clarify the approximate data volume (number of employee records/years) to be migrated, the current data extraction format/mechanism available from PeopleSoft and SAP, and whether NHB will provide data mapping validation and sign-off support within a defined timeline. Please also confirm whether legacy data cleansing/de-duplication is in NHB's scope or the bidder's.	The bidder may take suitable assumption of historical employee strength as less than 250 for the effort estimation. The backend data is stored in the Oracle RDBMS for Peoplesoft and SQL Server for SAP. The bank will provide either access to read only to these db or provide data dump/export to the successful vendor.
9	Clause 4.15 – Enterprise Integration (Pages 33, 40-44)	Integration is required with Microsoft Entra ID, SAP ERP, DMS, Jeevan Pramaan (DLC), Biometrics, Email/SMS Gateways, and other systems identified by NHB, including logging systems (SIEM/SOC).	Kindly clarify whether integration with biometric attendance systems, SIEM/SOC logging systems, or any other NHB system identified during implementation will be treated as part of the overall project scope and commercials, or as a separate change-request/project to be costed independently.	Yes, the integration specified in the RFP falls in the scope of vendor implementation of the solution. There will not be any additional cost paid for the integration.
10	Clause 4.12 – Disaster Recovery (Page 33)	Bidder shall maintain a geographically separate DR environment capable of restoring the HRMS service and NHB data within the agreed RTO/RPO, and shall disclose the DR architecture, location, replication mechanism, RPO, RTO, failover and fallback procedure.	Kindly confirm the minimum RTO and RPO mandated by NHB for the HRMS solution, and clarify whether the bidder's existing empanelled/certified cloud DR infrastructure is acceptable or whether a dedicated DR setup specific to this engagement is required. Please also confirm whether DR infrastructure costs are included within the firm five-year subscription price or may be billed separately.	For unplanned/ actual disaster recovery scenarios, the Recovery Time Objective (RTO) and Recovery Point Objective (RPO) shall be less than 45 minutes and less than 20 minutes, respectively. For planned DR activities, the RTO and RPO shall be less than 45 minutes and zero minutes, respectively. The successful bidder shall comply with the RTO and RPO requirements prescribed by the Bank. If the solution is already having the DC/DR (MeiTY empaneled), that would comply the need. The bank is expecting a subscription based pay as you go model and bank will only pay the per user license fee. Hence, any cost related to DC & DR, its managment and maintenance will be covered by the bidder.
11	Incident Response & Escalation (Page 107)	RFP requires immediate response to critical requirements, including same-day requirement fulfilment, immediate first-call response, continuous 24x7 effort, escalation to OEM/solution provider, and notification to senior executives.	Kindly clarify the severity/priority classification for support incidents along with the corresponding response and resolution timelines mandated under the SLA, and confirm whether continuous (24x7) on-site presence is required for all severity levels or only for Critical/Severity-1 issues. Kindly also clarify the penalty structure, if any, applicable for non-adherence to the escalation timelines.	Onsite 24x7 resource deployment is not required. However, all incidents shall be resolved within the timelines stipulated under the applicable SLA. Kindly be guided by the relevant RFP clause.
12	Data Migration Clause 4.32, Pages 37-38	Migration from PeopleSoft from 2023 onwards and salary/leave records from SAP for preceding 10 years, including cleansing/ validation/reconciliation at no additional cost.	Please clarify the approximate volume of employee records, payroll transactions, leave transactions, documents/attachments, historical data size and number of interfaces to be migrated. Also confirm whether NHB will provide standardised source extracts and data owners for validation. Justification: To enable accurate sizing, migration planning and commercial estimation. Also what in which format NHB can provide the data?	Please refer point 8.

13	Subscription Billing Clause 8.2 and Annexure 1	Subscription charges for 320 users are paid quarterly after satisfactory review.	Please clarify whether subscription billing will commence from production go-live/operational acceptance and whether the quarterly invoice will be based on the contracted annual subscription rate divided into four equal instalments. - Please specify the expected number of employees by which the headcount may increase over the 5-year contract period, so that bidders can factor scalability and pricing appropriately. Justification: Clarifies the commercial commencement and billing basis.	Yes, the subscription billing will commence from go live date. Kindly be guided by the relevant RFP clause. The current headcount is approximately 300, including pensioners. Based on current projections, the headcount may increase to around 400 over the next three years; however, this figure is indicative only and should be treated as an estimate rather than a commitment.
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S. No.	RFP Clause	RFP Point	Query	Reply of the Bank
1	Page No. 43 Clause No. 4	The Bidder should have experience in implementing HRMS in at least 2 institutions in India with at-least one Public Sector Bank / All India Financial Institution / PSU / Government Organization in India during the last 5 FYs.	We request the authority to kindly consider providing relaxation in this criterion for Micro and Small Enterprises.	Being a Government-owned institution, NHB expects the bidder to demonstrate relevant experience and expertise in implementing and supporting similar solutions for organizations of comparable scale, complexity, and regulatory environment. Notwithstanding the above, the eligibility requirement has been deliberately kept at a modest threshold to encourage broader participation while ensuring that bidders possess the necessary relevant experience.
2	Page no. 44 Clause No. 5	Bidder should be profit making for previous 2 FYs i.e. as on 31/03/2025 and 31/03/2026.	We request the authority to kindly consider providing relaxation in this criterion for Micro and Small Enterprises.	The requirement is limited to the bidder being a profitable entity; no minimum profit threshold has been prescribed.

S. No.	RFP Clause	RFP Point	Query	Reply of the Bank
1	Pt 4, Pg 43 of RFP	The Bidder should have experience in implementing HRMS in at least 2 institutions in India with at-least one Public Sector Bank / All India Financial Institution / PSU / Government Organization in India during the last 5 FYs.	With reference to the eligibility criterion requiring 3 years of past experience in the same/similar service, we request the Procuring Authority to kindly provide relaxation/exemption from the said requirement for eligible Micro and Small Enterprises (MSEs) in accordance with the Public Procurement Policy for MSEs Order, 2012 and Ministry of MSME Policy Circular No. 1(2)(1)/2016-MA dated 10.03.2016, which provides for relaxation of prior experience and prior turnover requirements for MSEs in public procurement, subject to fulfilment of the prescribed quality and technical specifications; accordingly, we request that eligible MSE bidders be permitted to participate without the stipulated 3-year prior experience criterion, while complying with all other technical, functional and quality requirements of the tender.	Kindly be guided by the relevant RFP clause. The requirement relating to three years of prior experience forms part of the technical evaluation criteria and does not constitute a minimum eligibility criterion for participation in the bidding process.

S. No.	RFP Clause	RFP Point	Query	Reply of the Bank
1	Page No 59, Annexure 'D'- Minimum Eligibility Criteria Point No 4	The Bidder should have experience in implementing HRMS in at least 2 institutions in India with at-least one Public Sector Bank / All India Financial Institution / PSU / Government Organization in India during the last 5 FYs.	Kindly allow Private or Large Enterprises for a wider competition, as restricting the eligibility to only Government/Central Government/State PSUs may limit the participation of qualified and experienced bidders.	Being a Government-owned institution, NHB expects the bidder to demonstrate relevant experience and expertise in implementing and supporting similar solutions for organizations of comparable scale, complexity, and regulatory environment. Notwithstanding the above, the eligibility requirement has been deliberately kept at a modest threshold to encourage broader participation while ensuring that bidders possess the necessary relevant experience.
2	Page No 45, 7.4. Technical Bids (Marks Distribution) Criteria Point No 2	List of Clients where implementation/support of proposed HRMS solution were carried out (Only valid contracts (upto last 5 years, will be considered for award of points) (Copy of Purchase order or Contract to be attached) a. ≥ 6 Clients Public Sector Bank / All India Financial Institution / PSU / Government Organization in India b. ≥ 4 to ≤ 5 Public Sector Bank / All India Financial Institution / PSU / Government Organization in India c. ≥ 2 to ≤ 3 Public Sector Bank / All India Financial Institution / PSU / Government Organization in India	Kindly allow Private or Large Enterprises for a wider competition, as restricting the eligibility to only Government/Central Government/State PSUs may limit the participation of qualified and experienced bidders.	Being a Government-owned institution, NHB expects the bidder to demonstrate relevant experience and expertise in implementing and supporting similar solutions for organizations of comparable scale, complexity, and regulatory environment. Notwithstanding the above, the eligibility requirement has been deliberately kept at a modest threshold to encourage broader participation while ensuring that bidders possess the necessary relevant experience.

S. No.	RFP Clause	RFP Point	Query	Reply of the Bank
1	NA	NA	Can the Bank confirm whether bidders may propose a cloud-hosted custom-built platform as the primary solution, provided all mandatory functional, security, regulatory, interoperability, and performance requirements are met?	Custom-built solutions that require code development, testing, and release cycles for every change are not being considered. The Bank is seeking a No-Code/Low-Code (NCLC) platform that enables configuration-driven customization with minimal dependency on software development activities.
2	NA	NA	Does the Bank expect the selected bidder to provide ongoing AMS/support services post go-live, or will support be transitioned to the Bank's internal teams?	The bidder shall provide comprehensive post go-live support for the solution in accordance with the support and service requirements specified in the RFP.
3	NA	NA	Does the Bank have a preferred integration framework (API-first, ESB, Middleware Platform, Event-Driven Architecture) that the solution should align with?	The Bank does not currently have a preferred integration framework. However, as part of its ongoing IT modernization initiatives, the Bank may consider implementing an API Gateway or similar integration architecture in the future. Accordingly, the proposed solution should be capable of supporting and integrating with such frameworks.
4	NA	NA	Will both custom-built and COTS/product-based solutions be evaluated equally against the defined evaluation criteria?	Kindly be guided by the relevant RFP clause.

S. No.	RFP Clause	RFP Point	Query	Reply of the Bank
1	4.24 Cloud Architecture, Hosting and Data Residency	The HRMS solution shall be provided as a secure, scalable and highly available subscription-based, pay-as-you-go SaaS solution hosted on a MeitY-empanelled Cloud Service Provider	Can we propose any solution that is non MeitY empanelled.	MeitY empanelment is a mandatory requirement for the Cloud Service Provider (CSP). CSPs that are not empanelled with MeitY shall not be considered for participation under this RFP.
2	NA	NA	PeopleSoft and SAP data that does not conform to the standard data model of the proposed solution, including customized/custom PeopleSoft tables, 10 years of SAP salary/leave history, historical transactions and approval/workflow history If such data cannot be accommodated within the standard HRMS, will a vendor-supported historical data repository/archive integrated with the HRMS be acceptable?	Kindly be guided by the relevant RFP clause.
3	NA	NA	For modules not available natively in the proposed HRMS and does not have the scope to build full custom modules, will the Bank accept an integrated solution comprising the core HRMS and separate custom/third-party applications, with seamless SSO, API-based integration?	The Bank is seeking a unified solution that is natively built on a single platform/framework, ensuring seamless integration, consistent user experience, and centralized administration across all modules.

S. No.	RFP Clause	RFP Point	Query	Reply of the Bank
1	7.2 Minimum Eligibility	The proposed solution should be developed and deployed on a Low- Code/No-Code (LCNC) platform. It should be enterprise-grade, secure, scalable, and capable of supporting the Bank's evolving business and regulatory requirements.	The code developed in standard software like .net or Java should be permitted. Please confirm.	The underlying platform may be developed using any technology stack. However, the solution should enable NHB to configure, customize, and manage business processes through no-code/low-code capabilities, such as drag-and-drop interfaces, workflow configuration, and policy-based settings, without requiring custom coding.
2	4.24 Mobile Application	The proposed HRMS shall mandatorily include a secure mobile application for Android and iOS platforms to provide employees, managers and authorized users with appropriate HRMS services. The mobile application shall support secure authentication, MFA, SSO where applicable, secure token and session management, encrypted local storage, secure communication, application integrity protection, and safeguards against reverse engineering, unauthorized access and data leakage. The mobile application shall be integrated with the core HRMS and shall support essential employee and managerial self-service functionalities requiring on-the-go access, including but not limited to attendance punch-in/punch-out, leave application and approval, salary slip viewing, etc. The application shall undergo periodic security assessment and VAPT, including testing before major releases, and all identified security vulnerabilities shall be remediated within the timelines specified by NHB. The mobile	Please advise who will get the VAPT done ? Earlier it is mentioned that NHB will be doing VAPT and other testing and selected Bidder shall remove the issues mentioned in the VAPT and other testing reports.	The vendor shall provide the requisite application URL(s), login credentials, and any other access required for conducting VAPT. NHB shall undertake the VAPT exercise and share the assessment report with the vendor. Upon receipt of the report, the vendor shall be responsible for addressing and remediating all identified vulnerabilities, observations, and gaps within the timelines prescribed by the Bank. In addition, the selected bidder shall provide the status of the Vulnerability Assessment and Penetration Testing (VAPT) conducted independently by the bidder, as and when required by the Bank.
3	4.29 Service Monitoring and Reporting	The Bidder shall provide periodic reports covering service availability, performance, security incidents, vulnerabilities, patch status, VAPT status, backup status, DR status, privileged-access activity, SLA compliance and other parameters agreed with NHB. NHB shall have access to dashboards or reports necessary to independently monitor the contracted service.	Please advise who will get the VAPT done ?	The vendor shall provide the requisite application URL(s), login credentials, and any other access required for conducting VAPT. NHB shall undertake the VAPT exercise and share the assessment report with the vendor. Upon receipt of the report, the vendor shall be responsible for addressing and remediating all identified vulnerabilities, observations, and gaps within the timelines prescribed by the Bank. In addition, the selected bidder shall provide the status of the Vulnerability Assessment and Penetration Testing (VAPT) conducted independently by the bidder, as and when required by the Bank.
4	7.2 Minimum Eligibility	The Bidder should have experience in implementing HRMS in at least 2 institutions in India with at-least one Public Sector Bank / All India Financial Institution / PSU / Government Organization in India during the last 5 FYs.	Please include Regional Rural Banks also.	Kindly be guided by the relevant RFP clause.
5	7.2 Minimum Eligibility	The Bidder should have experience in implementing HRMS in at least 2 institutions in India with at-least one Public Sector Bank / All India Financial Institution / PSU / Government Organization in India during the last 5 FYs.	As an OEM we supply to customers through SI, certificate from SI for those customers will be accepted by NHB, please clarify.	Where the bidder is the OEM, the implementation of the solution must be carried out directly by the bidder/OEM. In this regard, implementation through a System Integrator (SI), subcontractor, or any third-party agency shall not be permitted.
6	7.4. Technical Bids (Marks Distribution)	List of Clients where implementation/support of proposed HRMS solution were carried out (Only valid contracts (upto last 5 years, will be considered for award of points) (Copy of Purchase order or Contract to be attached)	Clients who have been working with us for over 5 years and have extended their contracts will be valid for this criteria. Please confirm.	Kindly be guided by the relevant RFP clause.
7	7.4. Technical Bids (Marks Distribution)	List of Clients where implementation/support of proposed HRMS solution were carried out Clients Public Sector Bank / All India Financial Institution / PSU / Government Organization in India	Please include Regional Rural Banks also	Kindly be guided by the relevant RFP clause.
8	7.4. Technical Bids (Marks Distribution)	List of Clients where implementation/support of proposed HRMS solution were carried out Clients Public Sector Bank / All India Financial Institution / PSU / Government Organization in India	The count will include clients where Bidder is the OEM and has supplied directly or through System Integrator.	Where the bidder is the OEM, the implementation of the solution must be carried out directly by the bidder/OEM. In this regard, implementation through a System Integrator (SI), subcontractor, or any third-party agency shall not be permitted.

9	8.2. Payment Terms	One Time Installation and Setup Charges	The rollout of modules is depdenent upon NHB and they can do so in phase. The pheases can be decided with the selected bidder. Our request is to kindly have following payment terms: Completion of Phase 1: 30% Completion of Phase 2: 30% Completion of Phase 3: 30% Final Payment of 10% on completion of all modules	Kindly be guided by the relevant RFP clause.
10	8.2. Payment Terms	Subscription Charges for 320 Users	The Subscription charges will start from the day NHB goes LIVE on any module.	Yes, the subscription billing will commence from go live date. Kindly be guided by the relevant RFP clause.