

**RESPONSE TO THE PRE BID QUERIES OF EOI FOR PROCUREMENT OF SCREENING AND AML/CFT SOLUTION(S) FOR
SBI FOREIGN OFFICES ALONG WITH SUPPORT AND MAINTENANCE - Ref: SBI/GITC/ITFO/2024/2025/50 Date:22.07.2024**

#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
1	2	Schedule of Events - Point 6	6. Last date and time for Bid submission Upto 03:00 PM on 20.08.2024	We request the bank to extend the due date by 10-12 working days after receiving the response to pre-bid queries, so that the Bidders have enough time to respond to modifications in RFP clauses, if any.	No changes in dates
2	2	Schedule of Events - Point 6	Bid Submission Date- 20th Aug'2024	We request the bank to extend the bid submission date.Please extend it for the next two weeks post your pre-bid query response i.e.,2nd Sept'24.	No changes in dates
3	2	Schedule of Events - Point 6	General	Request bank to please extend the date of submission by 14 working days from post release of pre bid queries reply.	No changes in Dates
4	5	1. INVITATION TO BID	The interested Bidders who agree to all the terms and conditions contained in this EOI may submit their Bids with the information desired in this EOI.	Request Bank to allow submission of deviation in Terms & Conditions since the same can be discussed in the RFP stage	No changes in Eligibility criteria
5	5	2. Background	The Bank plans to implement Customer/Transaction Screening and AML/CFT Transaction monitoring and alert generation solution(s) at its Foreign Offices operating in 24+ geographies (ASIA, AMERICAS, EUROPE, MIDDLE EAST, AFRICA, FAR EAST, OCEANIA, etc.) with following features	Request bank to help us with countries which are in scope across 24+ Geographies & what are their respective Regulatory Norms where compliance is required	Currently we have offices in 24 geographies, which may increase in future. We expect the Bidder to have the know how of the regulators requirement in all geographies. Details will be discussed with the selected vendor at the time of implementation.
6	5	2. Background	The Bank plans to implement Customer/Transaction Screening and AML/CFT Transaction monitoring and alert generation solution(s) at its Foreign Offices operating in 24+ geographies (ASIA, AMERICAS, EUROPE, MIDDLE EAST, AFRICA, FAR EAST, OCEANIA, etc.)	Please let us know the location of the server (DC and DR) for each of the geography mentioned where the AML and CFT solution needs to be implemented.	DC - Mumbai, DR - Hyderabad (Subject to change per Bank's discretion)
7	6	2. Background Clause ii)	The solution is required to interface with the Core Banking Solution of the Bank's Foreign Offices and other 3rd party solutions (e-trade application, SWIFT, etc) to meet the regulatory compliance requirements of the Bank.	1. Please let us know the Core Banking solution name and version that needs to be integrated with the AML CFT solution. 2. Please list out the name and version of the all the third party systems that needs to be integrated	The AML CFT and ongoing screening to be integrated with multiple sources, viz, Finacle 10, Finacle Payment Hub, Finacle Treasury, FTI, SwiftConnect, YONO, RLMS, etc. Other details would be discussed with the selected vendor at the time of onboarding.
8	6	2. Background Clause i)	The solution(s) to be deployed should be in line with the Government / regulatory guidelines of various geographies where it will be implemented. Further, the application(s) should also adhere to the guidelines (including those related to Data protection) prescribed by these regulators/government authorities from time to time.	How does the Bank expect deployments for each of these countries/geographies to be handled? If it is a separate instance, is there a data center where it would be deployed?	The deployment is expected to be a single deployment with multiple instances for each geography. At present, Data Centre for all Foreign Offices is in Navi Mumbai and DR is in Hyderabad. (Subject to change based on Bank's requirements and/or local regulatory mandate)

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9	6	2. Background Clause i)	The solution(s) to be deployed should be in line with the Government / regulatory guidelines of various geographies where it will be implemented. Further, the application(s) should also adhere to the guidelines (including those related to Data protection) prescribed by these regulators/government authorities from time to time.	Request Bank to provide the following information on their data centers: i) Do they provide virtualization? ii) Are DR environments in place?	i) Yes ii) Yes
10	6	2. Background Clause i)	i) The solution(s) to be deployed should be in line with the Government / regulatory guidelines of various geographies where it will be implemented. Further, the application(s) should also adhere to the guidelines (including those related to Data protection) prescribed by these regulators/government authorities from time to time.	Will the regulatory guidelines to be followed be advised by the Bank or the bidder is supposed to have the requisite knowledge	We expect the bidder to have the know-how of Regulatory guidelines in these geographies. Solution must be robust enough to cater to the requirements per various regulatory landscapes. However, SBI will also be advising the requirements to the selected vendor as and when mandated by the regulators or operational requirements.
11	6	2. Background Clause ii)	The solution is required to interface with the Core Banking Solution of the Bank's Foreign Offices and other 3rd party solutions (e-trade application, SWIFT, etc) to meet the regulatory compliance requirements of the Bank.	Request the Bank to provide for each geography the following information: i) CBS solution that is to be integrated with and the integration mechanism ii) Details of 3rd party integrations required and their integration mechanisms	i) The source includes (but not limited to) Finacle 10, Finacle Payment Hub, Finacle Treasury, FTI, SwiftConnect, YONO, RLMS, etc. ii) This will be discussed with the selected vendor at the time of onboarding.
12	6	2. Background Clause iv & v))	iv) The solution should have AI/ML capabilities. v) The solution should have advanced analytics capabilities.	Request Bank to elaborate that whether Bank is looking for limited function inbuilt models like segmentation scoring, Alert scoring etc., or Bank require a comprehensive suite of AI/ML to optimize and streamline the detection and Monitoring program periodically. We assume the requirements of advanced analytics is to deploy the advanced detection methods such as Network pattern analysis, Model Scoring, Segmentation, Natural Language processing, and Anomaly detection models rather than placing too much reliance of rule base analytics , request to clarity	Desired solution is expected to be capable of learning from the system data and user behavior. Based on this learning, solution is expected to be able to provide value addition to the end-users. Example scenario: 1) For sanctions screening: It is desired that solution is capable of learning from the end-user behavior. If a payment is being released as a false positive for a certain duration, system is expected to have the ability to learn and then release the payment automatically, if the conditions remain same. 2) For AML/CFT solution: It is desired that the solution should be able to analyze customers profile and transaction patterns. By analyzing customers' behavior with AI, solution is expected to spot unusual payment patterns and raise alerts.

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13	6	2. Background, Clause ii)	The solution is required to interface with the Core Banking Solution of the Bank's Foreign Offices and other 3rd party solutions (e-trade application, SWIFT, etc) to meet the regulatory compliance requirements of the Bank	During the interface with CBS Solution of Bank, if at all, there is a requirement of software/ tool for the 3rd party solutions, then who will bear the cost of such software/ tool? Request Bank to kindly clarify the same	This will be discussed with the selected vendor at the material time.
14	6	2. Background, Clause iii)	iii) The solution should be made available in a single license to Bank.	Is the single license intended to be a perpetual license or a subscription-based model?	This needs to be a enterprise-wide perpetual license model.
15	7	5. ELIGIBILITY AND TECHNICAL CRITERIA/SCOPE OF WORK: i.(a)	(a) If any Bidder submits Bid on behalf of Principal/OEM, the same Bidder shall not submit a Bid on behalf of another Principal/OEM under the EOI. Bid submitted with options of multiple OEMs shall also be considered Bid submitted on behalf of multiple OEMs.	Does bidder choice of changing OEM selected in EOI while submitting RFP if short listed.	No
16	22	Appendix B - Bidder's Eligibility Criteria - Point 2	The Bidder (including its OEM, if any) must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020	Requesting further elaboration on this requirement.	This can be downloaded from the Department of Expenditure, Government of India's site.
17	22	Appendix B - Bidder's Eligibility Criteria - Point 3	3. The Bidder must have an average turnover of minimum Rs. _60 crore during last 03 (three) financial year(s) i.e. FY2021-22, FY2022-23and FY2023-24	This condition is relaxed only for Startups in the RFP. Request the bank to relax this condition for MSME also.	No changes in Eligibility Criteria
18	22	Appendix B - Bidder's Eligibility Criteria - Point 3	3. The Bidder must have an average turnover of minimum Rs. _60 crore during last 03 (three) financial year(s) i.e. FY2021-22, FY2022-23and FY2023-24	Kindly request the bank to relax the criteria for MSEs as following: The Bidder must have an average turnover of minimum Rs. _40 crore during last 03 (three) financial year(s) i.e. FY2021-22, FY2022-23and FY2023-24	No changes in Eligibility Criteria
19	22	Appendix B - Bidder's Eligibility Criteria - Point 3	The Bidder must have an average turnover of minimum Rs. _60 crore during last 03 (three) financial year(s) i.e. FY2021-22, FY2022-23and FY2023-24	Requesting bank to relax the requirement to an average minimum turnover of 10 crore INR over the last three financial years.	No changes in Eligibility Criteria
20	22	Appendix B - Bidder's Eligibility Criteria - Point 4	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 2 above	We request bank to relax this eligibility criteria and include the below eligibility. The bidder should have positive Net Worth in the last three financial years (i.e., 2021-22, 2022-23 & 2023-24) and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2023 .	No changes in Eligibility criteria
21	22	Appendix B - Bidder's Eligibility Criteria - Point 5	Bidder should have experience of minimum 5 years in providing the required products/services/solution. Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report	Kindly accept proof of having providing anti money laundering solution/screening solution implemented Globally. Also, We hereby request bank to accept PO Copy/Agreement Copy/Experience Letter/Sign-off document as proof for completion of work.	No changes in Eligibility Criteria
22	22	Appendix B - Bidder's Eligibility Criteria - Point 5	Bidder should have experience of minimum 5 years in providing the required products/services/solution.	Bidder/OEM should have experience of minimum 5 years in providing the required products/services/solution. Alternatively, Bidder should provide Manufacturer's Authorization Form from the OEM for the required products/services/solution.	No changes in Eligibility criteria
23	22	Appendix B - Bidder's Eligibility Criteria - Point 5	Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report.	Copy of the order and / or Certificate of completion and/or email confirmation of the work and/or user acceptance report.	No changes in Eligibility criteria

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24	22	Appendix B - Bidder's Eligibility Criteria - Point 5	Bidder should have experience of minimum 5 years in providing the required products/services/solution	We request bank to consider self-declaration certified by Company secretary as due to NDA with customer we will not be able to share PO copy/ Certificate of completion or use acceptance.	No changes in Eligibility Criteria
25	22	Appendix B - Bidder's Eligibility Criteria - Point 5	Bidder should have experience of minimum 5 years in providing the required products/ services/ solution.	Vendor is a two year old company and is carved out from previous organisation which has been in India business for almost 2 decades. We shall be able to submit the carved out statements from present vendor organisation and previous organisation's registration certificate/Incorporation certificate dated 2020.We own the same IPR and clientele and all clients are duly novated so please consider carved out certificate .Please Confirm.	This can be considered after submission of valid documents.
26	22	Appendix B - Bidder's Eligibility Criteria - Point 5	Bidder should have experience of minimum 5 years in providing the required products/services/solution - Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report.	Request bank to allow self certification as a documentary proof. During the RFP stage, a call can be arranged to confirm the reference	No changes in Eligibility criteria
27	22	Appendix B - Bidder's Eligibility Criteria - Point 5	Bidder should have experience of minimum 5 years in providing the required products/services/solution.	Requesting bank to amend the clause for "Bidder or OEM" as Vendor, the OEM partner, has the expertise for the required solution. Vendor has successfully implemented and maintained such solutions in multiple jurisdictions around the globe over more than 5 years.	No changes in Eligibility Criteria
28	22	Appendix B - Bidder's Eligibility Criteria - Point 6	Similar Project Experience. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects. (Start and End Date of the Project to be mentioned) in the past (At least 03client references from BFSI sector are required) Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii)South-Africa:SARB iii)Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB Bidder should specifically confirm on their letter head in this regard as per Appendix-F	We request the bank to accept the client reference letter/experience proofs for the deployment of Screening and AML/CFT Solutions globally, regardless of jurisdiction. Limiting this requirement to the specified jurisdictions may reduce competition, as few bidders may have the necessary experience in these areas.	No changes in Eligibility Criteria
29	22	Appendix B - Bidder's Eligibility Criteria - Point 6	Similar Project Experience. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references from BFSI sector are required)	Similar Project Experience. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder/OEM has executed similar projects. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references from BFSI sector are required)	No changes in Eligibility criteria

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30	22	Appendix B - Bidder's Eligibility Criteria - Point 6	Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii)South-Africa: SARB iii)Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB Bidder should specifically confirm on their letter head in this regard as per Appendix-F	Bidder/ OEM should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii)South-Africa:SARB iii)Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB Bidder/ OEM should specifically confirm on their letter head in this regard as per Appendix-F	No changes in Eligibility criteria
31	22	Appendix B - Bidder's Eligibility Criteria - Point 6	Appendix-F	As per our understanding, Appendix F should be filled and duly sign by bidder only. Kindly confirm on our understanding.	As per EOI Annexure B, point 6, "Bidder should specifically confirm on their letter head in this regard as per Appendix-F"
32	23	Appendix B - Bidder's Eligibility Criteria - Point 10	The Bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined under this EOI.	We request bank to remove this clause as we are not submitting any commercials and it is difficult to calculate MI content for overall solution at this stage.	No changes in Eligibility Criteria
33	23	Appendix B - Bidder's Eligibility Criteria - Point 10	The Bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined under this EOI.	Kindly elaborate on certification or proof that has to be shared to meet this requirement.	Please refer to page no. 25 and 26 of the document for further clarification.
34	23	Appendix B - Bidder's Eligibility Criteria - Point 11	Software Certification: The Bidder (including its OEM, if any) should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Model Integration) Min Level 3 as on the date of submission of bid	Request the Bank to relax this condition for MSME. Request the Bank to relax this condition as following Bidder/OEM should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Model Integration) Min Level 3 as on the date of submission of bid	No changes in Eligibility Criteria
35	23	Appendix B - Bidder's Eligibility Criteria - Point 11	The Bidder (including its OEM, if any) should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Model Integration) Min Level 3 as on the date of submission of bid	Request Bank to delete this clause	No changes in Eligibility Criteria
36	23	Appendix B - Bidder's Eligibility Criteria - Point 11	Software Certification: The Bidder (including its OEM, if any) should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Model Integration) Min Level 3 as on the date of submission of bid	Is this a Mandatory compliance factor for SBI for the selection of the vendor? Can we get an exemption in case of its absence	No changes in Eligibility criteria
37	23	Appendix B - Bidder's Eligibility Criteria - Point 11	Software Certification: The Bidder (including its OEM, if any) should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Model Integration) Min Level 3 as on the date of submission of bid	Request bank to consider waiver of this certificate	No changes in Eligibility criteria
38	23	Appendix B - Bidder's Eligibility Criteria - Point 11	Software Certification: The Bidder (including its OEM, if any) should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Model Integration) Min Level 3 as on the date of submission of bid	Requesting relaxation for OEM to have said certification. Will the bidders certification for SEI CMMI suffice the requirement?	No changes in Eligibility Criteria

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39	23	Appendix B - Bidder's Eligibility Criteria - Point 11	Software Certification: The Bidder (including its OEM, if any) should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Model Integration) Min Level 3 as on the date of submission of bid	The SEI CMMI (Capability Maturity Model Integration) Min Level 3 is applicable for service level entities (including their delivery capabilities) and not applicable to software development and business operations. Hence please amend the clause and exclude OEMs from the same.	No changes in Eligibility criteria
40	23	Appendix B - Bidder's Eligibility Criteria - Point 11	11. Software Certification: The Bidder (including its OEM, if any) should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Mode Integration) Min Level 3 as on the date of submission of bid	OEM should be excluded from CMMI certification as it is process to project completion certification and the same is required for system integrator and not software OEM.	No changes in Eligibility criteria
41	23	Appendix B - Bidder's Eligibility Criteria - Point 6	Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii) South-Africa: SARB iii) Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB	Request the bank to relax this condition for MSME / Startups based on the grounds of experience relaxation given to MSME/Startup provided they meet the quality and technical specifications criteria.	No changes in Eligibility Criteria
42	23	Appendix B - Bidder's Eligibility Criteria - Point 6	Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii) South-Africa: SARB iii) Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB	We have experience in more than 3 projects in providing the AML and CFT implementations. However majority of the projects are in African Region. Request the Bank to relax this condition as following Bidder/OEM should have successfully completed similar projects in any of the geographies mentioned in 03 banks globally	No changes in Eligibility Criteria
43	23	Appendix B - Bidder's Eligibility Criteria - Point 6	Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii) South-Africa: SARB iii) Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB	Request Bank to kindly modify the clause as mentioned below: Bidder should have successfully completed similar projects in international territory in BFSI sector	No changes in Eligibility Criteria

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44	23	Appendix B - Bidder's Eligibility Criteria - Point 6	Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii)South-Africa:SARB iii)Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB Bidder should specifically confirm on their letter head in this regard as per Appendix-F	Do start-ups get an exemption regarding producing case references for foreign geographies? We are currently in the agreement signing process. Kindly confirm if this requirement can be exempted.	Exemptions to Start-ups for eligibility criteria is mentioned on page 24 u/s "Eligibility criteria mentioned at Sl No 2 to 5 in table above are relaxed for Startups subject to their meeting of quality and technical specifications" No changes in Eligibility criteria
45	23	Appendix B - Bidder's Eligibility Criteria - Point 6	Similar Project Experience. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references from BFSI sector are required)	We request bank to change from At least 3 client reference to 1 Client reference.	No changes in Eligibility Criteria
46	23	Appendix B - Bidder's Eligibility Criteria - Point 6	Similar Project Experience. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references from BFSI sector are required) - Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii)South-Africa:SARB iii)Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB	Request bank to allow reference in any geography	No changes in Eligibility criteria
47	23	Appendix B - Bidder's Eligibility Criteria - Point 6	Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder): i) Hong Kong: HKMA ii)South-Africa:SARB iii)Singapore: MAS iv) UK: FCA v) USA: FRB/FDIC vi) Bahrain: CBB	Requesting bank to amend the clause for "Bidder or OEM" as Vendor, the OEM partner, has the expertise for the required solution. Vendor has successfully implemented and maintained similar solutions in 14 jurisdictions globally. Additionally, we kindly ask for a relaxation of the requirement from three to two separate regulatory jurisdictions out of the mentioned jurisdictions. Vendor can seamlessly deliver the solution for the required jurisdictions without any limitations.	No changes in Eligibility Criteria

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48	23	Appendix B - Bidder's Eligibility Criteria - Point 6	Similar Project Experience. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references from BFSI sector are required)	Please Clarify if OEM/Bidder's experience/references of Foreign Banks Projects in the 06 jurisdictions as listed would also be considered since the Regulatory Compliance would be the same in each jurisdiction whether its an Indian or Foreign Bank.	No changes in Eligibility criteria
49	23	Appendix B - Bidder's Eligibility Criteria - Point 6	6.Similar Project Experience. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects. (Start and End Date of the Project to be mentioned) in the past (At least 03 client references from BFSI sector are required)	6.Similar Project Experience. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder / OEM has executed similar projects. in the past (At least 03 client references from BFSI sector are required)	No changes in Eligibility criteria
50	23	Appendix B - Bidder's Eligibility Criteria - Point 9	The Bidder should not have any Service Level Agreement pending to be signed with the Bank for more than 6 months from the date of issue of purchase order	As per our understanding, here bank to referring to Service Level Agreement pending with State Bank of India Only. Please confirm on our understanding.	N.A. in case we have no continuing SLAs with you
51	24	Appendix B - Bidder's Eligibility Criteria	Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria (including global references of Projects for proof of technical capability for any 03 geographies as specified in clause 6 above , should be highlighted.	Request the Bank to relax this condition for MSME. Request the Bank to relax this condition as following "Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria (including global references of Projects for proof of technical capability for any of the geographies as specified in clause 6 above , should be highlighted."	No changes in Eligibility Criteria
52	24	Appendix B - Bidder's Eligibility Criteria - General	Bidder's Eligibility Criteria	Request the Bank to consider the eligibility criteria for Bidder/OEM , so that the authroized partner of the OEM can participate in the RFP/EOI with the credentials or authorization from OEM for some of the experience/turnover eligibility & scoring criteria	No changes in Eligibility Criteria
53	24	Appendix B - Bidder's Eligibility Criteria - Point 12	Quality Management Certification: The Bidder (including its OEM, if any) should have ISO 9001 certification as on the date of submission of bid	Request bank to consider the OEMs Quality Management Cerification & extend relaxation for Bidder, Since the delivery is handled by bidder	No changes in Eligibility criteria
54	24	Appendix B - Bidder's Eligibility Criteria - Point 12	Quality Management Certification: The Bidder (including its OEM, if any) should have ISO 9001 certification as on the date of submission of bid	The solution built by the OEM meets the highest quality standards, focuses on continuous improvement, and has well-defined and optimized processes to deliver software of superior quality. Requesting relaxation for OEM to have said certification. Will the bidders certification for ISO 9001 suffice the requirement?	No changes in Eligibility Criteria
55	24	Appendix B - Bidder's Eligibility Criteria - Point 12	Quality Management Certification: The Bidder (including its OEM, if any) should have ISO 9001 certification as on the date of submission of bid	ISO 9001 certification is not applicable to Software OEMs. Hence please amend the clause and exclude OEMs from the same.	No changes in Eligibility criteria

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56	24	Appendix B - Bidder's Eligibility Criteria - Point 13	Information Security Management Certification: The Bidder (including its OEM, if any) should have ISO 27001 certification as on the date of submission of bid	The solution offered by the OEM is built using industry level security standards. Solution is OWASP compliant, and the source code has been audited and certified secure by SISA (an authorised agency of Cert.in) in 2023. Vendor is willing to provide self-certification if this is agreeable with the bank. Requesting relaxation for OEM to have said certification. Will the bidders certification for ISO 27001 suffice the requirement?	No changes in Eligibility Criteria
57	24	Appendix B - Bidder's Eligibility Criteria - Point 13	Information Security Management Certification: The Bidder (including its OEM, if any) should have ISO 27001 certification as on the date of submission of bid	ISO 27001 certification is not applicable to Software OEMs. Hence please amend the clause and exclude OEMs from the same.	No changes in Eligibility criteria
58	24	Appendix B - Bidder's Eligibility Criteria - Start-up exemption	Eligibility criteria mentioned at SI No 2 to 5 in table above are relaxed for Startups subject to their meeting of quality and technical specifications. Bidder to note the followings: i Start-up" company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with the technical bid. ii Bidder who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and conditions and who are having Start-up company status, can claim exemption for eligibility criteria mentioned at SI No 2 to 5 in table above.	We are the Primary bidders and are a certified MSME. Can we claim exemption from clause 2 through 5 of Appendix-B. Our partner OEM will furnish all the required details as they are a not listed in India. Will that work?	No changes in Eligibility criteria
59	24	Appendix B - Bidder's Eligibility Criteria - Start-up exemption	Eligibility criteria mentioned at SI No 2 to 5 in table above are relaxed for Startups subject to their meeting of quality and technical specifications. Bidder to note the followings:	Request the Bank to relax this condition for MSME also. Request the Bank to relax this condition as following "Eligibility criteria mentioned at SI No 2 to 6 in table above are relaxed for Startups/MSEs subject to their meeting of quality and technical specifications. Bidder to note the followings:"	No changes in Eligibility Criteria
60	26	Appendix C - Technical Criteria/Scope of Work - Architecture	High availability (HA) architecture featuring multi-node clusters and a three-layer architecture capable of hosting multiple logically segregated instances (One instance per Foreign Office).	Request to clarify the whether the logical segregation of instances is adequate at data storage level. If the expectation is logical separation of all tiers request to clarify.	The logical separation is required for all tiers.
61	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.a	1. Third party application integration a. License restrictions: Solution(s) should not have any OS, DB, Middleware license restrictions.	We request the bank to consider relaxing the clause related to OS, DB, and Middleware license restrictions. We seek flexibility in this clause to accommodate our solution and ensure compliance.	No changes in Technical Criteria
62	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.b	CPU Architecture: The solution(s) must be able to operate on both x86 and Power (ppc64) CPU architectures, ensuring seamless operation across different hardware platforms	Our solution works with x86, however, would like to highlight that RAM would be a constraint with this architecture. Hence, would like to know the systems which have x86 architecture at the Bank and the purpose of these systems.	Bank will have the discretion to use any platform based on Bank's enterprise architecture requirements.

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#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
63	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.c	Database Compatibility: The application(s) must support major databases commonly used on Windows, Linux, and AIX systems, such as Microsoft SQL Server, Oracle, DB2, and PostgreSQL	The solution internally uses RDBMS and supports Oracle, PostgreSQL. If Bank requires integrating with Microsoft SQL Server, DB2 - they can be supported using a connector for data ingestion into staging environments.	This is an implementation level discussion and, therefore, would be discussed with the selected vendor at the time of onboarding/implementation.
64	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.c	Database Compatibility: The application(s) must support major databases commonly used on Windows, Linux, and AIX systems, such as Microsoft SQL Server, Oracle, DB2, and PostgreSQL	Request Bank to confirm if they will be providing the Database licenses required for DC and DR environment setups.	Yes
65	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.c	Database Compatibility: The application(s) must support major databases commonly used on Windows, Linux, and AIX systems, such as Microsoft SQL Server, Oracle, DB2, and PostgreSQL.	Is it mandatory for the application to support all databases mentioned - MSSQL, Oracle, DB2, PostgreSQL?	We expect the solution to be compatible with all kinds of databases (per Bank's requirement)
66	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.c	Database Compatibility: The application(s) must support major databases commonly used on Windows, Linux, and AIX systems, such as Microsoft SQL Server, Oracle, DB2, and PostgreSQL.	Request to clarify whether the database compatibility is limited to external source system integration or it is applicable to internal database used to store, process and monitoring repository as well.	Its applicable for both Internal as well as external source system
67	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.d	Operating System Support: i. Linux: The solution(s) must be compatible with major versions of Windows and Linux operating systems running on x86 architectures. ii. AIX: The solution(s) must be compatible with the latest and commonly used versions of IBM AIX running on Power architecture.	i. Linux OS is supported. Windows OS is not recommended for production use but if Bank would like to use them, solution does support. Our solution works with x86, however, would like to highlight that RAM would be a constraint with this architecture. Hence, would like to know the systems which have x86 architecture at the Bank and the purpose of these systems. ii. Can be provided, request that the Bank provide a Dev environment running IBM AIX O/S	Bank will have the discretion to use any platform based on Bank's enterprise architecture requirements.
68	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.d	Operating System Support: i. Linux: The solution(s) must be compatible with major versions of Windows and Linux operating systems running on x86 architectures. ii. AIX: The solution(s) must be compatible with the latest and commonly used versions of IBM AIX running on Power architecture.	Request Bank to confirm if they will be providing the OS licenses required for DC and DR environment setups.	Yes
69	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.d	Third party application integration Point.d Operating System Support: i. Linux: The solution(s) must be compatible with major versions of Windows and Linux operating systems running on x86 architectures. ii. AIX: The solution(s) must be compatible with the latest and commonly used versions of IBM AIX running on Power architecture.	Please clarify whether System should be compatible to either Linux or AIX?	System to be compatible with Linux, AIX as well as Windows

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70	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.g	Integration with Bank's Email server through SMTP.	Will the support for integration work here instead of actual integration with Bank's Email server through SMTP? Bidder shall expose their APIs for integration	The bidder would be required to integrate with Bank's Mail Server during implementation phase of the project.
71	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 1.h	Integration with Bank's Identity Management System.	Can the Bidder add SSO here?	Bank is having its own SSO (ADS Directory system)
72	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 2	Performance a. Response Time: Real-time screening must respond within 5 second for individual lookups. b. Throughput: The system must be able to handle 100,000 screenings per hour. c. Availability: The application must have a minimum uptime of 99.9%.	Request the Bank to provide the responses to the following queries on deployment: i. Will the solution will be deployed in their data centers? ii. Will Bank be provisioning all the required infrastructure in DC and DR?	i) The solution will be deployed in the Data Centre locally ii) Yes
73	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 2	Performance a. Response Time: Real-time screening must respond within 5 second for individual lookups. b. Throughput: The system must be able to handle 100,000 screenings per hour. c. Availability: The application must have a minimum uptime of 99.9%.	Request the Bank to provide the following for each geography so we can provide the infrastructure requirements: i. Total number of users using the system ii. Total number of concurrent users working on case management investigations iii. Is the System expected to be used by Bank's Branch users? If so, how many concurrent users by Branch?	i) & ii) These would constitute implementation level details and would, therefore, be provided to the selected vendor at the relevant phase. iii) Yes. Estimated count of the users would be shared with the selected vendor at the time of onboarding
74	26	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 2.a	2. Performance a. Response Time: Real-time screening must respond within 5 second for individual lookups.	The actual response time can be affected by factors such as screening configuration, the number of parameters and sanction lists configured, and data volumes.We request bank to relax 5 second response time limit.	No changes in Technical Criteria
75	27	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 2.b	2. Performance: Throughput: The system must be able to handle 100,000 screenings per hour.	Are there specific peak times when this throughput is expected to be higher?	No
76	27	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 3.d	3. Security Application should integrate with Bank's security tools/ solutions, wherever applicable. Application should adequately capture the forensics and is required to be integrated with Bank's existing security infrastructure. (viz SIEM, DAM etc.)	We need more clarity on Integrating with security tools requirement.Please elaborate.	Application should be capable to integrate with Bank's existing security infrastructure (i.e., SIEM, DAM, etc.)
77	27	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 7.h	Provide specifications and Bill of Material (BOM) of the hardware required for solution deployment.	Is it mandatory to submit Bill of Materials during Eoi submission? If Yes, kindly provide number and list of jurisdictions/countries (FOs) for which instances will need to be deployed.	This will be applicable at a subsequent stage (prior to implementation/onboarding) and will be discussed appropriately with the selected vendor at the relevant time.
78	27	Appendix C - Technical Criteria/Scope of Work - Solution Deployment - Point 7.c	Support multiple languages, including English and Scoped countries/international regional languages	Request to list the languages expected across the 24 Fos , so that we can be precise in our compliance.	Primary language is English. Solution is expected to support local languages per local requirements.
79	27	Appendix C - Technical Criteria/Scope of Work - Solution Deployment - Point 7.c	Support multiple languages, including English and Scoped countries/international regional languages	Request clarification if bank is expecting the entire solution and labels to be available in a multiple language, if yes please confirm the languages where the compliance is required.	Primary language is English. Solution is expected to support local languages per local requirements.
80	27	Appendix C - Technical Criteria/Scope of Work - Solution Deployment - Point 8.a	Configure and Deploy the Software Solution in the test/lab environment for testing purpose.	Is the testing / lab is required only during implementation phase or required after go live for regulatory back testing, Scenarios tuning etc., If yes the testing is envisioned by technical users or functional users with limited coding knowledge.	This is required even after go live as there will always be scenario / customisations which need to be implemented in live before proper testing / UAT.

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#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
81	28	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 10.b	Design and develop/ customize modules/features as per evolving User requirements during the Warranty & AMC period. The custom code developed will be owned by Bank.	Is the ownership of custom code developed during the enhancements & post commissioning of the solution a non-negotiable factor?	No changes in Technical criteria
82	28	Appendix C - Technical Criteria/Scope of Work - Architecture - Point 3.a	3. Security: Data Encryption: All data at rest and in transit must be encrypted using industry-standard algorithms.	Can you specify which encryption algorithms are preferred or acceptable?	As per Industry Best Practices. This would be discussed with the selected vendor in detail at the time of onboarding.
83	28	Appendix C - Technical Criteria/Scope of Work - Functional Aspects - Point 11	Proposed solution(s) would cater to the requirements of multiple Foreign offices (FO's) (including foreign subsidiaries) and should be capable of providing a logically segregated operating environment to each FO/instance in a way that one instance does not have access to another instance for any module	Is the bank expecting the Vendor to manage independent instances for each foreign office. OR - If the Vendor has capability to bifurcate Rules, Departments as per Geography works?	Each instance must have logical segregation. Data segregation for each instance must be in place with adequate controls.
84	28	Appendix C - Technical Criteria/Scope of Work - Functional Aspects - Point 11	Proposed solution(s) would cater to the requirements of multiple Foreign offices (FO's) (including foreign subsidiaries) and should be capable of providing a logically segregated operating environment to each FO/instance in a way that one instance does not have access to another instance for any module.	Is there any use case envisioned to monitor the customer availing services Across FOs. If yes would that be required as a cross FO integrated instance?	Solution is expected to have logical data segregation for all instances. Also, this would constitute implementation level details and would, therefore, be provided to the selected vendor at the relevant phase.
85	28	Appendix C - Technical Criteria/Scope of Work - Functional Aspects - Point 14	Online customer screening at the time of onboarding (realtime) as well as present and/or incremental customer database screening periodically(batch mode)	Request to confirm, whether the required watchlist subscriptions will be supplied by Bank.	Yes. Solution is expected to be compatible with major data feed providers as mentioned in the EOI document.
86	28	Appendix C - Technical Criteria/Scope of Work - Solution Deployment - Point 10.b	Design and develop/ customize modules/features as per evolving User requirements during the Warranty & AMC period. The custom code developed will be owned by Bank.	Request to clarify the process how bank is planning to operationalize this requirements. As the proposal is for on premises the custom development and configurations will not be shipped by OEM out of the site. However the code that is used to develop such customization may be proprietary platform.	The custom code developed will be owned by Bank.
87	28	Appendix C - Technical Criteria/Scope of Work - Solution Deployment - Point 10.b	b. Design and develop/ customize modules/features as per evolving User requirements during the Warranty & AMC period. The custom code developed will be owned by Bank.	Request bank to waive off the requirement of owning the custom code since this is a off the shelf product owned by the bidder	Requirement cannot be waived
88	29	Appendix C - Technical Criteria/Scope of Work - Functional Aspects - Point 15	At present STR, CTR, CCR, NTR and CBWT- Cross Border Wire Transfer are being reported	Please name the solution used for Reg-Reporting. Is the Bank expects screening solution to integrate with that system?	This is an implementation level discussion and, therefore, would be discussed with the selected vendor at the time of onboarding/implementation.
89	29	Appendix C - Technical Criteria/Scope of Work - Period for completion of the project	18 months after issuance of PO	Request bank for mutual discussion on the timeline for implementation	These are tentative timelines

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90	29	Appendix C - Technical Criteria/Scope of Work - Services required	Services required : customization; help desk requirements; MIS report generation; ATS/AMC by OEM/Channel partner, Onsite Support 24X7 365 days by OEM/Channel partner	What all regions is SBI looking for Onsite support? Is SBI open to Offshore support model?	<p>The onsite support is required for all the geographies where the installation is done. The support need to be deployed at SBI's IT Centre in India 24X7X365. This team is expected to support all instances of the proposed solution.</p> <p>Offshore support model is not applicable.</p>
91	29	Appendix C - Technical Criteria/Scope of Work - Deployment methodologies	Deployment methodologies (integration/migration/data conversion, etc.); Migration of data from existing Applications is included in Project Scope	<p>Request the Bank to elaborate on the scope of data migration:</p> <p>i) What data is expected to be migrated?</p> <p>ii) Amount of data expected to be migrated</p>	<p>i) The existing data on current Screening and AML application needs to be migrated.</p> <p>ii) Amount of data will be shared with the selected vendor at the time of onboarding</p>
92	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 1	Whether the system would provide Sanctions (Customer and Transactions) screening	Can SBI share the list of sanctions?	Sanctions/PEP/Adverse media list to be configured for each instance would be shared at the time of implementation with the selected vendor.
93	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 10	Adaptive system (preferably AI/ML based) to reduce false positives	Need clarity about data privacy and data protection, will SBI provide sub-sample for pre-training or fine-tuning of models?	<p>Solution must be compliant with local data protection and privacy laws for each geography. (Such as DPDP, GDPR, HIPAA, etc.)</p> <p>Solution is expected to be capable of learning from the historical data and user behavior.</p>
94	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 10	Adaptive system (preferably AI/ML based) to reduce false positives	Please provide more details on the AI/ML requirements for reducing false positives.	<p>Desired solution is expected to be capable of learning from the system data and user behavior. Based on this learning, solution is expected to be able to provide value addition to the end-users.</p> <p>Example scenario:</p> <p>1) For sanctions screening: It is desired that solution is capable of learning from the end-user behavior. If a payment is being released as a false positive for a certain duration, system is expected to have the ability to learn and then release the payment automatically, if the conditions remain same.</p> <p>2) For AML/CFT solution: It is desired that the solution should be able to analyze customers profile and transaction patterns. By analyzing customers' behavior with AI, solution is expected to spot unusual payment patterns and raise alerts.</p>

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95	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 10	Adaptive system (preferably AI/ML based) to reduce false positives	Request to elaborate the requirements.	<p>Desired solution is expected to be capable of learning from the system data and user behavior. Based on this learning, solution is expected to be able to provide value addition to the end-users.</p> <p>Example scenario:</p> <p>1) For sanctions screening: It is desired that solution is capable of learning from the end-user behavior. If a payment is being released as a false positive for a certain duration, system is expected to have the ability to learn and then release the payment automatically, if the conditions remain same.</p> <p>2) For AML/CFT solution: It is desired that the solution should be able to analyze customers profile and transaction patterns. By analyzing customers' behavior with AI, solution is expected to spot unusual payment patterns and raise alerts.</p>
96	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 11	Support for periodic benchmarking exercise.	Will need a clarity on Parameters for benchamrking and this needs to be defined by SBI. Pls confirm.	<p>This differs from geography to gegraphy based on local regulators / Foreign Offices Compliance requirement.</p> <p>Solution is expected to catch all control patterns across all configured sanction programs and have sufficiently adequate detection of manipulated patterns. Vendor partner is expected to perform fine tuning of the system as a result of such exercises.</p>
97	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 11	Support for periodic benchmarking exercise.	Request Bank to elaborate that whether Bank is looking for limited function inbuilt models like segmentation scoring, Alert scoring etc., or Bank require a comprehensive suite of AI/ML to optimize and streamline the detection and Monitoring program periodically.	<p>Bank requires a comprehensive suite of AI / ML to optimise and streamline the detection and reduction of false positives and learn from the user behaviour and historical data.</p> <p>Solution is expected to catch all control patterns across all configured sanction programs and have sufficiently adequate detection of manipulated patterns. Vendor partner is expected to perform fine tuning of the system as a result of such exercises.</p>
98	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 12	Customization of solution as per local business and regulatory requirements of respective Foreign Offices.	What all feature/components of the system will be customised? Can we have this listed?	These would constitute implementation level details and would, therefore, be provided to the selected vendor at the relevant phase.

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99	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 13	Screening of customer details against selected custom sanction list and its report with Ability to configure sanction list by front end user	What's custom sanction list? Does CUSTOM mean that the sanction list would be given by SBI?	Custom Lists are country specific lists mandated by regulators or required by operational requirement of the local Foreign Offices. Custom lists are the sanctions list which are in-addition to the sanctions data feed subscribed by the Bank. These could be either 1) the data provided by regulatory bodies through various channels, eg. NPCIB. OR 2) Custom data prepared by the Bank's team which should be screened by the System. (For example, Singapore SONAR list, High-risk countries per local assessment of compliance teams for each FO etc.)
100	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 13	Screening of customer details against selected custom sanction list and its report with Ability to configure sanction list by front end user	Request to clarify the whether the requirements of selected list screening is limited to Onboarding screening by end user. As a best practice the sanction screening configurations are not enabled to end user to assure the integrity and completeness in the watch list data.	The screening is required at the time of on-boarding as well as ongoing basis. Periodic scrubbing will be required based on geographical requirement. Each foreign office may define their own set of programmes/sanctions list against which screening should be performed by the solution. The ability to configure such set of lists is expected to be available to a set of select, privileged users only. This will be discussed with the selected vendor at the time of implementation.
101	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 14	Behavioural alerts generation capabilities using advanced analytics	Need definition of behaviour and patterns SBI would want to flag.	Desired solution is expected to be capable of learning from the system data and user behavior. Based on this learning, solution is expected to be able to provide value addition to the end-users. Example scenario: 1) For sanctions screening: It is desired that solution is capable of learning from the end-user behavior. If a payment is being released as a false positive for a certain duration, system is expected to have the ability to learn and then release the payment automatically, if the conditions remain same. 2) For AML/CFT solution: It is desired that the solution should be able to analyze customers profile and transaction patterns. By analyzing customers' behavior with AI, solution is expected to spot unusual payment patterns and raise alerts. Solution provider is expected to provide various scenarios and patterns per industry standards. Bank's desired patterns could be additionally incorporated at the time of implementation.

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102	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 14	Behavioural alerts generation capabilities using advanced analytics	We assume the requirements of advanced analytics is to deploy the advanced detection methods such as Network pattern analysis, Model Scoring, Segmentation, Natural Language processing, and Anomaly detection models rather than placing too much reliance of rule base analytics , request to clarity	<p>Desired solution is expected to be capable of learning from the system data and user behavior. Based on this learning, solution is expected to be able to provide value addition to the end-users.</p> <p>Example scenario:</p> <p>1) For sanctions screening: It is desired that solution is capable of learning from the end-user behavior. If a payment is being released as a false positive for a certain duration, system is expected to have the ability to learn and then release the payment automatically, if the conditions remain same.</p> <p>2) For AML/CFT solution: It is desired that the solution should be able to analyze customers profile and transaction patterns. By analyzing customers' behavior with AI, solution is expected to spot unusual payment patterns and raise alerts.</p>
103	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 15	Out of the box integration for PEP and Adverse Media screening for real time/post-facto transactions and customer screening.	Request the Bank to confirm if they would be providing the subscriptions to PEP and Adverse Media data.	Yes
104	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 15	Out of the box integration for PEP and Adverse Media screening for real time/post-facto transactions and customer screening.	Request to confirm, whether the required watchlist subscriptions will be supplied by Bank.	Yes
105	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 16	Out of the box features to enable lookback screening. (Screening of past the transactions with latest sanctions data)	Can you please elaborate on lookback screening? what's the datasource list, frequency and batch size etc.?	<p>Lookback screening is the batch screening of past transaction of existing customers with latest sanctions data. The data source / list of sanctions programs will be mentioned by the Bank. Frequency and batch size is as per the requirement of local regulators / Foreign Office.</p> <p>This will be based on the regulatory guidelines of individual locations and Foreign Offices compliance requirement and, therefore, would be discussed with the selected vendor in detail at the time of onboarding.</p>

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106	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 2	Whether the system would provide Transaction monitoring and alert generation for AML/CFT and generation of associated reports	Can SBI share the format of report including along with details that needs to be there in report? Adding to above, Does SBI also need a combined report over a period (say last 3/6 months)	There are various kinds of reports triggered based on customer transaction threshold, transaction in sanctioned countries, shift in customer behaviour, Cash Transaction Report, Suspicious Transaction Report, Customer Risk Rating etc., to name a few. There are various kinds of reports based on alerts and the periodicity is configured based on local requirement of the individual geography. Details can be shared at the time of onboarding with the selected vendor.
107	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 3	Whether the system would provide functionalities mentioned in BOTH 1 and 2 above as integrated solution.	Does the Bank required risk based monitoring wherein the periodic risk classification results are leveraged in Transaction monitoring parameters and Vice versa for refining the policy parameters of Risk classification policy.	Yes.
108	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 4	Out of the box integration for sanctions data with Major datafeed providers such as Refinitiv, Dow-Jones, Accuity, etc. Updation of sanction list to be completed in minimal time (Not to exceed 8 hours) once any sanctions list is updated	Request the Bank to confirm if they would be providing the subscriptions to these data provider lists	Yes
109	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 4	Out of the box integration for sanctions data with Major datafeed providers such as Refinitiv, Dow-Jones, Accuity, etc. Updation of sanction list to be completed in minimal time (Not to exceed 8 hours) once any sanctions list is updated.	The system is capable of integrating and updating the said watch lists. Does bank require us to procure the same?	No
110	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 4	Out of the box integration for sanctions data with Major data-feed providers such as Refinitiv, Dow-Jones, Accuity, etc. Updation of sanction list to be completed in minimal time (Not to exceed 8 hours) once any sanctions list is updated.	Frequency of update of different databases shall be different. Is this acceptable with SBI?	Not to exceed 8 hours for any database. Ideally the regulatory lists need to be updated on near real time basis.
111	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 4	Out of the box integration for sanctions data with Major data-feed providers such as Refinitiv, Dow-Jones, Accuity, etc. Updation of sanction list to be completed in minimal time (Not to exceed 8 hours) once any sanctions list is updated.	We assume the 8 Hours SLA is expected on the incremental watchlist integration efforts and not the whole new watchlist. Request to confirm/advice.	It is expected for incremental. However, the data cooking is expected to be updated on near real time basis.
112	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 5	Capability to segregate geography/program specific sanctions data (For SBI Foreign Offices operating in separate regulatory landscapes). This process should be independent of the daily sanctions data processing.	How many entities are being considered for this EOI? (Please mention the count and location)	Currently there are 24 geographies.

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#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
113	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 5	Capability to segregate geography/program specific sanctions data (For SBI Foreign Offices operating in separate regulatory landscapes). This process should be independent of the daily sanctions data processing.	Can you please elaborate more on this parameter?	<p>Certain regulators require local sanctions list to be updated and scanned periodically (on-demand), viz., NPCIB for Nepal, HK Custom List, Sonar List of Singapore, etc. (The above set of list is indicative.)</p> <p>Solution is expected to cater to the instance-wise, on-demand, consumption of sanctions data as and when released by the regulatory bodies.</p>
114	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 5	Capability to segregate geography/program specific sanctions data (For SBI Foreign Offices operating in separate regulatory landscapes). This process should be independent of the daily sanctions data processing.	Request to elaborate the requirements. Is the requirements is to have the segregated traceability to respective sanction program post facto alerting of a party. Is there any expectation to have multiple alerts of same party by various sanction program.	<p>Certain regulators require local sanctions list to be updated and scanned periodically (on-demand), viz., NPCIB for Nepal, HK Custom List, Sonar List of Singapore, etc. (The above set of list is indicative.)</p> <p>Solution is expected to have traceability to the respective sanctions programme whenever the alert/sanctions hit is presented to the end-user and on subsequent report generation. Solution should clearly depict which sanctions programme has caused the alert even in case of multiple hits in case of same transaction / customer.</p>
115	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 5	Capability to segregate geography/program specific sanctions data (For SBI Foreign Offices operating in separate regulatory landscapes). This process should be independent of the daily sanctions data processing	We understand there are separate sanction lists to be covered for screening based on different jurisdiction, could you clarify what is required here "Capability to segregate geography/program specific sanctions data (For SBI Foreign Offices operating in separate regulatory landscapes). This process should be independent of the daily sanctions data processing"	<p>Certain regulators require local sanctions list to be updated and scanned periodically (on-demand), viz., NPCIB for Nepal, HK Custom List, Sonar List of Singapore, etc. (The above set of list is indicative.)</p> <p>Solution is expected to be capable of on-demand sanctions data processing for each instance. This capability should not be tied with the regular data feed processing.</p>
116	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 6	Ability to consume local sanctions data otherwise not covered by the Data Feed service provider. Facility to upload/update such data should be made available in both single and batch mode.	Can you please share the below data wrt this parameter: Data Size (in MBs/GBs), input format (CSV, API etc), and frequency (weekly/monthly/daily) of upload and update?	These are dynamic data and cannot be shared at this stage. However, if the bidder wishes to see some sample, few examples could be NPCIB for Nepal, HKMA Custom List, Sonar List of Singapore, etc.
117	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 7	Out of the box screening for ISO 20022 (MX) and SWIFT MT messages	Clarification w.r.t what data SBI will send across?	<p>All SWIFT supported MT and MX messages.</p> <p>Solution is expected to screen for all the fields coming in the purview of MT and MX standards. Example (Ordering customer, Beneficiary customer, Instructing agents, instructed agents, etc.)</p>

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118	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 7	Out of the box screening for ISO 20022 (MX) and SWIFT MT messages	Request to list the list of MT MX types is scope for accelerated integration.	All the messages in-scope of SWIFT MX migration and existing MT types are expected to be supported in the solution. Examples (indicative) MT1xx, MT 2xx, MT9xx, pacs.008,pacs.008, camt.056, camt.29, etc.
119	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 7	Out of the box screening for ISO 20022 (MX) and SWIFT MT messages	What all Payment messages do you support as part of MX or MT formats ?	All the messages in-scope of SWIFT MX migration and existing MT types are expected to be supported in the solution. Examples (indicative) MT1xx, MT 2xx, MT9xx, pacs.008,pacs.008, camt.056, camt.29, etc.
120	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 8	Out of the box capability for Native language screening	Screening will be conducted using the English version of the native language. Does this approach meet the expectations?	The solution is expected to be compatible as per local requirement specific to Native language screening based on country specific regulatory authority's mandate. Transalation is not desired and solution is expected to match the native data as-is.
121	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 8	Out of the box capability for Native language screening.	What all data points is SBI sending in Native languages	The Bidder / OEM need to be compatible as per local requirement specific to Native language screening based on country specific regulatory authority's mandate.
122	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 8	Out of the box capability for Native language screening.	Request to list the languages expected across the 24 Fos , so that we can be precise in our compliance. Is the concerned watchlist available in those languages?	The solution is expected to be compatible as per local requirement specific to Native language screening based on country specific regulatory authority's mandate. (E.g. Arabic for Middle East, Mandarin for China and Hong Kong, etc.) The data feed is also available in the native languages.
123	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 8	Out of the box capability for Native language screening.	What all languages might be in scope for this line Item "Out of the box capability for Native language screening."	The solution is expected to be compatible as per local requirement specific to Native language screening based on country specific regulatory authority's mandate. (E.g. Arabic for Middle East, Mandarin for China and Hong Kong, etc.)
124	30	Appendix C - Technical Criteria/Scope of Work - Checklist Point 9	Exhaustive abilities for Case management with configurable role-based escalation mechanism. (Should have four-eye principle)	List of roles and access for each role will be required.	This will be finalised with the selected vendor at the time of implementation for each geography

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#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
125	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 17	<p>Capability of field level screening for SWIFT messages (with special emphasis on ISO 20022 data elements) for both MT and MX types.</p> <p>System to allow for Message type and/or field level skipping of the SWIFT message screening per FO requirements.</p>	What if only the flattened object shall be sent to the system, Will that be acceptable?	<p>Solution is expected to screen all fields of the SWIFT MT and MX messages and shall give configurable control to the end/admin users to select the fields which should not have any consequence on screening. (Skip fields)</p> <p>Example Scenario:</p> <p>Scenario 1) Field level skipping</p> <p>System is expected to screen all fields for an MT 103.</p> <p>Admin/end-user can choose to skip fields such as tag20 (Sender's reference number), tag21 (related reference number), tag32a (Amount, date, currency).</p> <p>All the fields not configured to be skipped shall invariably be screened by the system.</p> <p>Scenario 2) Message type skipping</p> <p>Admin/end-user desire to skip screening of statement messages such as MT 940/ MT950, etc. System should permit skipping MT940/MT950 from scanning.</p>
126	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 17	<p>System to allow for Message type and/or field level skipping of the SWIFT message screening per FO requirements.</p>	Request to clarify what is the meaning of Skipping in this context. Is there a requirement to screen the descriptive fields of MTX99 series and MT 799 and interpret the instructions using NLP?	<p>Admin/end-user can choose to skip fields such as tag20 (Sender's reference number), tag21 (related reference number), tag32a (Amount, date, currency).</p> <p>All the fields not configured to be skipped shall invariably be screened by the system.</p> <p>Scenario 2) Message type skipping</p> <p>Admin/end-user desire to skip screening of statement messages such as MT 940/ MT950, etc. System should permit skipping MT940/MT950 from scanning.</p>

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#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
127	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 18	Out of the box capability for report MIS and regulatory reporting including, but not limited to, LVT, STR, Go-AML, CTR, CCR, NTR and CBWT etc.	We would need the reporting format and maximum duration for reporting.	Solution is expected to have know-how of the in-practice reporting formats for various regulatory submissions in various geographies. (example: Go-AML, STRs, CTRs, etc). These would constitute implementation level details and would, therefore, can be discussed with the selected vendor at the relevant phase.
128	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 19	Support for enhanced analytics – including MIS and Reporting capabilities	Our solution supports machine learning and analytics techniques, please elaborate what type of enhanced analytics are you looking for MIS and Reporting Capabilities.	We are looking for an application which has the AI / ML capability to learn from the user behaviour to reduce false positives in screening. The solution should have the capability to learn from historical data and user behaviour.
129	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 20	Support for multi-instance, multi-platform, configurable Transaction monitoring, routing and screening solution. Having capability to create multiple customizable logical segregations in the solution.	We would need more details of routing	System is expected to have configurable, content-based message routing to the interfaced middlewares. Example: Outgoing MT 103 pertaining to BIC NWBKGB2LGPL having currency as GBP should be routed to a specific MQ queue. All other MT 103s should be routed to a different MQ queue. Above example reads the message data elements such as 1) Message direction, 2) Message classtype, 3) Receiver BIC, 4) Currency, etc. to make a decision about routing. Further, rules such as illustrated above, would constitute implementation level details and would, therefore, can be discussed with the selected vendor at the relevant phase.
130	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 21	Comprehensive audit, logging and digital forensics capabilities	Request the Bank to provide if they have any specific requirements around digital forensics that they need us to comply with	The solution is expected to have a robust auditing and logging mechanism. All the activities required for digital forensics including, but not limited to, user activity audits, system events and exception logging, etc should be adequately handed in the solution to enable digital forensics.
131	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 21	Comprehensive audit, logging and digital forensics capabilities	Could you specify an use case for digital forensics ?	The solution is expected to have a robust auditing and logging mechanism. All the activities required for digital forensics including, but not limited to, user activity audits, system events and exception logging, etc should be adequately handed in the solution to enable digital forensics.
132	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 22	Compliant with global data privacy regulations. (GDPR, DPDP Act, DSL & PIPL of PRC etc.)	Request to clarify the compliance requirements in specific OEM will certainly enabling configuring the security aspects to comply to the requirements. But the process governance of cross border data hosting , data ownership, data processors (alert investigation), Archival policy all should be under the control of the Bank as it is on-premises solution.	This will be as per Bank's policy and local regulators mandate. This will be discussed with the selected vendor, in-detail, at the time of implementation.

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#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
133	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 23	API endpoints to provide real-time sanctions screening and reporting services to internal applications such as CBS, Trade solutions, etc	Please list down all the interfacing channels.	The source includes (but not limited to) Finacle 10, Finacle Payment Hub, Finacle Treasury, FTI, SwiftConnect, YONO, RLMS, etc.
134	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 23	API endpoints to provide real-time sanctions screening and reporting services to internal applications such as CBS, Trade solutions, etc.	We would need interface details (HTTP/GPRC/Websocket) for CBS communication.	These would constitute implementation level details and would, therefore, be discussed with the selected vendor at the relevant phase.
135	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 23	API endpoints to provide real-time sanctions screening and reporting services to internal applications such as CBS, Trade solutions, etc.	Request to clarify whether the CBS and Trade solution of these 24 FOs are segregated physically/logically or not segregated. If segregated what is the level of standardization of modules (data schemas) between these FOs.	Implementation details of other modules have no bearing on this solution. This solution is expected to have logical segregation for all instances. Further details will be discussed with the selected vendor at the time of onboarding.
136	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 23	API endpoints to provide real-time sanctions screening and reporting services to internal applications such as CBS, Trade solutions, etc	How many internal applications such as CBS, Trade solutions, etc. should the compliance solution be integrated to ?	The source includes (but not limited to) Finacle 10, Finacle Payment Hub, Finacle Treasury, FTI, SeiftConnect, YONO, RLMS, etc.
137	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 25	The solution to be able to integrate seamlessly with the Core Banking Solution/other applications at our Foreign Offices, currently Finacle Core / Finacle Payment Hub / Finacle Treasury	How many other applications like Finacle Core / Finacle Payment Hub / Finacle Treasury does SBI-Foreign Offices have, that should be integrated with compliance application ?	Solution is expected to have the capability to integrate with existing applications through middlewares/APIs. Details would be shared with the selected vendor at the time of onboarding.
138	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 27	Integration with SWIFT Alliance Gateway either directly or through middleware)	Request to clarify what is the middleware being used by these FOs for integration like MQ, ESB or KAFKA so that we can leverage the same for screening integration.	Currently, we are using IBM MQ and ESB. However, the solution is expected to be able to integrate with other middlewares.
139	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 28 & 29	Integration with Bank's Mail servers. Integration with Bank's SMS aggregator (For MFA integration)	Request to clarify whether this communication channels expectations are limited to bank internal notification . We do not envision the TM and Screening to send notification externally.	This is for Bank's internal notifications intended for the users of the solution.
140	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 31	Applications with capability of out of the box integration with various local payment systems (viz CHIPS, CHAPS, FEDWIRE, SAMOS, etc.) for transaction screening will be preferred	Request to clarify whether OEM could leverage the existing middleware of these channels rather then direct interface to these channels for inward transactions.	Solution is expected to integrate with local payment systems using our middlewares.
141	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 33	Capability to detect and stop duplicate messages. (This should be configurable.)	Request to clarify the requirements from AML/Sanction compliance point of view. Stopping an authenticated and authorized payment is not Compliance exception rather fraud / system integrity checks. This will invoke Operation floor interventions to decide on an AML/Sanction Alert. However if the requirements is to screen an duplicate or similar payment from similar sender to same beneficiary of previously stopped payments could be raised as compliance exception.	Solution is expected to have industry standards duplication checks. A duplicate queue may be defined for such kind of messages. Details will be finalised with the selected vendor at the time of implementation.

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142	31	Appendix C - Technical Criteria/Scope of Work - Checklist Point 35	Availability of TBML module in AML/CFT solution	<p>Request to clarify whether the bank's TBML requirements is limited screening the Trade Swift messages, remittances and and payment anomalies or the requirements are much comprehensive to validate the transaction against the customer profile and behavior such as</p> <ul style="list-style-type: none"> - <input checked="" type="checkbox"/>Continuous Due Diligence of Corporate customers, Stakeholders (Directors & Key personnel), Associate entities, and counterparty entities by integrating external data (Subscribed/unsubscribed data sources). <input checked="" type="checkbox"/>Enhanced Due diligence of Corporate customers, Associate entities controllers (Directors & Shareholders) and stakeholder controlled other entities to enrich the disclosed business relationship and discover the undisclosed business relationship. <input checked="" type="checkbox"/>Transaction due diligence of contracts entered by corporate customer in domestic and in international trade market including merchanting trade transactions. <input checked="" type="checkbox"/>Continuous transaction monitoring of aggressive strategies deployed such as low/no margin trading, market price variance (leveraging historical prices/market index), hedging behaviour and frequent amendments to trade and settlement instructions. <input checked="" type="checkbox"/>Tracking fund movement between the group beyond the acceptable threshold and validate the transfers against the business relations vis a vis the direction of the fund flow. Example Fund is always remitted to supplier and fund is received in case of distributor or buyer. <input checked="" type="checkbox"/>Counterparty concentration analysis using contract link analysis to discover undisclosed relationships between the counterparties on both side of the transaction. <input checked="" type="checkbox"/>Merchant trade consignment analysis between country borders and discover emerging patterns to detect accommodative transactions and undisclosed intergroup transactions. <input checked="" type="checkbox"/>Corporate network entity screening and against the blacklist / greylist networks and Corporate controllers screening against the blacklist / greylist network controller notified time to time by various authorities. <input checked="" type="checkbox"/>On-demand enhanced due diligence of entities and controller based on risk based alert triaging to enable additional alerts on such counterparties / controllers 	Solution is expected to have the expertise of the, geography-wise, regulatory requirements for TBML based monitoring in AML / CFT. Additionally, the solution is also expected to have AI / ML capability to improve on the monitoring system based on historical data and user behaviour.
143	32	Appendix C - Technical Criteria/Scope of Work - Checklist Point 33	Capability to detect and stop duplicate messages. (This should be configurable.)	We would need deduplication logic and parameter information along with weightage of each parameter.	We expect the system to have industry standards duplication checks. Details can be finalised with the selected vendor at the time of implementation.
144	32	Appendix C - Technical Criteria/Scope of Work - Checklist Point 34	Frontend capability to set-up percent match parameter and fuzzy logic	We shall need the List of fuzzy logic and parameter that should support this capability	<p>We expect the solution to have industry standards fuzzy logic and percent match parameter.</p> <p>Solution providers could showcase the capabilities in this regard at the time of presentation.</p>
145	32	Appendix C - Technical Criteria/Scope of Work - Checklist Point 35	35. Availability of TBML module in AML/CFT solution	Please provide more detail in terms of TBML module requirement.	We need the solution to have the know how of the geography-wise regulatory requirement for TBML based monitoring in AML / CFT solution. This solution is expected to provide TBML capabilities to meet such local regulatory requirements.
146	32	Appendix C - Technical Criteria/Scope of Work - Checklist Point 36	Support for Vessel tracking and Dual Usage Goods identification	Request the Bank to confirm if they would be providing the subscriptions to Vessel tracking and Dual Usage Goods data.	Yes
147	32	Appendix C - Technical Criteria/Scope of Work - Checklist Point 36	Support for Vessel tracking and Dual Usage Goods identification	Does the bank need the module for vessel tracking and Dual usage identification as the part of proposed solution?	Yes
148	32	Appendix C - Technical Criteria/Scope of Work - Checklist Point 36	Support for Vessel tracking and Dual Usage Goods identification	We shall need standard list of paramteres keys and values for Goods & vessels	<p>Solution is expected to have industry level capabilities for vessel tracking and dual usage goods identification.</p> <p>The data feed will be provided by SBI for vessel tracking and Dual Usage Goods.</p>

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149	32	Appendix C - Technical Criteria/Scope of Work - Checklist Point 36	36. Support for Vessel tracking and Dual Usage Goods identification	Please confirm whether bank will provide the sanction data for vessel tracking and Dual Usage Goods identification	Data feed would be provided by the Bank. However, the solution is expected to be vendor agnostic.
150	32	Appendix C - Technical Criteria/Scope of Work - Functional Aspects - Point 11	11. Functional aspects: Proposed solution(s) would cater to the requirements of multiple Foreign offices (FO's) (including foreign subsidiaries) and should be capable of providing a logically segregated operating environment to each FO/instance in a way that one instance does not have access to another instance for any module.	Can you provide more details on the expected number of instances and their locations?	Currently we are having presence in 24 geographies as well as Domestic operations
151	34	Appendix C - Technical Criteria/Scope of Work - Deployment methodologies	Deployment methodologies (integration/migration/data conversion, etc.); Migration of data from existing Applications is included in Project Scope.	Can you provide details on the current systems and data formats for migration?	This would be discussed with the selected vendor in detail at the time of onboarding.
152	34	Appendix C - Technical Criteria/Scope of Work - Services required	Services required: customization; help desk requirements; MIS report generation; ATS/AMC by OEM/Channel partner, Onsite Support 24x7 365 days by OEM/Channel partner.	Is there a preferred ticketing system for help desk support?	We have our internal Service Desk Support system.
153	36	Appendix-G	Certificate of Local Content	This is EOI and no financials are being shared as no scope is given. Without scope and financials it is difficult to arrive at Local content % to give this certificate	No changes in Eligibility criteria
154	37	Appendix C - Technical Criteria/Scope of Work - Checklist Point 16	Out of the box features to enable lookback screening. (Screening of past the transactions with latest sanctions data).	Can you provide details on the expected volume and frequency of lookback screening?	This will be based on the regulatory guidelines of individual locations and Foreign Offices compliance requirement and, therefore, would be discussed with the selected vendor in detail at the time of onboarding.
155	37	Appendix C - Technical Criteria/Scope of Work - Checklist Point 20	Parameters: 20. Support for multi-instance, multi-platform, configurable Transaction monitoring, routing and screening solution. Having capability to create multiple customizable logical segregations in the solution.	Can you provide more details on the expected number of instances and their configurations?	Currently we are having presence in 24 geographies and Domestic operations. Configuration would be discussed with the selected vendor in detail at the time of onboarding.
156	37	Appendix C - Technical Criteria/Scope of Work - Checklist Point 34	Parameters: 34. Frontend capability to set-up percent match parameter and fuzzy logic.	Can you provide more details on the expected percent match parameter and fuzzy logic configurations?	The application should have the capability to have its own fuzzy logic and percent match mechanism. This logic is expected to be configurable for each instance. The quantum would be discussed with the selected vendor in consultation with the business units at the time of implementation.
157	37	Appendix C - Technical Criteria/Scope of Work - Checklist Point 8	Out of the box capability for Native language screening.	Can you provide a list of native languages that need to be supported?	The solution is expected to be compatible as per local requirement specific to Native language screening based on country specific regulatory authority's mandate. (E.g. Arabic for Middle East, Mandarin for China and Hong Kong, etc.)
158	NA	Custom query		Note: The Bidder is hereinafter refer to as "Licensor" in the below propose clauses.	No changes in Eligibility criteria

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159	NA	Custom query		<p><u>Intellectual Property Rights</u></p> <p>a. The Licensor hereby confirm that:</p> <p>i. To the best of Licensor's knowledge, the Software Solution does not infringe upon any intellectual property of any third party.</p> <p>ii. All Intellectual Proprietary Rights in Software Solution, Updates, Confidential Information and Trademarks belong to Licensor and have been duly procured by Licensor from authorised sources.</p> <p>b. The Licensee hereby states that;</p> <p>i. The Licensee hereby expressly disclaims any and all Intellectual Proprietary Rights in the Software Solution.</p> <p>ii. The Licensee shall promptly notify the Licensor of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Licensee and shall provide the Licensor with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies.</p> <p>iii. The Licensee shall not attempt to register any of Trademarks, company names or trade names or any logo used or associated with Software Solution nor shall the Licensee attempt to develop or in any way develop any products, which is similar to any portion of Software Solution.</p> <p>iv. All Intellectual Property Rights in respect of Software Solution delivered to Licensee under this Contract and subsequent support and services including but not limited to product fixes, modifications or enhancements that are either release generally (such as commercial product service packs) or that are provided to Licensee when performing services (such as workarounds, patches, bug fixes, beta fixes and beta builds) shall belong exclusively to Licensor.</p>	No changes in Eligibility criteria
160	NA	Custom query		<p><u>Limitation of Liability</u></p> <p>Licensor's liability under this contract is limited to the amount of fees considerations received by it reduced by the associated costs, till such time as the Software Solution is under warranty from Licensor. After expiry of warranty and provided the Client has entered into an Annual Maintenance Contract (AMC) for maintenance and support of the Software Solution, such liability will be limited to the amount of AMC fees paid to Licensor during the calendar year of such claim. Under no circumstances shall the liability of Licensor regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above.</p> <p>The aforesaid limitation does not apply to any liability of the Licensor towards violation of third-party Copyrights / Intellectual Property Rights or for any loss or damages caused to the Bank's premises or property, solely attributable due to the acts of the Licensor/ Licensor 's employees, representatives.</p> <p>The Licensor shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, which may be deemed as consequential incident of the claim.</p> <p>The foregoing states and constitutes the entire obligations and liabilities of Licensor to Licensee.</p>	No changes in Eligibility criteria

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161	NA	Custom query		<p><u>Indemnification</u> a. The Licensor hereby indemnifies Licensee from costs and expenses arising from infringement of unaffiliated third party rights by the Software Solution provided that: (1) Licensor is given prompt notice of the claim; (2) Licensor is given immediate and complete control over defence and/or settlement of claim, and Licensee fully cooperates with Licensor in such defence and/or settlement; (3) Licensee does not prejudice in any manner Licensor's conduct of such claim; and (4) the alleged infringement is not based upon use of Software Solution in a manner prohibited under this Contract, in a manner for which Software Solution was not designed, or in a manner not in accordance with Specifications.</p> <p><u>Altered Version</u> The Licensor shall have no liability for any claim of infringement based on (a) use of a superseded or altered version of Software Solution if infringement would have been avoided by use of a current or unaltered version of Software Solution which Licensor made available to Licensee or (b) combination, operation or use of Software Solution with software, hardware or other materials not furnished by Licensor.</p> <p><u>Liability</u> The foregoing states Licensor's entire obligation and liability with respect to infringement of any intellectual property right.</p>	No changes in Eligibility criteria
162	NA	Custom query	Hardware Requirement	<p>For HW sizing/price recommendations. Please provide following details for each jurisdiction. The hardware and infrastructure requirements will help in arriving at TCO. Total Users of the AML system: Concurrent Users: Total Customers: Total Accounts: Total Transactions per day or per month(across all areas monitored under AML compliance):</p>	This is an implementation level discussion and, therefore, would be discussed at the time of onboarding / implementation with the selected vendor.
163	NA	Custom query	Volumetric	<p>To have a better understanding of SBI, following Volumetric Details are required. Considering you have foreign offices in 24+ geographies, kindly share the below details for each geographic location. a. Total Number of Customers b. Total Number of Transactions per month and per day (this can include all the transactions using cash or any other equivalent monetary instrument) c. What is the expected number of new customers Daily/Monthly? Please also share the Y-o-Y growth factor to be considered?</p>	<p>We expect ~15 mio transactions per annum for various types of transactions (including namescreening, SWIFT messages, etc) for all instances collectively. This is subject to continuous YoY growth.</p> <p>Further details can be discussed with selected vendor at the time of onboarding.</p>
164	NA	Custom query	Users	<p>a. How many overall workflow users per geography for proposed solution needs to be considered? b. What will be the Workflow Users Concurrency (per second)?</p>	These would constitute implementation level details and would, therefore, be provided to the selected vendor at the relevant phase.
165	NA	Custom query	Channels	Please clarify the types of Transactions which SBI uses ?	All SWIFT messages, ongoing transactions, customer onboarding, periodic customer scrubbing, transactions from various linked applications (viz., Finacle 10, Finacle Treasury, FTI, Swift Connect, YONO, RLMS, etc.)
166	NA	Custom query	Migration	<p>a. Is any database migration in scope ?? b. Do we need to migrate any existing data ? If yes, what is the size of such dataset?</p>	<p>a) Existing data in the current system need to be migrated</p> <p>b) This would constitute implementation level detail and would, therefore, be provided to the selected vendor at the relevant phase.</p>

**RESPONSE TO THE PRE BID QUERIES OF EOI FOR PROCUREMENT OF SCREENING AND AML/CFT SOLUTION(S) FOR
SBI FOREIGN OFFICES ALONG WITH SUPPORT AND MAINTENANCE - Ref: SBI/GITC/ITFO/2024/2025/50 Date:22.07.2024**

#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
167	NA	Custom query	Functional	Is there an existing system for customer/transaction screening that is currently being used by SBI- foreign offices?	Yes
168	NA	Custom query	Functional	Is the current screening system centralized for all the SBI foreign Offices ?	Screening system is centralized for majority of the foreign offices.
169	NA	Custom query	Functional	What are the different customer types SBI deals with respective to each geography ?	This would constitute implementation level detail and would, therefore, be provided to the selected vendor at the relevant phase.
170	NA	Custom query	Functional	Please indicate how many individual/entities you onboard per annum both retail and corporates	This would constitute implementation level detail and would, therefore, be provided to the selected vendor at the relevant phase.
171	NA	Custom query	Functional	Please indicate how many entities you review p.a. on an ad hoc basis, both retail and corporate customers	This would constitute implementation level detail and would, therefore, be provided to the selected vendor at the relevant phase.
172	NA	Custom query	Functional	For sanctions screening, does the SBI has any preference of watchlists? For ex: OFAC, Dow Jones, World check, Companies House (For corporates) etc.,	Currently we are using data feed from Refinitiv. However, the solution should not be restrictive and is expected to support all major data feed providers.
173	NA	Custom query	Functional	Are you looking for transaction screening or monitoring for the various types of transactions/Payments taking place at SBI foreign offices ?	Yes
174	NA	Custom query	Functional	How many systems(organizational financial transaction based Systems/Applications, Storage and Retrieval Solution) should be integrated with Compliance ?	Finacle 10, Finacle Treasury, FTI, Swift Connect, YONO, RLMS, etc. Above list is indicative and the final details would be provided to the selected vendor at the time of onboarding.
175	NA	Custom query	Functional	What % of False positive alerts are you observing in your current compliance system ?	The application should have the capability to have its own false positive parameter. The logic is expected to be shared with us to understand the Solution's capability.
176	NA	Custom query	Support	The EOI title says "FOR PROCUREMENT OF SCREENING AND AML/CFT SOLUTION(S) FOR SBI FOREIGN OFFICES ALONG WITH SUPPORT AND MAINTENANCE". What levels of support are you looking for i.e.. L1/ L2 /L3 or all three levels ?	We can explore the model. L1 / L2 needs to be onsite.
177	NA	Custom query	Implementation	Considering the timeline for implementation is 18 months for 24+ SBI Foreign Offices, would you prefer delivery/Go-Live to happen in phased manner as part of multiple roll outs.	This would constitute project implementation detail and would, therefore, be discussed with the selected vendor at the relevant phase.
178	NA	Custom query	General	What are the data residency requirements?	Presently, the data residency is in India. However, this may change in future based on the requirements of the local Regulators.
179	NA	Custom query	General	How many countries / locations are in scope?	Currently, there are 24 countries. However, this may change in future.
180	NA	Custom query	General	Is SaaS type of usage / implementation in scope?	Implementation is required on-premises.
181	NA	Custom query	General	What are the expected transactional counts on annual / Monthly basis?	We expect ~15 mio transactions per annum for various types of transactions (including namescreening, SWIFT messages, etc) for all instances collectively. This is subject to continuous YoY growth.

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#	EOI Page No.	EOI Clause No.	Existing Clause	Query/Suggestions	SBI's Remarks
182	NA	Custom query	General	How many teams / locations will be using the TM solution?	Currently we have offices in 24 geographies, which may increase in future. Each office has multiple branches/locations.
183	NA	Custom query	General	Is the data base requirement in section 1.c. a must have ? Please elaborate? (esp . if devops is offered by the vendor)?	Yes. Solution is expected to be flexible enough to work with any DB platform that Bank choses (based on Bank's internal requirements).
184	NA	Custom query	General	What is the core banking system currently used by SBI?	At present, Finacle 10.x is being used as CBS in the SBI foreign offices.
185	NA	Custom query	General	Is only one integration required? E.g. with the core banking system	The application need to be integrated with multiple originating sources, viz., Finacle 10, Finacle Payment Hub, SwiftConnect, FTI, YONO, RLMS, etc.