

**CLOSED RFP REF NO : SBI/GITC/IT-DCR/2025/2026/1345 DATED 28.05.2025**

**BANK'S RESPONSE TO PRE-BID QUERIES SUBMITTED BY BIDDERS**

<b>Sl. No</b>	<b>RFP Page No</b>	<b>RFP Clause No.</b>	<b>Existing Clause</b>	<b>Query/Suggestions</b>	<b>Reply</b>
1	81	Appendix I	The resources are required on all 365 days, in any shift as required by Bank, eight hours daily, excluding one hour for lunch/ dinner/ any refreshment break etc. (exclusion of one hour break is not applicable in 24X7 shift). Bank will be at liberty to ask any resource to work in any particular shift. Shift timings will be decided by Bank as per requirement.	1. Could you please specify the allocation of shift timings? 2. Additionally, could you provide details on the categories of resources required for each shift?	Indicative Shift Timings for Resources are as under:- Morning Shift : 0700 Hrs to 1500 Hrs Afternoon Shift : 1500 Hrs to 2300 Hrs Night Shift : 2300 Hrs to 0700 Hrs General Shift : 1000 Hrs to 1830 Hrs The details of the shift wise resources will be intimated to the selected L1 vendor.
2	25	23	The Bank reserves the right to accept or reject any Bid in part or in full or to cancel the bidding process and reject all Bids at any time prior to contract award as specified in Award Criteria and Award of Contract, without incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action	Bidder requests timeline for accepting and rejecting. Bidder suggests 7 days for accepting or rejecting	No change in RFP terms

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3	29	29 SUBCONTRACTING	SUBCONTRACTING ; As per the scope of this RFP, sub-contracting is not permitted.	Given the resource headcount required to be deployed as per the stated timelines for onboarding resources per the specific profiles expected and given the industry trends with reference to notice periods prevailing in the market, it is requested that the Bank allow for subcontracting to an extent of upto 30% of the resources for this engagement and with Bank's prior written consent. In such cases, the bidder shall retain full responsibility for the performance and quality of services rendered by any subcontracted resources. The bidder acknowledges and commits to adhering to all necessary clauses and instructions provided by the bank to ensure full compliance. Kindly confirm this.	No change in RFP terms
4	40	39 (vi). TERMINATION FOR DEFAULT	If existing Service Provider is breach of this obligation, they shall be liable for paying a penalty of 10% of the total Project Cost on demand to the Bank, which may be settled from the payment of invoices or BankGuarantee for the contracted period or by invocation of Bank Guarantee.	Bidder Suggests the penalty limits shall be mutually discussed and agreed upon the definitive agreement	No change in RFP terms

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5	41	42. TERMINATION FOR CONVENIENCE	i. The Bank, by written notice of not less than 90 (ninety) days, may terminate the Contract, in whole or in part, for its convenience, provided same shall not be invoked by the Bank before completion of half of the total Contract period (including the notice period).	Bidder suggests 180 days over and above the contract period	No change in RFP terms
6	56	Appendix E	The resources are required on all 365 days, in any shift as required by Bank, eight hours daily, excluding one hour for lunch/ dinner/ any refreshment break etc. (exclusion of one hour break is not applicable in 24X7 shift). Bank will be at liberty to ask any resource to work in any particular shift. Shift timings will be decided by Bank as per requirement.	Based on this clause specified, it is assumed that the vendor will only need to depute the requisite resources onsite and then the Bank will take ownership of managing the daily/weekly shift roster of all the resources deployed. Kindly confirm that this understanding is correct.	Bank will place requisition for number of resources required shiftwise. Managing daily/ weekly shift roster will be responsibility of vendor.
7	56	Appendix E	Vendor to onboard sufficient buffer resources to meet out these requirements, however payment will be made only for those no. of resources mentioned in PO	Requesting Bank to identify the exact number of buffer resources that will be required. Also, requesting Bank to make payment for the total number of resources deployed onsite (including buffer resources)	Number of buffer resources have to be decided by Vendor. Payment will be made only for those number of resources mentioned in PO and not for buffer resources.
8	56	Appendix E	Shiftwise resources headcount	Requesting Bank to provide a rough estimation of the number of resources required by shift for each of the roles identified in the RFP.	The details of the shift wise resources will be intimated to the selected L1 vendor.

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9	56	Appendix E	Number of resources in case of scope increase/decrease	In case of scope increase/decrease say in terms of daily transaction volumes increases/decreases (example seasonal based or during festive season) or in terms of recon channel addition/deletion, how will the Bank propose to handle this impact in terms of addition/reduction of resource headcount? Kindly clarify.	It is advised that there will be minimum manual intervention in reconciliation process as the activity will be application driven. As such there will be no impact of increase in transaction volumes on reconciliation process.
10	56	Appendix-E	The resources are required on all 365 days, in any shift as required by Bank, eight hours daily, excluding one hour for lunch/ dinner/ any refreshment break etc. (exclusion of one hour break is not applicable in 24X7 shift). Bank will be at liberty to ask any resource to work in any particular shift. Shift timings will be decided by Bank as per requirement.	Could you please confirm whether the 24x7x365 support requirement applies to all categories of resources, including non-technical roles?	24X7X365 support is required in all categories as per Bank's requirement.
11	57	Appendix E - Number of resources, qualification and experience	Number of resources	Requesting the bank to provide the rationale used for determining the total headcount for the resources across each type of resource required as identified in the RFP.	Bank has decided to hire resources for Reconciliation, Complaint Management and IT-Infra management activities on the basis of its internal assessment which cannot be disclosed.

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12	57	Appendix E - Number of resources, qualification and experience	Experience for IT DCR Recon Operations - L1 and L2 resources	Requesting Bank to allow resources with minimum overall 1 year experience in Recon/Dispute management and total experience also being 1 year to be deployed for L1 role and with upto total 3 years experience of which 2 years experience in Recon/Dispute management to be deployed for L2 role.	No change in RFP terms
13	57	Appendix E - Number of resources, qualification and experience	Experience for IT CMD Operations - L1 and L2 resources	Requesting Bank to allow resources with minimum overall 1 year experience in complaint handling management to be deployed for L1 role and with upto 3 years experience in compliant handling management to be deployed for L2 role.	No change in RFP terms
14	57	Appendix E - Number of resources, qualification and experience	Experience for IT & Infra Management - L1 Application Tech Support	Requesting Bank to allow resources with minimum overall 1 year experience in application/tech support team member in implementing /supporting a banking/banking reconciliation application for L1 role	No change in RFP terms

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15	58	Appendix-E	Qualification: B.E/ B. Tech/ M.E/ M Tech/MCA / M. Sc (IT/ CS/ Software Systems) or equivalent from a reputed institution for L2 level technical resources	We propose that the qualification criteria for the required resources be aligned with those of the Junior category. This adjustment would provide junior resources with the opportunity to develop and advance within the organization. <b>Proposed Qualification Criteria:</b> BSc (IT)/B.Sc (CS)/BCA/ MCA/ M. Sc(IT/ CS/ Software Systems),B.E/B. Tech/ME/M tech or equivalent from a reputed institution.	No change in RFP terms
16	58	Appendix E - Number of resources, qualification and experience	Experience for IT & Infra Management - All L2 Roles	Requesting Bank to allow resources with minimum overall 3 years experience in application/tech support team member in DBA/System Admin/Middleware Admin/IT Infra Admin related L2 roles	No change in RFP terms
17	68	Appendix–H	BANK GUARANTEE FORMAT (TO BE STAMPED AS AN AGREEMENT)	Bank to let us know if 100 Rs non-judicial stamp paper is sufficient to execute	Stamp duty will be applicable as per State Stamp Act as on date.

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18	71	Appendix-I	Penalties	<p>Bidder suggests the additional clause for waiver of penalty for delay in Services caused due to any other reasons beyond the control of Bidder or due to delays attributable to the Bank or its employees.</p> <p>Bidder suggests that penalty in a particular month for delay in Services shall be subject to cap which shall not exceed 5% of the total monthly invoice amount actually received by the Bidder for the Services rendered to Bank.</p>	No change in RFP terms
19	103	8. TRANSITION REQUIREMENT	If existing vendor is found to be in breach of this obligation, they shall be liable for paying a penalty of Rs._____ on demand to the Bank, which may be settled from the payment of invoices or bank guarantee for the contracted period. Transition & Knowledge Transfer plan is mentioned in Annexure F.	Bidder should be excluded from any levy of penalty if the breach is a result of any actions attributable to the Bank or the replacement bidder. Bidder needs to be notified for invoking the rights to levy penalty, and opportunity to be given to the Bidder to rectify such breach within the mutually agreed timeline. Bidder also requests to clarify/mention the penalty amount	No change in RFP terms

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20	104	9. LIQUIDATED DAMAGES	<p>If Service Provider fails to deliver and perform any or all the Services within the stipulated time, schedule as specified in this Agreement, the Bank may, without prejudice to its other remedies under the Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project cost for delay of each week or part thereof maximum up to 10% of total Project cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement</p>	<p>Bidder suggests that Liquidated Damages and penalty shall be subject to cap which shall not exceed 5% of the total monthly invoice amount actually raised by the Bidder for that particular month or actually received amount from Bank for that particular month.</p> <p>Bidder requires that any Liquidated Damages and penalty due to delay in the performance shall be mutually discussed and agreed between the bidder and bank.</p>	No change in RFP terms

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21	104	9. LIQUIDATED DAMAGES	If Service Provider fails to deliver and perform any or all the Services within the stipulated time, schedule as specified in this Agreement, the Bank may, without prejudice to its other remedies under the Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project cost for delay of each week or part thereof maximum up to 10% of total Project cost. Once the maximum deduction is reached, the Bank may consider termination of the Agreement.	<p>Bidder suggests that Liquidated Damages and penalty shall be subject to cap which shall not exceed 5% of the total monthly invoice amount actually raised by the Bidder for that particular month or actually received amount from Bank for that particular month.</p> <p>Bidder requires that any Liquidated Damages and penalty due to delay in the performance shall be mutually discussed and agreed between the bidder and bank.</p>	No change in RFP terms
22	110	15. TERMINATION	<p>15.2</p> <p>The Bank, by written notice of not less than 90 (ninety) days, may terminate the Agreement, in whole or in part, for its convenience, provided same shall not be invoked by the Bank before completion of half of the total Contract period (including the notice period). In the event of termination of the Agreement for the Bank's convenience, Service Provider shall be entitled to receive payment for the Services rendered (delivered) up to the effective date of termination.</p>	Bidder suggests 180 days over and above the contract period	No change in RFP terms

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23	113	19. LIMITATION OF LIABILITY	19.1 The maximum aggregate liability of Service Provider, subject to below mentioned sub-clause 20.3, in respect of any claims, losses, costs or damages arising out of or in connection with this Agreement shall not exceed the total Project Cost.	<p>Bidder would like to keep the liability cap on a lesser side between the 12 months Payable fee and the BG.</p> <p>Bidder suggest that liability for gross negligence and misconduct shall be subject to liability cap.</p> <p>Bidder suggests that Limitation of Liability provision to be mutually discussed and separately agreed between Bidder and Bank basis the evaluation of Technical and Commercial proposal.</p>	No change in RFP terms
24	128	ANNEXURE-E	PENALTY FOR NON-PERFORMANCE OF SLA	<p>Bidder suggests the additional clause for waiver of penalty for delay in Services caused due to any other reasons beyond the control of Bidder.</p> <p>Bidder suggests that penalty in a particular month for delay in Services shall be subject to cap which shall not exceed 5% of the total monthly invoice amount actually received by the Bidder for the Services rendered to Bank.</p>	No change in RFP terms
25	158	Appendix-K	NON-DISCLOSURE AGREEMENT	Bank to let us know if this NDA needs to be executed in a company letter head or 100 Rs non-judicial stamp paper.	Stamp duty will be applicable as per State Stamp Act as on date.

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26	166	Appendix–N	PRE CONTRACT INTEGRITY PACT	Bank to let us know if 100 Rs non-judicial stamp paper is sufficient to execute	Stamp duty will be applicable as per State Stamp Act as on date.
27			In terms of references kindly confirm if the references from customer are with respect to the technologies (Database etc) or is it specific to Reconciliation	In terms of references kindly confirm if the references from customer are with respect to the technologies (Database etc) or is it specific to Reconciliation	References required for both Technology and Recon/Dispute
28			Among all qualified bids, the lowest bid (as quoted in reverse auction) will be termed as L1. If L1 is 'Class-I local supplier', the contract for full quantity will be awarded to L1	<p>L1 is the vendor with the lowest Total Cost of Ownership (TCO). If L2 and L3 vendors do not match the price of the L1 vendor, then 100% of the resource requirement shall be awarded to the L1 vendor. However, if L2 and L3 vendors match the price of L1, the distribution of the resource count shall be in the ratio of 50% to L1, 30% to L2, and 20% to L3. The Bank reserves the right to modify this percentage split based on operational feasibility.</p> <p>Since some suppliers consistently break the prices at extremely low levels in every SBI reverse auction closed tender, we kindly ask that you make the necessary changes. The fulfilment should be the most difficult thing that occurs as a result of this circumstance. At the very least, the bank will be dependent on more suppliers to fulfil this order, and some suppliers will have a significant chance to collaborate with you</p>	No change in RFP terms

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29	Page 49 (Appendix F)	<b>SBI/GITC/IT - Retail Loans/2024/2025/1250, Dated 06.12.2024</b>		#Due to the requirement of large number of resources, the total requirement will be split between L1 and L2 bidders in the ratio of 70:30, provided L2 bidder is willing to match the L1 price. If L2 bidder expresses inability to match the L1 price, the L3 bidder will be provided opportunity to match the L1 price.	Query does not pertain to REF NO SBI/GITC/IT-DCR/2025/2026/1345 Dated: 28/05/2025
30	Page 47 (Appendix F)	<b>SBI/GITC/IT- Corporate &amp; SME Loans/2024/2025/1201 dated: 17/09/2024</b>		#Due to the requirement of large number of resources, the total requirement will be split between L1 and L2 bidders in the ratio of 70:30, provided L2 bidder is willing to match the L1 price. If L2 bidder expresses inability to match the L1 price, the L3 bidder will be provided opportunity to match the L1 price.	Query does not pertain to REF NO SBI/GITC/IT-DCR/2025/2026/1345 Dated 28/05/2025
31	Page 42 (Appendix F)	<b>SBI/GITC/BID/2025/2026/001 dated: 14/02/2025</b>		#Total requirement will be split between L1 and L2 bidders in the ratio 70:30, provided L2 bidder is willing to match the L1 price. If L2 bidder expresses inability to match the L1 price, the L3 bidder will be provided opportunity to match the L1 price	Query does not pertain to REF NO SBI/GITC/IT-DCR/2025/2026/1345 Dated 28/05/2025

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32	Page 20	SBI/GITC/UAT & UX/2024/2025/1274		<p>18. AWARD CRITERIA AND AWARD OF CONTRACT Selection Criteria</p> <p>Selection of vendors ( L1, L2, L3 L4 and L5) will be total cost of ownership ( TCO ) provided by the bidders as part of bid submission of the closed PRF. Bank will take the number of resources from L1, L2, L3 L4, L5 vendors in the ratio of 6:5:4:3:2 respectively subjected to the following conditions:</p>	<p>Query does not pertain to REF NO SBI/GITC/IT-DCR/2025/2026/1345 Dated 28/05/2025</p>
33	Page 19	SBI/GITC/ITFO/2024/2025/1131:15/04/2024		<p>18. AWARD CRITERIA AND AWARD OF CONTRACT Selection Criteria</p> <p>Selection of vendors ( L1, L2, L3 L4 and L5) will be total cost of ownership ( TCO ) provided by the bidders as part of bid submission of the closed PRF. Bank will take the number of resources from L1, L2, L3 L4, L5 vendors in the ratio of 6:5:4:3:2 respectively subjected to the following conditions:</p>	<p>Query does not pertain to REF NO SBI/GITC/IT-DCR/2025/2026/1345 Dated 28/05/2025</p>