

Sl. No.	RFP Page No	RFP Clause No	Existing Clause	Query/Suggestions	Query response
1	47	Appendix E	Technology revamp: (Phase 1) Thorough evaluation of current bank stack – across segments and interfaces	Could you please share the list of systems and channels currently being used for debt resolution and collection e.g. LMS, Collection system, collection app, auction engine etc. which will be in scope of the tech evaluation	Bank presently have LLMS which used to prepare various type of proposal and submit it to respective Competent authority/Committee.
2	47	Appendix E	Technology revamp: (Phase 1) Thorough evaluation of current bank stack – across segments and interfaces	Is there an account plan like system in place where the various strategies being employed to resolve the case are managed and modified. Additionally, is there a workflow like system to manage the approvals e.g. resolution plans, vendor appointment etc.	Bank does not have any account plan like system for Stressed assets. However, Bank maintains details of cases on Litmus portal.
3	47	Appendix E	Technology revamp: (Phase 1) Thorough evaluation of current bank stack – across segments and interfaces	Is there a system like Cubic tree in place to manage litigation related updates and processes?	There is no system like Cubic tree in place. However, bank maintains details of cases on Litmus portal.
4	47	Appendix E	Technology revamp: (Phase 1) Thorough evaluation of current bank stack – across segments and interfaces	We understand that the tech evaluation will not include application performance and security review. Is this understanding correct?	Tech evaluation includes application performance but not includes security review.
5	47	Appendix E	Technology revamp: (Phase 1) Thorough evaluation of current bank stack – across segments and interfaces	Are applications used by contact centres also in scope of tech assessment?	No
6	47	Appendix E	Technology revamp: (Phase 1) Thorough evaluation of current bank stack – across segments and interfaces	What are the third party integrations currently in place e.g. Posidex, Probe, bureaus etc.	Nil
7	47	Appendix E	Technology revamp: (Phase 2) Design new channels for various recovery efforts	Could you elaborate what is expected to be covered as part of design phase here? We understand this would include process design, BRDs and wireframing while the technical system design will be handled by in-house SBI team or vendor. Is this understanding correct?	As part of Phase I process design, BRDs and wireframing will need to be delivered. In phase II consultant will be required to work with the SBI inhouse team or the selected vendor for ensuring timely implementation of the proposal technology system.
8	47	Appendix E	Technology revamp: (Phase 2)	We understand that the actual development, testing, and technical design will be done by bank's in-house team or vendor and hence, the commercial quote in response to this RFP would not include these aspects as well as platform license fee. Is this understanding correct?	As mentioned in Point 7 above, while bank inhouse team or vendor will do the development, project management will be done by the consultant. This includes working with the bank to create test cases, data validation and other support as may be needed.
9	47	Appendix E	Generic query	Does the scope include resolution of stressed assets for retail, SME as well as corporate borrowers or is restricted to any of the above business lines?	It is only to cover Retail and SME segment.
10	47	Appendix E	Bidding for both phase I and phase II	Please help us understand if we are required to bid for both phase I and phase II together, or can we bid for both phases separately. Since the scope of work for Phase II is dependent upon finding in Phase I, the scope and ensuing quotation may vary.	Both phase have to be bid.
11	41	Appendix C	Technical evaluation criteria Bidder should not have any conflict of interest having provided any technology related goods/ services except consulting advisory in past 3 years	Since there is technology revamp as part of the services in the scope, we understand technology consulting services is exempt from the conflict of interest. Please confirm.	All consultancy services are exempted from conflict of interest.
12	46	Appendix E	Phase 1 - scope of work - Risk and Policy Redesign	Kindly clarify the coverage across Retail, Corporate and SME segments as any risk and policy elements across each of the segments would differ	It is only to cover Retail and SME segment.

13	46, 47	Appendix E	Phase 1 & 2 - Scope of work	Request you to please elaborate scope of SARG portfolio (i.e. among Corporate, SME and Retail segments) as processes, recovery efforts, operating model and organization structure parameters would vary basis each of these segments	It is only to cover Retail and SME segment.
14	46	Appendix E Phase 1	Risk and Policy Redesign - Redesign segmented policy for various recovery efforts.	Will the consultant use the existing segments as per SBIs CRM or is the consultant expected to analyze the current customer base and recommend new segments	It is only to cover Retail and SME segment.
15	46	Appendix E Phase 1	Institutionalize redesigned policies in the Bank (on-ground practices, tools, processes dashboards, etc.).	In Phase 1 the consultant will provide a plan for this. The actual institutionalization (or parts of the same) will be carried out in Phase 2	Policy should be institutionalization as part of Phase I. Any quick dashboard improvement should also be covered in Phase I. For long term development of tool or dashboard technology solution will be defined in phase I, supporting actual development is part of Phase II.
16	47	Appendix E Phase 1	Design of MIS and dashboards across existing interfaces.	Consultant will provide MIS and dashboard wireframes only. The actual MIS/dashboard will be delivered by SBI/ vendor. Please confirm	As mentioned in Point 7 above, while bank inhouse team or vendor will do the development, project management will be done by the consultant. This includes working with the bank to create test cases, data validation and other support as may be needed.
17	47	Appendix E Phase 2	Driving change management and implement pilots.	Consultant will be responsible for designing and defining the outcomes of the pilot. The actual implementation of the pilot will be done by the bank. Please confirm	Pilot will need to be implemented in phase I and all india rollout based on Pilot learning will be done in Phase II.
18	47	Appendix E Phase 2	Enhance existing channels and portals of the Bank (e.g., Collections, OTS). Design new channels for various recovery efforts Work with bank to build / revamp technology platforms Evaluation of vendor vs. in-house; working in agile model Design and develop front-end with GITC teams, business and external partners/ fintechs. o Agile squads to be setup for delivery of sprints across the program. Driving change management and on-ground adoption	Consultant will provide recommendations to enhance the existing design. The actual implementation/roll out will be done by a designated vendor/SBI. Please confirm	As mentioned in Point 7 above, while bank inhouse team or vendor will do the development, project management will be done by the consultant. This includes working with the bank to create test cases, data validation and other support as may be needed.
19	46	Appendix E : Scope of Work		Please confirm the advances portfolio covered under the scope (Corporate, SME, Retail & Personal, Agri)	It is only to cover Retail and SME segment.