Response to Pre-Bid Queries
RFP for Engagement of Service provider for Due Diligence of NRI Home Loan customers
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Sl No	RFP Page	RFP Clause no.	RFP Clause	Clarification	Bank's Response
1	55	Appendix-E Scope of Work		Please clarify whether service providers are required to cover all countries globally or whether countries with sanctions, geopolitical restrictions, or regulatory limitations may be excluded	No Change, as per RFP. (NRI Home Loan is available in all Countries).
2	55	Appendix-E Scope of Work		Kindly confirm the list of countries from which NRI applications are currently sourced by SBI.	No Change, as per RFP. (NRI Home Loan is available in all Countries).
3	55	Appendix-E Scope of Work		In case document verification is not legally permissible in certain countries due to local regulations, will such countries be considered out of scope for service delivery obligations?	No Change, as per RFP . (However, Service Providers may indicate list of countries & country Specific services in their Bid)
4	55	Appendix-E Scope of Work		Please clarify whether verification of all listed checks (Passport, Visa, Work Permit, Employment, Income, CIC, National ID, etc.) will be required for every case or only based on SBI's requirement for a specific applicant.	No Change, as per RFP. (Prequisite for all NRI Home Loan)
5	60	Appendix-F Commercial Bid		Can SBI provide the percentage split of expected checks by verification type (Identity Verification, Employment Verification, CIC Report, Business Verification, etc.)?	No Change, as per RFP.
6	58	Payment Schedule		Is there any minimum monthly/annual volume commitment from SBI for the contract period?	No Change, As per RFP.
7	57	Appendix-E Scope of Work	Final verification reports for each loan file shall be delivered within 7-10 days from receipt of the required information/ documentation	Will the 7–10 day TAT exclude delays caused by employers, government agencies, credit bureaus, or third-party response dependencies?	No Change, as per RFP. (TAT is inclusive all these factors)
8	58	Integration / Migration Requirements with existing systems	Service Provider have the technical capability to integrate with Bank's Loan system for data accessing, processing and sharing the reports.	Kindly provide details of SBI's loan origination system and proposed integration methodology (API, SFTP, Portal-based, etc.).	No Change, as per RFP. (Details will be shared with Successful Bidder)
9	58	Integration / Migration Requirements with existing systems	Service Provider have the technical capability to integrate with Bank's Loan system for data accessing, processing and sharing the reports.	Whether this system needs to be implemented with in SBI newtork or can be implemeted at the vendor site (as this will lead to Data protection breaches)	No Change, as per RFP. (Integration with SBI Loan software)
10	116	Data Protection Impact Assessment and Prior Consultation	Processor shall provide reasonable assistance to SBI with any data protection impact assessments, and prior consultations with Supervising Authorities or other competent data privacy authorities, which SBI reasonably considers to be required	Will SBI obtain customer consent for overseas verification and cross-border personal data processing activities?	No Change, as per RFP. (SBI is taking required Consent)
11	55	Appendix-E Scope of Work	Overseas CIC reports etc.	Kindly specify the countries where overseas credit bureau reports are expected and whether SBI has any preferred credit bureau partners.	No Change, as per RFP. (No preferred Credit Bureaus)

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12	57	Description of Deliverables	Comprehensive Report along with verification status of the Indian Passport, Foreign Passport in case of OCI/PIO, OCI/PIO Card, Overseas National Identity Card, Visa, Work Permit, Employment /Business details and Income Documents, Overseas CIC reports etc.	In the event that verification is inconclusive due to non-responsive employers or unavailable government records, will submission of an "Unable to Verify" report be considered compliant?	No Change, as per RFP
13	58	Appendix-F Commercial Bid		Since pricing differs significantly by geography and verification type, will SBI consider separate pricing for high-cost jurisdictions instead of grouping countries under broad regions?	No Change, as per RFP (Commercial Bid as per geogrpahy and Service Wise)
14	78	SUB-CONTRACTING	No sub-contracting of any part of the Services by the Service Provider shall be allowed other than those specifically mentioned in this Agreement or agreed by the Bank in writing	Please clarify whether subcontracting through accredited local verification partners will be permitted for jurisdictions where direct operations are not available.	No Change, as per RFP. (Subcontracting Clause of the RFP)
15	67	Appendix–I Penalties		Kindly confirm that penalties will apply only for delays attributable to the service provider and not for delays from third-party authorities or customer dependencies.	No Change, as per RFP. (Penalties if exceeds presecibed TAT)
16	115	3.2 Security		Please confirm whether SBI requires data storage within India or whether secure processing through global verification networks is acceptable.	No Change, as per RFP.
17	57	Description of Deliverables	The Service Provider shall also submit daily, weekly, and monthly management reports as agreed	Kindly share a sample due diligence report and management MIS format expected under the contract.	No Change, as per RFP. (Required format wil be shared with successful bidders)
18	4	Bank Guarantee	Performance Security in form of BG should be valid for 3 year (s) and three months from the effective date of the Contract from the Successful Bidder.	Considering the contract nature is transaction-based and volume is not guaranteed, request SBI to review and rationalize the Performance BG amount of ₹90 Lakh.	No Change, as per RFP
19	17–18	Clause 17	TC-1 Evaluation	Please clarify whether commercial evaluation will be based on weighted expected country-wise volumes or simple arithmetic average of quoted rates.	No Change, as per RFP (As per Commercial Bid)
20	25	Clause 32	Delay in Performance	Please clarify whether extension of TAT due to reasons beyond the Service Provider's control shall require prior written approval from SBI in each individual case.	No Change, as per RFP. (Penalties will be effective on breach of prescribed TAT)
21	34	Appendix relating to Payment Terms	Payment Terms	Please clarify the payment cycle (monthly/fortnightly), approval process and expected timeline for release of payments after submission of invoices.	No Change, as per RFP.
22	35	Technical Specifications	Integration with Bank's Loan System	Please clarify whether SBI will provide API specifications, sandbox/UAT environment and technical support for integration with the Bank's Loan Management System.	No Change, as per RFP. (API specification will be shared with Successful bidders)

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23	36	Scope of Services	Verification through overseas agencies	Please clarify whether the bidder is free to engage internationally recognized verification partners/credit bureaus for different countries without obtaining separate approval from the Bank.	No Change, as per RFP. (Subcontracting clause of the RFP)
24	36	Scope of Services	Overseas verification	Please clarify whether telephonic/electronic verification is acceptable where physical verification is not feasible due to local laws or geographical limitations.	No Change, as per RFP. (Process as per RFP)
25	36	SLA	Report submission within 7–10 days	Please clarify whether the TAT excludes delays caused due to overseas employers, universities, embassies, government authorities or credit agencies beyond the Service Provider's control.	No Change, as per RFP.
26	60	Appendix-F	Commercial Pricing	Kindly clarify whether repeat verification of the same customer due to revised documents or fresh request shall be treated as a separate billable case.	No Change, as per RFP. (Complete report is treated as one if submitted in Phases)
27	44		Average Annual Turnover Requirement	Considering our successful association with the State Bank of India since 2015 for providing Financial Investigation (FI) services, please clarify whether any relaxation in the prescribed Average Annual Turnover eligibility criterion may be considered for existing service providers with a proven track record with SBI.	No Change, as per RFP.
28	55	Appendix E	Description of Services	Please specify if we can only bid for the overseas CIC reports	No Change, as per RFP. (Seeking all Services)
29	55	Appendix E	Description of Services	Please specify countries for which reports are required?	No Change, as per RFP.
30	55	Appendix E	Description of Services	Will it lead to a disqualification if we are not able to able to provide reports for any one of the countries mentioned in the RFP?	No Change, as per RFP.
31	55	Appendix E	Description of Services	When is SBI looking to go live?	No Change, as per RFP.
32	55	Appendix E	Description of Services	Is local content declaration applicable for only bidding for NRI reports?	No Change, as per RFP.
33	3	S.r no 11	Tender Fee	Is this fees inclusive of GST? if not please specify the GST rate and the GST amount and the final remittance amount	No Change, as per RFP.
34	3	S.r no 13	Bank Guarantee	Trust SBI doesnot have any limitation on which bank's guarntee shall be accepted. Equifax shall issue bank guarantee from HSBC India. Please confirm	No Change, as per RFP. (Understanding is correct)

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35	36	46(VI)	Parties shall fulfil all their respective compliance requirements under the GST law. This shall include (but not be limited to): (a) Bank shall pay GST amount after verifying the details of invoice on GSTR 2B on GSTN portal. (b) In case any credit, refund or other benefit is denied or delayed to the Bank due to any non-compliance of GST Laws by the vendor including but not limited to, failure to upload the details of invoice or any other details of the supply of goods or services, as the case may be, as required under GST Law on the appropriate government's goods and services tax network portal, the failure to pay applicable GST to the Government or due to non-furnishing or furnishing of incorrect or incomplete documents by the party, vendor would reimburse the loss to the Bank including, but not limited to, any tax loss or denial of credit, interest and penalty and reasonable fee for contesting the demand. Amount payable under this clause shall survive irrespective of termination of agreement if the demand pertains to the agreement period. (c) In case of any tax demand or denial of ITC	Clause update recommendation: Parties shall fulfil all their respective compliance requirements under the GST law. This shall include (but not be limited to): (a) Bank shall pay GST amount after verifying the details of invoice on GSTR 2B on GSTN portal no later than 30 days from the date of Invoice. (b) The bank shall take due care before claiming the GST. In case, the bank observes any discrepancy in the invoice, which may result into a rejection of the GST credit, then the bank shall notify to Equifax for such discrepancy. If Equifax fails to rectiffy such discrepancy within the time lines mentioned under GST laws and regulations, and if any credit, refund or other benefit is denied or delayed to the Bank due to any non-compliance of GST Laws by the vendor including but not limited to, failure to upload the details of invoice or any other details of the supply of goods or services, as the case may be, as required under GST Law on the appropriate government's goods and services tax network portal, the failure to pay applicable GST to the Government or due to non-furnishing or furnishing of incorrect or incomplete documents by the party, vendor would reimburse the loss to the Bank including, but limited to, any tax loss or denial of credit. Amount payable under this clause shall survive irrespective of termination of agreement if the demand pertains to the agreement period. (c) In case of any tax demand or denial of ITC or refund or any other benefit by the GST authorities, each party must persue the matter. Both the parties agrees to support each other incase any additional documentations are required to substantiate the transactions before the tax authorities.	No Change, as per RFP.
36	83	13.1	Existing Clause Service Provider shall be paid fees and charges in the manner agreed subject to deduction of income tax thereon wherever required under the provisions of the Income Tax Act by the Bank.	Updated Clause Service Provider shall be paid fees, GST levied and charges in the manner agreed subject to deduction of income tax thereon wherever required under the provisions of the Income Tax Act by the Bank.	No Change, as per RFP.

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37	83	13.4	Existing clause: The Bank may withhold payment of any product/services that it disputes in good faith and may set-off penalty amount or any other amount which Service provider owes to the Bank against amount payable to Service provider under this Agreement	Updated Clause The Bank may withhold payment of any product/services that it disputes in good faith against amount payable to Service provider under this Agreement. Finance Comment: For any amount levied as a penalty, separate invoice should be raised by the bank or the amount can be claimed against the bank guarantee only. There is no right to offset against any other invoice.	No Change, as per RFP.
38	84	13.9	13.9 The company agrees and undertakes to submit copies of all the documents evidencing payment of all statutory dues and payments.	Please share relevance & scope of this clause.	No Change, as per RFP.
39	84	13.1	NIL	Add: The bank agrees to settle all invoices within 30 days from the date of Invoice. Equifax shall levy an interest @1.5% for every month of delay of payment beyond 30 days.	No Change, as per RFP. (Payment plan as per RFP)
40	15, 36	Clause 13(iv) Bid Validity & Fixed Price; Clause 46(iv) Taxes & Duties	Contractual & Risk Query	Will pricing remain fixed for the entire 5-year period despite inflation and regulatory cost increases?	No Change, as per RFP. (SLA for 3 years)
41	15-16, 36	Clause 13(iv) , Clause 46(iv)	Once Purchase Order or Letter of Intent is issued by the Bank, the said price will remain fixed for the entire Contract period and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty. Prices payable to Service Provider as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, any upward revision in Custom duty.	Cost of verification quoted may vary based on geography and OPE as charged by verification authorities and regulatory bodies will be charged on actual and out of pocket expense. While the rates will are fixed for the term of this agreement , the fee quoted will be in USD per case as per corresponding countries however the invoice will be raised to SBI in INR as per agreed exchange rate published on the website of SBI.	No Change, as per RFP.
42	16	15(iv)	Prior to the detailed evaluation, the Bank will determine the responsiveness of each Bid to the RFP. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the RFP in toto, without any deviation.	We may require contractual changes subject to mutual agreement. These changes can be discussed at the time of contracting.	No Change, as per RFP.

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43	23	28(i)	Sub-Contracting is not permitted. However, Bank may permit sub-contracting on case-to case basis at the sole discretion of the Bank. If permitted, the Service Provider shall carry out its standard due diligence process on sub-contracting/ subcontractor.	Given the geographical spread of the SoW in the RFP, sub-contracting, will be required, bidder will seek SBI's approval and follow the prescribed compliance.	No Change, as per RFP.
44	24, 60	Clause 29 (Validity of Agreement – 5 years); Appendix-F (Total Contract Price for 3 years)	Contractual & Risk Query	The agreement period is 5 years, while commercial evaluation uses a 3-year contract price. Please clarify evaluation versus actual contract duration.	No Change, as per RFP. (SLA will be for the 3 years.)
45	26	33(ix)	Service Provider agrees to comply with the guidelines contained in the Bank's IT Outsourcing Policy / IT Procurement Policy or any other relevant policy (is) of the Bank, including any amendment thereto, along with compliance to all the Laws of Land and Statutory/Regulatory rules and regulations in force or as and when enacted during the validity period of the contract	Will we get a copy of all relevant policies, for review?	No Change, as per RFP. (It will be shared with successful bidders.)
46	55	Scope of Work and Payment Schedule - SL No 1	Description of Services	Certain checks requested such as CIC report / Work permit may not be available for verification / validation from country to country due to regulatory restrictions.	No Change, as per RFP. (However, Service Providers may indicate list of countries & country Specific services in their Bid)
47	56	Appendix E , 3	Final verification reports for each loan file shall be delivered within 7-10 days from receipt of the required information/documentation.	We are considering 7-10 days as working days excluding weekends & public holidays), for the purpose of this RFP.	No Change, as per RFP. (Penalties will be effective on breach of prsecibed TAT)
48	57, 67	Appendix-E (TAT Requirement); Appendix-I (Penalties)	Service Levels (TAT)	Delay in response from verification authorities, extended TAT as defined by verification authorities and collection of pending document from SBI / applicant should be accounted for and typically excluded from SLA calculation. Please advice.	No Change, as per RFP.
49	58	Appendix-E, Sl. No. 4 (Integration Requirements)	Technology Integration	What is the expected integration timeline after contract award?	No Change, as per RFP. (Integration will start after issuing work order to successful bidder)

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50	58	Appendix-E, Sl. No. 5 (Escalation Process Requirement)	Operational Governance	Will SBI appoint a central program management team for escalations? Will the bidder be allowed central invoicing provision and payment collections. Will SBI team provide a central team for coordination or will the bidder be expected to co-ordinate with all regional offices.	No Change, as per RFP. (Details of the Nodal official will be shred with the successful bidders and wil be updated from time to time.)
51	58	Appendix-E, Sl. No. 9 (Training)	Operational Governance	How many SBI users are expected to access the platform, frequency for training and SBI location are we expected to train for the service provider?	No Change, as per RFP. (Users may be around 400-500).
52	58, 60-62	Appendix-E, Sl. No. 4; Appendix-F Commercial Pricing	Technology Integration	Will integration costs be borne by the bidder or reimbursed separately?	No Change, as per RFP. (Bidder has to borne)
53	60-62	Appendix-F Commercial Bid Structure	Commercial Clarifications	Cost of verification quoted based on geographies is the applicable service fee quoted by the bidder. Charges and fees levied by verification authorities and regulatory bodies will be charged as Out of Pocket expenses. This may vary depending on country to country.	No Change, as per RFP. (Commercial Bid as per RFP)
54	67, 28	Appendix-I (Penalties); Clause 36 Liquidated Damages	Penalties & Performance	Delay in response from verification authorities, extended TAT as defined by verification authorities and collection of pending document from SBI / applicant should be excluded from SLA calculation. Penalty could be calculated basis achievement/ non achievement of monthly average SLAs to reflect performance and not on case to case basis. Penalty amount for non achievement for monthly SLA could be capped at 5% of the value of all missed TAT cases for the month.	No Change, as per RFP.
55	82	Clause no 12 Right to Audit (Page No-82)	Right to Audit	Any audit shall be subject to the following: (i) the audit shall be restricted to the engagement and shall be conducted with prior reasonable notice (ii) Employer or its authorized representatives shall execute a Non-Disclosure Agreement before such audit which shall govern the conduct of audit and any results thereof; (iii) the auditors or the representatives of Employer for the audit shall not be bidder's competitors; (iv) the audit shall not be conducted more than once in a calendar year and twice in entirety; and (v) any findings during the audit, shall be shared with Employer and be discussed and agreed mutually with Employer and bidder for its closure.	No Change, as per RFP.
56	77	Clause no 6.2.6	Confidentiality	Propose to include: Notwithstanding anything to the contrary, we shall be allowed to retain sufficient documentation as part of our professional records to support and evidence the work performed by us. Such retention shall be subject to obligations of confidentiality.	No Change, as per RFP.

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57	35, 87	Clause 43 (page 35) and Clause 18 (page 87)	Dispute Resolution	In lieu of clause 43 on page 35 and clause 18 on page 87, team to proposes, that all disputes arising between the parties shall be settled amicably through Arbitration as per the Arbitration and Conciliation Act, 1996 and the Arbitrator to be mutually appointed by the parties	No Change, as per RFP.
58	55	Appendix-E – Scope of Work	Verification of Passport, Visa, National ID and Work Permit	The RFP requires verification of Passport, Visa, National ID and Work Permit. Kindly clarify whether SBI will provide access to Government databases, authorized verification APIs or approved third-party data sources, or whether the selected bidder is expected to arrange such access independently.	No Change, as per RFP. (Service Providers have to arrange themshelves)
59	55	Appendix-E – Scope of Work	Submission of verification requests and reports	The RFP does not specify the mechanism for receiving verification requests and submitting reports. Kindly clarify whether SBI will provide APIs, an existing portal or any integration interface, or whether the selected bidder is expected to provide its own platform/interface.	No Change, as per RFP.
60	55	Appendix-E – Scope of Work	Technology Platform	Kindly clarify whether the engagement is purely service-based or whether SBI expects the selected bidder to provide a technology platform/portal for case management, document processing and report submission.	No Change, as per RFP.
61	55	Appendix-E – Scope of Work	Technology Platform	If a technology platform is expected, kindly clarify the preferred deployment model (On-Premise, Private Cloud or Cloud/SaaS).	No Change, as per RFP. (Integration with Loan software or provide the services standalone)
62	55	Appendix-E – Scope of Work	Technology Solution	Kindly clarify whether bidders may use their own AI/ML, OCR, Intelligent Document Processing (IDP) and LLM-based technologies internally for document extraction, fraud detection and workflow automation, subject to SBI's information security and regulatory requirements.	No Change, as per RFP.
63	55	Appendix-E – Scope of Work	Employment & Salary Verification	Kindly clarify the expected methodology for Employment and Salary Verification. Should verification be performed through employer confirmation, payroll verification or any SBI-approved mechanism?	No Change, as per RFP.
64	55	Appendix-E – Scope of Work	Overseas CIC Verification	The RFP requires verification of Overseas Credit Information (CIC) Reports. Kindly clarify the approved Credit Information Companies/Credit Bureaus to be used for different countries. Please also clarify whether SBI will provide access to these credit bureaus or whether the selected bidder is expected to procure access independently. If the bidder is expected to arrange access, kindly confirm whether reports obtained from any legally authorized and recognized credit bureau in the respective country will be acceptable.	No Change, as per RFP. (Service providers should have such arrangements)
65	55	Appendix-E – Scope of Work	Geographical Coverage	Kindly provide the indicative list of countries/geographies where verification services are expected to be provided.	No Change, as per RFP. (NRI Home Loan is available in all Countries)
66	55	Appendix-E – Scope of Work	Due Diligence Report	Kindly clarify whether SBI will provide a standard report template/format for submission of due diligence reports or whether the bidder may submit reports generated through its own platform in an agreed format.	No Change, as per RFP. (Report Format will be shared with successful Bidder.)

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67	44	Appendix-B – Eligibility Criteria	Similar Services Experience	Kindly clarify what constitutes "similar services" under the experience criterion. Will experience in Digital KYC, Video KYC, Identity Verification, AI/ML, Fraud Detection and Digital Onboarding be considered as similar services?	No Change, as per RFP. (Similar Services include the Credential verification of the Customers)
68	45	Appendix-B – Eligibility Criteria	Client References	Kindly clarify whether client references from Private Sector Banks, NBFCs, FinTechs and international financial institutions will be considered towards the client reference requirement.	No Change, as per RFP.
69	55	Appendix-E – Scope of Work	Document Verification	Kindly clarify whether bidders are expected to verify documents issued in local languages and whether translated copies, where available, shall be considered acceptable.	No Change, as per RFP. (Understanding regading local language/translated version is correct)
70	68	Appendix-J – SLA	Re-verification Process	Kindly clarify the process for re-verification or rework requests raised by SBI after submission of the verification report and whether the same will be treated as a new verification request.	No Change, as per RFP. (Every request has unique identifier/refernce numer)
71	55	Appendix-E – Scope of Work	Scope of Verification	Kindly clarify whether the list of documents specified in the RFP is exhaustive for the contract period. In the event SBI introduces additional document types or verification requirements during the tenure of the contract, kindly clarify whether the required APIs/data sources will be provided by SBI or whether the bidder will be expected to arrange such integrations. Please also clarify whether such additions will be treated as a change request.	No Change, as per RFP. (Scope of Work as per RFP)
72		Schedule of Events / Clause 9 (EMD) Page No 12 / Clause 49 Page No 38	EMD of ₹25,00,000 is prescribed.	Our company is registered as a Micro & Small Enterprise (MSE) under Udyam Registration and is also registered with NSIC under the Single Point Registration Scheme for the relevant service category. Kindly clarify whether eligible MSE/NSIC registered bidders are exempt from submission of Earnest Money Deposit (EMD) under this RFP. If yes, kindly specify the documentary evidence required.	No Change, as per RFP.
73		Clause 49 Page No 38– Exemption ofEMD and Tender Fee	Tender Fee of ₹20,000 is prescribed.	Kindly confirm whether eligible NSIC/Udyam registered MSE bidders are also exempt from payment of Tender Fee under this tender.	No Change, as per RFP.
74		Appendix-B Page No 44 (Eligibility Criteria)	Turnover and experience criteria prescribed.	Kindly clarify whether relaxation in prior turnover and prior experience criteria is available to eligible Micro & Small Enterprises in accordance with the Government of India Public Procurement Policy for MSEs, 2012 (as amended) and Rule 170 of the General Financial Rules, 2017. If applicable, kindly specify the extent of such relaxation.	No Change as per RFP (Turnover,Experience and Exemption as per RFP)
75		Appendix-B Page No 44 / Eligibility Documents	Eligibility documentation.	Kindly confirm whether submission of a valid Udyam Registration Certificate along with a valid NSIC Single Point Registration Certificate shall be sufficient to claim the applicable exemptions and relaxations available to MSE bidders under this tender.	No Change, as per RFP.

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76	81	11	Compliance with Laws	Since EAPL is an Indian entity hence we will be able to comply with Indian Laws only	No Change, as per RFP. (Laws related with work undertaken have to be complied with)
77	26	33 vi	Service Provider shall report the incidents, including cyber incidents and those resulting in disruption of service and data loss/ leakage immediately but not later than one hour of detection.	Amend to "...immediately but not later than 2 hours of confirming a material information security incident impacting Bank Data.	No Change, as per RFP.
78	74-75	5.14	The Service Provider undertakes to keep and store all true photocopies/copies in electronic form of all Verification reports, submitted to SBI, in safe custody for an initial period of 6 months.	Can SBI clarify if a "zero-retention / immediate purge" policy can be adopted post-successful delivery and acknowledgement of reports by the Bank?	No Change, as per RFP.
79	22-23 & 82	27.i	The Selected Bidder... shall be subject to annual audit by internal/external Auditors appointed by the Bank... The bank shall have the right to conduct audits on the Service Provider.	We can Provide ISO 27001 Certificate as an assurance	No Change, as per RFP.