

Pre-Bid Queries and Response Dated: 04/11/2025

Ref: SBI/GITC/IT-CORE BANKING TECH REVAMP/2025/2026/1405 Dated: 23/10/2025

REQUEST FOR PROPOSAL FOR SELECTION OF CONSULTANT FOR CORE BANKING SOLUTION (CBS) PLATFORM MIGRATION

Sl. No.	RFP Page No.	RFP Clause No.	Existing Clause	Query/ Suggestion	Bank Response
1	15	DEADLINE FOR SUBMISSION OF BIDS	General	We understand that only EMD Bank Guarantee and Pre-Contract Integrity Pact are required to be submitted in hardcopy before the date & time for submission. All other technical and commercial documents are required to be submitted on ONLINE model only. Kindly confirm our understanding	Yes
2	44	Appendix-B Bidder's Eligibility Criteria	Clause 5	Please confirm if foreign credentials can be submitted. Additionally, pls allow for submission of case study/ self-declaration in case of foreign credentials	Yes, if it aligns with the criteria outlined in the RFP
3	45	Appendix-B Bidder's Eligibility Criteria	Clause 10	Please confirm if foreign credentials can be submitted. Additionally, pls allow for submission of case study/ self-declaration in case of foreign credentials	Yes, if it aligns with the criteria outlined in the RFP
4	46	Appendix-B Bidder's Eligibility Criteria	Clause 11	Please confirm if foreign credentials can be submitted. Additionally, pls allow for submission of case study/ self-declaration in case of foreign credentials	Yes, if it aligns with the criteria outlined in the RFP
5	46	Appendix-B Bidder's Eligibility Criteria	Clause 12	Please confirm if foreign credentials can be submitted. Additionally, pls allow for submission of case study/ self-declaration in case of foreign credentials	Yes, if it aligns with the criteria outlined in the RFP
6	48	Appendix-C Technical Eligibility Criteria	Clause 1	Please confirm if foreign credentials can be submitted. Additionally, pls allow for submission of case study/ self-declaration in case of foreign credentials	Yes, if it aligns with the criteria outlined in the RFP
7	53	Resource Qualification (All)	General	Documents to be submitted include PO & Client References. Resource experience includes experience as part of previous organizations and submission of PO or client references will not be possible. We request you to please accept self-declaration for the same	Self-declaration on the letter head of the firm ,duly signed by authorised signatory ,who will be responsible for authenticity of the information submitted, will be permitted. During evaluation if any deviation is observed, then the bidder will be disqualified.
8	58	ROLES & RESPONSIBILITIES OF THE CONSULTANT; PMO	Training end-users and client staff on how to effectively utilize new systems and provide ongoing support as needed	We understand that the scope for training will be added as part of the RFP prepared by the consultant and shall be taken up by the selected bidder	The same should be included as a part of the RFP for the selection of infrastructure procurement.
9	58	ROLES & RESPONSIBILITIES OF THE CONSULTANT; PMO	End to End preparation of SOPs, Manuals, Documentation, Interface and Architecture diagrams, Runbooks	We understand that the scope for preparation of SOPs, Manuals, Documentation, Interface and Architecture diagrams, Runbooks will be added as part of the RFP prepared by the consultant and shall be taken up by the selected bidder	Preparation and validation of the same will be the responsibility of the consultant.
10	60	ROLES & RESPONSIBILITIES OF THE CONSULTANT; Change Management & Trainings	Conduct end-user training sessions for bank staff on the new CBS platform	Is this a part of consultant's scope or in-scope of the selected vendor (that consultant will assist in selecting through RFP)	The same should be included as a part of the RFP for the selection of infrastructure procurement.
11	60	ROLES & RESPONSIBILITIES OF THE CONSULTANT; Innovation & Transformation	Implement end-to-end monitoring, alerting, predictive analytics	Are we required to propose predictive analytics tools?	Yes, the tools required as a scope of the RFP to be proposed by the consultant along with the technical and commercial comparison.
12	63	Appendix E- Scope of Work; Description of Services	The Core Banking Solution (CBS) is hosted on HP-UX operating system that is approaching end-of-support (EOS). Therefore, it is imperative to migrate the CBS to an alternate platform which suits the best in terms of support, performance and scalability (both for Application and Database layers).	Is there any particular reason for not considering hardware upgrade?	Please be guided by the scope of RFP.
13	64	Appendix E- Scope of Work; Description of Services	Benchmarking	Is hardware benchmarking of the new selected infrastructure a part of our scope?	Yes, along with the selected Vendor and OEMs.
14	71	Track II (Project Closure and Core Modernization)	Post Migration Audit Report of both App and DB layers including implementation of One Observability solution	Will SBI provide requisite tools required for post migration audit?	No, the consultant to bring suitable tools.
15	75	Appendix F- Price Bid	General	Amount quoted by us should be inclusive or exclusive of OPEs?	Inclusive of OPEs.
16	79	Appendix H- Penalties	The Consultant shall be liable to pay penalty of a sum equivalent to 10% of Milestone bill payable for delay of 10 working days beyond the agreed upon timelines of the deliverables. The total such penalties will however not exceed 20% of total Project Cost.	We request you to kindly cap the penalties at 10% of the total Project cost	No Change, as per RFP.
17		General	General- Annexures/ Appendix	Please confirm on the list of Appendix/ Annexure that we are required to submit as part of technical bid and the ones we are required to submit/ sign post selection	Please be guided by the scope of RFP and submit accordingly.
18	73	Appendix E - Section 7 Payment Schedule Clause 6 - 11	6. Infrastructure commissioning and confirmation Report, Testing & Validation Reports for Application - 10% 7. Application Migration onto New Infrastructure along with the Monitoring Tools - 15% 8. Infrastructure commissioning and confirmation Report, Testing & Validation Reports for Database - 10% 9. Database Migration onto New Infrastructure along with the Monitoring Tools - 15% 10. DC, NDC, DR, NDR setup to be tested (Switchover/Switchback) within 2 months post implementation of Application and Database infrastructure - 5% 11. Final Report: Final Project Closure Report after completion of the project and the project timeline (24 Months) - 10%	For the requested items like Infrastructure provisioning, Infrastructure readiness, Database setup, or application migration are dependent on 3rd party execution, hence may kindly request the bank to revise the payment milestone based on consultant scope and efforts	Please be guided by the Penalties Clause of the RFP.
19	74	Appendix E - Section 7 Payment Schedule Note - 6	The Bank will take into consideration leaves due to personal reasons, training requirements for consultants. While conducting this, total leaves/absence of maximum 12 days per member of team during the engagement period will be allowed, including both for leaves and training.	In accordance with the government labour laws we request you to revisit the maximum leaves/absence per member according to the minimum statutory requirement of leaves. The consultant will ensure appropriate leave cover is provided without impact on deliverable/work. Eg. For Maharashtra the minimum statutory requirement is 15 days earned leave and 8 days sickness leave.	The same will be considered, as per the minimum statutory requirement.
20	55	Appendix C Key Personnel Technical Consultant	Minimum years of experience - 12 years for 5 technical consultants	As the scope of the project requires diversified technical and project management capabilities and considering the richness of the skill-set required, we request the bank to revisit the minimum years of experience for Technical Consultants based on market benchmarks and allow for consultants between 5-12 years of relevant experience	Please refer to the Corrigendum.

21	19	Section 19 (ii)	<p>i. Verification of local content The 'Class-I local supplier' / 'Class-II local supplier' at the time of submission of bid shall be required to provide a certificate as per Appendix-0 from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content requirement for 'Class-I local supplier' / 'Class-II local supplier' as the case may be.</p>	<p>The Appendix-0 mentions two templates, one certified by auditor/CA on Page 153 and another which is self-certified on Page 154. Can we only provide the self-certificate and what are the conditions to be eligible for self-certification?</p>	<p>Certificate of local content can be signed by Statutory Auditor/Cost Auditor or Self Certified on company letter head as specified in the RFP.</p>
22	23 and 104	27 and 20. Audit	<p>i. The Selected Bidder (Service Provider) shall be subject to annual audit by internal/ external Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of Services provided to the Bank and Service Provider is required to submit such certification by such Auditors to the Bank. Service Provider and or his / their outsourced agents / sub – contractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by Service Provider. Service Provider shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank. Except for the audit done by Reserve Bank of India or any statutory/regulatory authority, the Bank shall provide reasonable notice not less than 7 (seven) days to Service Provider before such audit and same shall be conducted during normal business hours. ii. Where any deficiency has been observed during audit of Service Provider on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, Service Provider shall correct/revise the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by Service Provider shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed. iii. Service Provider further agrees that whenever required by the Bank, it will furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/Reserve Bank of India and/or any regulatory authority(ies). The Bank reserves the right to call for and/or retain any relevant information /audit reports on financial and security review with their findings undertaken by Service Provider. However, Service Provider shall not be obligated to provide records/data not related to Services under the Agreement (e.g. internal cost breakup etc.).</p>	<p>Due to our confidentiality obligations to our other clients, and consistent with our policy against disclosure of Firm financial information, we do not generally permit clients or other third parties to audit/inspect our site, books and records. In addition, given that we will charge SBI a fixed fee instead of time cost, we believe that records of time charges and cost are not applicable. Accordingly, we request to: Replace existing clauses by the following:- "(i) SBI shall, in accordance with McKinsey's document retention policies, establish and maintain a secure file containing a copy of any presentation, progress review, report or other document furnished to SBI by McKinsey in connection with the Services, together with any working papers necessary to support its conclusions or analyses (collectively, the "Working Papers File"). SBI may, at its own cost, inspect the Working Papers File at any time, during the twenty-four (24) month period from the end of the calendar year in which the relevant Services are completed or terminated, solely for the purpose of determining whether McKinsey performed the Services in accordance with the Contract. Any information furnished in connection with this provision shall be kept confidential in accordance with this Agreement. (ii) Client shall promptly, and no later than three (3) months after McKinsey's performance of the Services, notify McKinsey in writing of any issues or concerns it may have about McKinsey's compliance with the terms of this Agreement, and McKinsey will use reasonable and diligent efforts to address such issues or concerns, including providing SBI with such documents as may be reasonably necessary to confirm that the Consultant has satisfied its obligations under this Agreement. Any information furnished in connection with this provision shall be kept confidential in accordance with this Agreement."</p>	<p>No Change, as per RFP.</p>
23	24 and 103	30. Limitation of Liability and 18.3 (iv) Limitation on Liability	<p>iii. (d) Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the Bank, provided such guidelines were brought to the notice of Service Provider.</p>	<p>Please note that this is outside our Firm's expertise to provide any legal advice as we are not professional qualified to do the same. Accordingly, request you to please delete sub-clause (iv).</p>	<p>No Change, as per RFP.</p>
24	27 and 92	35. Intellectual Property Rights and Clause 8. Intellectual Property Rights	<p>35. and 8. (vi) All Work Product prepared by the Service Provider in performing the Services shall become and remain the sole and exclusive property of the Bank and all Intellectual Property Rights in such Work Product shall vest with the Bank. Any Work Product, of which the ownership or the Intellectual Property Rights do not vest with the Bank under law, shall automatically stand assigned to the Bank as and when such Work Product is created and Service Provider agrees to execute all papers and to perform such other acts as the Bank may deem necessary to secure its rights herein assigned by Service Provider. The Work Product shall not be used for any purpose other than intended under the scope of work, without prior written consent of the Bank. (vi) In the event that Service Provider integrates any work that was previously created by Service Provider into any Work Product, Service Provider shall grant to, and the Bank is hereby granted, a worldwide, royalty-free, perpetual, irrevocable license to utilize the incorporated items, including, but not limited to, any and all copyrights, patents, designs, trade secrets, trademarks or other Intellectual Property Rights, in connection with the Work Product.</p>	<p>As a result of extensive knowledge-building efforts, and in the course of serving clients, we gain a broad base of knowledge about various industries, and we use, improve and develop conceptual frameworks, approaches, generic industry perspectives, and other ways of thinking about issues and opportunities relevant to those industries. These problem-solving tools do not contain the confidential information of any particular company, and we bring them to each new engagement and continue to build and expand on them in each engagement. We are able to use these problem-solving tools to serve our clients because we have retained ownership of them. We are happy to license our intellectual property to clients as appropriate, including our pre-existing intellectual property where necessary, provided it is used for SBI's internal use. We do ask that such intellectual property is not sub-licensed to a third party without our consent. Subject to our ownership of our tools and any improvements to them, we agree that clients will own all of the materials we give to them in the course of providing our services. In the event external use of the content of such materials is contemplated references to McKinsey should be removed and clients should make no attribution to McKinsey without our prior written consent. We respect the intellectual property rights of third parties and highly value our relationships with our own data sources. We therefore ensure that we have all appropriate licenses in place with external data providers to enable us to use such information in connection with our consulting services to clients. Effective client service usually requires our access to our clients' confidential information. We recognize that clients entrust such information to us with the expectation that we handle it carefully and professionally. We are committed to meeting the highest professional standards in protecting such confidential information. Accordingly, we will never disclose client confidential information, materials that we develop from client confidential sources, or information that we believe conveys significant competitive advantage, to anyone outside our firm without the relevant client's prior consent, except in the unusual circumstance when we are legally compelled to do so. Furthermore, we only use such client confidential information in connection with consulting services for that client. Among these responsibilities is the vigorous protection of confidential client information. In addition, all McKinsey consultants are asked to acknowledge their understanding of this responsibility by signing a "Proprietary and Confidential Information Agreement".</p>	<p>No Change, as per RFP.</p>
25	29 and 102	37. Conflict of Interest and Clause 17. Conflict of Interest	<p>(g) A Bidder who has been engaged by the Bank to provide goods or works or services for a project, and its Members or Associates, will be disqualified from providing consulting services for the same project save and except as provided herein; conversely, a firm hired to provide consulting services for the preparation or implementation of a project, and its Members or Associates, will be disqualified from subsequently providing goods or works or services related to the same project. (re) A Bidder eventually appointed to provide consultancy services for this Project, and its Associates, shall be disqualified from subsequently providing goods or works or services related to the Project and any breach of this obligation shall be construed as Conflict of Interest; provided that the restriction herein shall not apply after a period of 5 (five) years from the completion of this assignment or to consulting assignments granted by the Bank at any time; provided further that this restriction shall not apply to consultancy/ advisory services performed for the Bank in connection with this Consultancy or to any subsequent consultancy/ advisory services performed for the Bank in accordance with the respective RFP or proposals.</p>	<p>It is the Firm's long-standing practice to serve competitors. Accordingly, please delete 36(i)(g) and (iv). If that is not possible, then please add the following provision: "Notwithstanding anything contained in the RFP, It is Consultant's long-standing policy to serve competing clients and clients with potentially conflicting interests as well as counter-parties in merger, acquisition and alliance opportunities, and to do so without compromising Consultant's professional responsibility to maintain the confidentiality of client information. Consistent with such practice and Consultant's confidentiality obligations to its other clients, Consultant is not able to advise or consult with Client about Consultant's serving Client's competitors or other parties."</p>	<p>No Change, as per RFP.</p>

26	34	39. TERMINATION FOR DEFAULT	If the Contract is terminated under any termination clause, Service Provider shall handover all documents / executable / Bank's data or any other relevant information to the Bank in timely manner and in proper format as per scope of this RFP and shall also support the orderly transition to another vendor or to the Bank.	We would like to add the following proviso to this clause: " Provided that, parties may retain 1 copy of the all documents strictly for compliance purposes."	No Change, as per RFP.
27	92	7.1.4 FEES, TAXES DUTIES AND PAYMENTS	The Bank may withhold payment of any 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. However, before levying penalty or recovery of any damages, the Bank shall provide a written notice to Service Provider indicating the reasons for such penalty or recovery of damages. Service Provider shall have the liberty to present its case in writing together with documentary evidences, if any, within 21 (twenty one) days. Penalty or damages, if any, recoverable from Service Provider shall be recovered by the Bank through a credit note or revised invoices. In case Service Provider fails to issue credit note/ revised invoice, the Bank shall have right to withhold the payment or set-off penal amount from current	Please delete this provision. We fully stand behind the commitments that McKinsey makes in terms of ensuring that the deliverables of the project are completed within the timeframe and resources set out in our proposal. It's our Firm's policy not to agree to any deduction provision or alike. We therefore request the deletion of the clause. There are already provisions for penalties and liquidated damages addressing the same issue, which will be charged to us in a relevant defect.	No Change, as per RFP.
28	100	14 Compliance with Laws	14.1 Service Provider agrees and declares that it shall be the sole responsibility of Service Provider to comply with the provisions of all the applicable laws, concerning or in relation to rendering of Services by Service Provider as envisaged under this agreement. 14.2 Service Provider shall procure and maintain all necessary licenses, permissions, approvals from the relevant authorities under the applicable laws throughout the currency of this Agreement, require for performing the Services under this Agreement.	Please note that this is outside our Firm's expertise to provide any legal advice as we are not professional qualified to do the same. We do not hold a license from the Bar Council of India. Accordingly, request you to please delete sub-clauses 14.1 and 14.2.	No Change, as per RFP.
29	101	16 General Indemnity	16. GENERAL INDEMNITY 16.1 Service Provider agrees and hereby keeps the Bank indemnified against all claims, actions, loss, damages, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Bank may suffer or incur on account of (i) Services Provider's breach of its warranties, covenants, responsibilities or obligations; or (ii) breach of confidentiality obligations mentioned in this Agreement; or (iii) any wilful misconduct and gross negligent acts on the part of employees, agents, representatives or sub-contractors (if allowed) of Service Provider. Service Provider agrees to make good the loss suffered by the Bank. 16.2 Service Provider shall be responsible for accuracy of the documents drafted and/ or vetted and data collected by it directly or procured from other agencies/authorities, estimates and all other details prepared by it as part of its Services. Subject to the provisions of Clause 18, it shall indemnify the Bank against any inaccuracy in its work which might surface during implementation of the project, if such inaccuracy is the result of any negligence or inadequate due diligence on part of Service Provider or arises out of its failure to conform to good industry practice. Service Provider shall also be responsible for promptly correcting, at its own cost and risk, the documents including such inaccuracy	Request to please make indemnity obligations as reciprocal. Accordingly, please add the following provision: The Bank agrees and hereby keeps the Service Provider indemnified against all claims, actions, loss, damages, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the Service Provider may suffer or incur on account of (i) Bank's breach of its warranties, covenants, responsibilities or obligations; or (ii) breach of confidentiality obligations mentioned in this Agreement; or (iii) any wilful misconduct and gross negligent acts on the part of employees, agents, representatives or sub-contractors of the Bank. Bank agrees to make good the loss suffered by the Service Provider.	No Change, as per RFP.
30	41	Appendix B - SL No 9. Head of Compliance	Bidder should specifically certify in Appendix A in this regard. An authorised official's certificate to be countersigned by the Head of Compliance Department of the Entity.	We request if we could provided a certificate signed by a duly authorised Partner of the Firm	Person duly authorised to sign the bid.
31	146	6. Fall Clause	The BIDDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems at a price lower than that offered in the present Bid in respect of any other Ministry/Department of the Government of India or PSU or any other Bank and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU or a Bank at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.	A fall clause is a commercial clause and is not typical of Integrity Pacts. Commercial negotiation on rates and fee are separate from our commitment made in the Integrity Pact. Further, each engagement is unique and it is not possible to compare the offerings in one engagement with another due to nature of work, scope, volume, scale etc. Therefore, we request that this clause is deleted.	No Change, as per RFP.
32	48	Appendix C- Technical Eligibility Criteria- SL No. 1	Experience of the company / firm: Experience of handling Core Technical Transformation of core processes related consulting services in the BFSI Sector. Criteria Marks (a) Experience in 4 or more such projects - 25 Marks (b) Experience in 3 or more such projects - 20 Marks (c) Experience in 2 such projects -15 Marks Project Cost: 5 Crore and above/ Per Project and Project Client: Balance sheet size of the client should be 5 lakh Crore and above / Per Project. The project should have been executed in last 10 years.	We request the Bank to kindly consider a relaxation by modifying the below clause to- Project Cost: 5 Crore and above/ Per Project and Project Client: Balance sheet size of the client should be 3 lakh Crore and above / Per Project.	Please refer to the Corrigendum.
33	53 to 57	Appendix C- Technical Eligibility Criteria- SL No. 2 and (B) Conditions of Eligibility for Key Personnel	SLNo. 2 - Quality of Team - (PMO Lead, Technical Lead and Application Architect, Database & Infrastructure Architect) proposed to be assigned to this project. (B) Conditions of Eligibility for Key Personnel: The Key Personnel must fulfill the following conditions of Eligibility	We request the Bank to kindly clarify how both the following parameters will be considered for the technical evaluation and scoring of the proposed resource profiles: 1. Appendix C – Technical Eligibility Criteria, SL No. 2 2. (B) – Conditions of Eligibility for Key Personnel (pages 53 to 57)	Evaluation will be based on presentation , documentary evidencing and interaction.
34	52, 53	Appendix C- Technical Eligibility Criteria - (B) Conditions of Eligibility for Key Personnel: The Key Personnel must fulfill the following conditions of Eligibility: -	Documents to be submitted • Qualification documents • Experience documents • PO • Client References	We wish to highlight that submission of Purchase Orders (POs) and client references related to the project size and cost that the individual resources have worked on will not be feasible. This is because the proposed resources may have gained relevant experience either while working with the bidder firm or during their previous employment with other organizations. Additionally, it will not be possible to provide Purchase Orders (POs) for projects that the bidder has delivered to its clients. In this regard, we request the Bank to kindly consider allowing a self-declaration from the bidder firm for validating the resources' relevant experience and the projects the resources would have worked on.	Self-declaration on the letter head of the firm ,duly signed by authorised signatory ,who will be responsible for authenticity of the information submitted, will be permitted. During evaluation if any deviation is observed, then the bidder will be disqualified.

35	52	Appendix C- Technical Eligibility Criteria- Team Size Requirement# (Minimum)	<p>Sr. No. Type of services / Items/ Role</p> <p>No of Resources</p> <p>1. PMO Leader- 1</p> <p>2. Technical Leader- 2</p> <p>3. Senior Technical Consultant</p> <p>i. Application Architect -1</p> <p>ii. Database Architect - 2</p> <p>iii. Infrastructure Architect - 2</p> <p>Total Resources - 8</p>	<p>As per our understanding, the requirement for two Technical Leaders comprises one India-based resource and one Global resource.</p> <p>We understand that the India-based resource will be deployed onsite, while the Bank requires deep global expertise for the project. The global resource can be deployed remotely or onsite as and when needed, and the Bank does not require a global expert to be deployed full-time at the Bank's premises.</p> <p>We request the Bank to kindly confirm whether our understanding is correct.</p>	<p>All the 8 resources to be deployed full-time at the Bank's premises.</p> <p>Additionally, the Global support to be accessible to onsite team as and when required.</p> <p>The resources will be working as per SBI's work calendar.</p> <p>Partial onboarding is not acceptable.</p>
36	68	Appendix E- Scope of Work and Payment Schedule - 10. Monitoring Solution Implementation	<p>• Ensure Implementation of recommended monitoring solution covering CBS application & Infrastructure with end-to-end visibility.</p>	<p>We assume the following:</p> <p>1. The monitoring solution will be required to integrate with the new infrastructure introduced as part of this project.</p> <p>2. Preparation of the RFP for selecting the recommended monitoring solution and its System Integrator will not be within the scope of this engagement. However, during the implementation phase, the selected bidder will be responsible for activities such as solution review, PMO support, post-implementation review, and stabilization.</p> <p>We request the Bank to kindly confirm whether our understanding is correct.</p>	<p>1. Yes.</p> <p>2. The Consultant to recommend and ensure end to end implementation of the recommended monitoring solution with the technical and commercial comparison..</p>
37	25	32. DELAY IN SERVICE PROVIDER'S PERFORMANCE:	<p>If at any time during performance of the Contract, Service Provider should encounter conditions impeding timely delivery and performance of Services, Service Provider shall promptly notify the Bank in writing of the fact of the delay, it's likely duration and cause(s). As soon as practicable after receipt of Service Provider's notice, the Bank shall evaluate the situation and may, at its discretion, extend Service Providers' time for performance, in which case, the extension shall be ratified by the parties by amendment of the Contract.</p>	<p>We request the Bank to confirm that:</p> <p>a) Delays caused by factors beyond the Service Provider's reasonable control (such as approvals, or Bank-side readiness) will not attract penalties or be treated as default.</p> <p>b) The Bank will provide a mutually agreed written extension of timelines under such circumstances.</p> <p>c) In case the contract period or project timelines extend due to reasons beyond the Service Provider's control, such extensions will be managed through a mutually agreed Change Request (CR). Such CR shall define both time and cost implications.</p>	<p>a) Please be guided by the Penalty Clause of the RFP.</p> <p>b) The Bank will decide on the extension of timelines if necessitated.</p> <p>c) There will be no change request. The consultant to holistically understand the scope of the RFP and bid accordingly.</p>
38	26	34. TECHNICAL DOCUMENTATION: (DELETE, WHICHEVER IS NOT APPLICABLE)	<p>i. Service Provider shall provide documents related to review records/ Test Bug Reports/ Root Cause Analysis Report, list of all Product components, list of all dependent/external modules and list of all documents relating to traceability of service level failure as and when applicable.</p> <p>ii. Service Provider shall also provide the MIS reports, data flow documents, data register etc as per requirements of the Bank. Any level/ version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by Service Provider to the Bank, free of cost in timely manner.</p>	<p>The clause covers aspects such as Test Bug Reports, Product Components, and Dependent Modules, which are typically relevant for application development or product implementation scopes. Is the understanding correct that only documentation related to project deliverables (e.g., assessment reports, migration strategy, risk register, and status/MIS reports) would be applicable.</p> <p>We request the Bank to kindly confirm this understanding and specify if any additional documentation deliverables are expected from the consultant under this clause.</p>	<p>The documentation related to project deliverables (e.g., assessment reports, migration strategy, risk register, and status/MIS reports etc) and any other documents required to fulfil the scope of the RFP.</p>
39	27, 28	35	<p>35. Intellectual Property Rights and Ownership:</p> <p>vi. All Work Product prepared by the Service Provider in performing the Services shall become and remain the sole and exclusive property of the Bank and all Intellectual Property Rights in such Work Product shall vest with the Bank. Any Work Product, of which the ownership or the Intellectual Property Rights do not vest with the Bank under law, shall automatically stand assigned to the Bank as and when such Work Product is created and Service Provider agrees to execute all papers and to perform such other acts as the Bank may deem necessary to secure its rights herein assigned by Service Provider. The Work Product shall not be used for any purpose other than intended under the scope of work, without prior written consent of the Bank.</p>	<p>We request the Bank to clarify whether the consultant will retain any rights to pre-existing methodologies or frameworks used, or if all deliverables, including such frameworks, are to be assigned entirely to SBI.</p>	<p>No Change, as per RFP.</p>
40	28	36	<p>36. Liquidated Damages</p> <p>If Service Provider fails to deliver and perform any or all the Services within the stipulated time, schedule as specified in this RFP/Agreement, the Bank may, without prejudice to its other remedies under the RFP/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 5% of total Project Cost.</p> <p>Once the maximum deduction is reached, the Bank may consider termination of the Agreement.</p>	<p>We request the Bank to clarify whether this is in addition to the penalties, or if the total penalty and LD will be combined. Kindly confirm how multiple penalties across clauses are intended to interact.</p>	<p>No Change, as per RFP.</p>
41	36	45	<p>Applicable Law</p> <p>The Contract shall be interpreted in accordance with the laws of the Union of India and shall be subjected to the exclusive jurisdiction of courts at Mumbai.</p>	<p>We request the Bank to confirm which dispute resolution mechanism will be applicable (e.g., Court or Arbitration, and the location), and whether there is a provision for escalation prior to initiating formal proceedings.</p>	<p>Please refer to the RFP Point No. 43 DISPUTES RESOLUTION.</p>
42	23	27	<p>Right to Audit</p> <p>The Selected Bidder (Service Provider) shall be subject to annual audit by internal/ external</p>	<p>Please confirm expected audit frequency and whether audits will cover off-shore delivery centers.</p>	<p>As per the Bank's discretion and regulatory requirements.</p>
43	108	40	<p>Force Majeure</p>	<p>We request the Bank to clarify the process for settlement of payments for work completed in the event of force majeure, as well as the timelines and procedures for handover and transition.</p>	<p>Please refer to the RFP Point No. 23 FORCE MAJEURE.</p>

44	104	20	Right to Audit It is agreed by and between the parties that Service Provider shall be subject to annual audit by internal/ external Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products and Services etc. provided to the Bank and Service Provider shall submit such certification by such Auditors to the Bank. Service Provider and or his / their outsourced agents / sub - contractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by Service Provider. Service Provider shall, whenever required by such Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank. Except for the audit done by Reserve Bank of India or any statutory/regulatory authority, the Bank shall provide reasonable notice not less than 7 (seven) days to Service Provider before such audit and same shall be conducted during normal business hours.	We request the Bank to kindly provide clarification on the specific examples or categories of "risk parameters" in the context of Analytics/AI & ML services (e.g., model validation scorecards, data masking efficacy, adherence to MLOps standards) that will be used by the Bank and its auditors to assess the deliverables and the Service Provider's performance.	No Change, as per RFP.
45	58	ROLES & RESPONSIBILITIES OF THE CONSULTANT, 2. Migration Strategy & Roadmap	RFP preparation covering application, database, and infrastructure requirements based on existing volume as well as future growth	With note that the scope of work under the RFP indicates certain services such as RFP preparation. Please note that since we cannot provide any legal services, directly or indirectly to our clients, team to clarify the same to the client and propose inclusion of the below clause: <i>"Notwithstanding anything to the contrary, kindly note that we do not provide any legal services directly or indirectly since we are not permitted to provide the same. Our scope is limited to technical/commercial aspect and our services will not include provision of any legal services or legal advice. No work performed by our employees shall be construed as legal service/legal advice."</i>	No Change, as per RFP.
46	23, 104, 122, 160	Clause 27 ('Right to Audit') on Page 23, Clause 20 ('Right to Audit') on Page 104 and Clause 3.8 on Page 122 and Page 160	-	Please include the following as part of the proposal: "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) Bank or its authorized representatives shall execute a Non-Disclosure Agreement before such audit which shall govern the conduct of the audit and any results thereof; (iii) the auditors or the representatives of Bank for the audit shall not be the Service Provider'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 the Service Provider and be discussed and agreed mutually between Bank and the Service Provider for its closure."	No Change, as per RFP.
47	52	Appendix-C, Team Size Requirement	The bidder should make available the above-mentioned 8 key resources onsite...	Please confirm if all 8 resources are expected to be deployed full-time onsite for the entire 24-month duration or if a phased deployment is acceptable. Also, please confirm if these resources will be working 8X5 or as per SBI's work calendar.	All the 8 resources to be deployed full-time at the Bank's premises. The resources will be working as per SBI's work calendar. Partial onboarding is not acceptable.
48	53	Appendix-C, Key Personnel	PMO Leader: 15+ years experience...	Kindly clarify if the PMO Leader is expected to be physically present at SBI premises throughout or can operate in a hybrid model.	All the 8 resources to be deployed full-time at the Bank's premises. The resources will be working as per SBI's work calendar. Partial onboarding is not acceptable.
49	61	Appendix-C, Clause E	The consultant should onboard all its team members within 15 Calendar days from the date of issuance of PO.	Please confirm if partial onboarding (e.g., PMO + Infra Architect first) is acceptable based on project phase, or if all 8 resources must be onboarded simultaneously.	All the 8 resources to be deployed full-time at the Bank's premises. The resources will be working as per SBI's work calendar. Partial onboarding is not acceptable.
50	61	Appendix-C, Clause G	One candidate is not permitted to attend interview for multiple positions.	Please confirm if this restriction applies only to key roles or to all proposed resources including support personnel.	Applicable for all resources.
51	61	Appendix-C, Clause H	Work location will be in Navi Mumbai...	Please confirm if any remote work flexibility is allowed for non-critical roles (e.g., documentation, compliance advisory) during non-peak phases.	All the 8 resources to be deployed full-time at the Bank's premises. The resources will be working as per SBI's work calendar. Partial onboarding is not acceptable.
52	61	Appendix-C, Clause J	On-boarded resources shall have to submit weekly status report...	Please confirm if the Bank will provide a standard reporting format or if the consultant is expected to define and propose one.	The consultant to follow the template as per the industry best practices.
53	64	Appendix-E, ToR, Clause 1	Assess All CBS deployment environments...	Please confirm the number of environments and their respective locations (PR, NR, DR, NDR) to be covered under assessment.	The current CBS setup covers 3 prod sites PR, NR and DR. The proposed CBS setup will be having 4 prod sites (PR, NR, DR and NDR) and 1 Production equivalent PT site.
54	65	APPENDIX-E (Scope of Work)	Current Infrastructure Assessment	There should be SPOC to provide all the relevant documents (related to CBS, Dev, Ops, Tech Ops, current Non-Prod setups etc.) for understanding the current architecture and provide clarifications to queries if any, during exploring of existing architecture.	Yes
55	65	APPENDIX-E (Scope of Work)	Current Infrastructure Assessment	Need more informations on Day and Night Regions of CBS. If it is related to International branches, need more information on Data storage also required. 1. Whether the Data localization in those countries followed? 2. If yes, then how the TB consolidation is done etc.	It is not related to International branches.
56	65	Appendix-E, ToR, Clause 2	The recommended hardware solution should be Mission critical...	Kindly clarify if the Bank has any preference for OEMs or existing vendor lock-ins that must be considered while recommending hardware.	The Bank does not have any preference for OEMs. However the OEM should be reputed and should have comparable experiences inline with the scope of the RFP.
57	66	Appendix-E, ToR, Clause 3	Develop an end-to-end migration strategy...	Please confirm if the consultant is expected to conduct mock drills or only oversee OEM/vendor-led mock migrations.	The consultant is expected to drive OEM/vendor-led mock drills and migrations and certify the results as per the scope of the RFP.

58	67	Appendix-E, ToR, Clause 4	Facilitate vendor selection at all stages...	Will the consultant be responsible for drafting the technical BoM and sizing sheets for both Application and Database infrastructure RFPs?	Yes
59	67	APPENDIX-E (Scope of Work) - 4. Vendor Benchmarking	Finalize hardware sizing/ ideal matrix and advise best suited architecture aligned with future CBS workload growth and to sustain exponential Peak TPS and throughput across channels for the next 15 years.	What is the current TPS? What is the growth foreseen by the Bank in terms of TPS after next 15 years?	The CBS current TPS is in the range of 12000-18000. The future growth will be discussed with the selected bidder.
60	67	APPENDIX-E (Scope of Work) - 4. Vendor Benchmarking	Report environments of CBS to be covered as part of benchmarking exercise as an integral part of CBS at all sites.	Is there any major Version upgrade planned along with this planned Platform Migration?	The details will be discussed with the selected bidder.
61	67	Appendix-E, Clause 5	Recommend a full-fledged monitoring solution...	Please confirm if the Bank has any existing observability tools (e.g., Aria Operations, Prometheus, Grafana) that need to be integrated or replaced.	Yes. However, consultant to do a thorough assessment of the existing tools and recommend a full-fledged monitoring solution.
62	68	Appendix-E, ToR, Clause 6	The setup includes four sites...	Please confirm if the infrastructure setup at all four sites will be identical or if there are site-specific variations in sizing or architecture.	The details will be discussed with the selected bidder.
63	68	APPENDIX-E (Scope of Work) - 6. Infrastructure Setup (App & DB)	The setup includes four sites viz Primary Site (PR), Near Site (NR), Disaster Recovery (DR), Disaster Recovery Site (NDR) and additional Production equivalent Performance Testing region.	Expecting to get a SOPC for support in obtaining the relevant information in all these locations.	Yes
64	68	APPENDIX-E (Scope of Work) - 7. Testing (App & DB)	Validate Technical and Functional use cases, Benchmarking exercise, Monitor and review Test results of various testing phases such as SIT, UAT, Performance testing, Benchmarking, Mock migration validation and BCP DR Drills.	Since BCP and DR Drills are part of BAU activities, how many such Drills, Bank expected the consultant to support and monitor?	At least one successful switchover and switchback across all DCs.
65	68	APPENDIX-E (Scope of Work) - 7. Testing (App & DB)	Validate Technical and Functional use cases, Benchmarking exercise, Monitor and review Test results of various testing phases such as SIT, UAT, Performance testing, Benchmarking, Mock migration validation and BCP DR Drills.	There will be exclusive testing required for DATA at different stages of migration. That is not mentioned here as part of testing.	The details will be discussed with the selected bidder.
66	68	APPENDIX-E (Scope of Work) - 11. Project Management and Oversight	Develop MIS, dashboards, reports, and presentations for updates to Top Management	Is there any specific tool for such reporting is used by Bank and that's provided to the Consultant? Or consultant is expected to arrange for such tools by self?	The consultant to follow the template as per the industry best practices and arrange for any tools if necessary.
67	68	Appendix-E, Clause 10	Ensure Implementation of recommended monitoring solution...	Will the consultant be responsible for tool deployment or only for defining the observability architecture and KPIs?	The consultant is expected to drive, validate and certify
68	69	Appendix-E, Clause 13	Enabling one observability for real time monitoring across the journey...	Please clarify if the observability solution is expected to cover both infrastructure and application-level metrics, logs, and traces.	Yes
69	69	Appendix-E, ToR, Clause 9	To evaluate and recommend Backup, Restoration and Replication solution...	Is there an existing backup solution in place that needs to be evaluated for reuse, or should the consultant propose a fresh solution stack?	Consultant needs to assess the existing back up solution and advise whether existing tool is efficient or drive, validate and certify a new alternate best in class solution.
70	70	Appendix-E, Deliverables	Monitoring Tools (including all KPIs at Infra/Storage/NW...)	Is there a defined list of KPIs for observability, or is the consultant expected to define and baseline them during the engagement?	Assess the current KPIs and suggest/modify KPIs to cover end to end monitoring as mandated by the Bank.
71	70	Appendix-E, Deliverables	Application Migration Completion onto New Infrastructure...	Will the consultant be responsible for certifying the infrastructure readiness for migration, or will this be done by the OEM/vendor?	The consultant is expected to drive and get the infrastructure certified by the OEM before migration
72	72	Appendix-E, Clause 5	Establish compliance framework aligned with Banks / RBI / BFSI regulations...	Please confirm if the consultant is expected to define the security architecture and controls or only validate the OEM/vendor's implementation.	To validate, ensure and advise as per Banks Security Policy.
73	72	Appendix-E, Clause 5	Implementing robust cybersecurity measures...	Kindly clarify if the consultant is expected to recommend specific security tools (e.g., SIEM, DAM, EDR) or only validate their integration.	Validate and certify the integration.
74	72	Appendix-E, Clause 5	Ensuring security of sensitive financial data at rest, in motion...	Please confirm if the Bank has existing encryption standards or expects the consultant to define them.	Bank has existing encryption standards. Consultant should review and advise ideal industry wide practices subject to acceptability by the Bank.
75	72	Appendix-E, Clause 5	Assist in defining access controls, encryption standards...	Will the consultant be required to conduct a security gap assessment or only provide advisory inputs?	Review, Validate and certify that the existing controls are sufficient and implemented on the target platform
76	72	Appendix-E, Clause 4	IT Governance & Risk Management to be ensured during the entire project lifecycle.	Please confirm if the consultant is expected to define the IT Governance framework or align with an existing one. If existing, kindly share the framework reference.	Bank has existing IT Governance framework. Consultant should review and advise ideal industry wide practices subject to acceptability by the Bank. The details will be shared with the selected bidder.
77	72	Appendix-E, Clause 4	Ensure robust IT Security measures across Application, Database and Infrastructure.	Kindly clarify if the consultant is expected to conduct a compliance gap assessment against RBI, MeitY, and other BFSI regulations.	Review, Validate and certify that the existing security measures are sufficient and implemented on the target platform
78	72	Appendix-E, Clause 4	Ensure seamless integration and dependency management with all upstream and downstream application.	Please confirm if the consultant is expected to validate regulatory compliance of all integrated systems or only the CBS platform.	The details will be discussed with the selected bidder.
79	72	Appendix-E, Clause 4	Ensure necessary Software and Hardware licenses required for CBS are in place on the new platform.	Will the consultant be responsible for license compliance verification or only for advisory on license requirements?	License compliance verification and advisory on license requirements.
80	73	Appendix-E, Payment Schedule	10%: Infrastructure commissioning and confirmation Report...	Please confirm if the consultant is expected to perform hands-on validation or only provide oversight and certification based on vendor reports.	The consultant is expected to drive, validate and certify
81	122	Appendix-P, Clause 3.7	Processor shall, promptly and in any event within <XX> business days... delete all copies of those Personal Data.	Please confirm if the consultant is expected to define the data retention and deletion policy or only validate the vendor's compliance with it.	Validate the compliance as per Banks policy
82	121	Appendix-P, Clause 3.5	Processor shall notify SBI without undue delay upon becoming aware of a Personal Data Breach...	Will the consultant be involved in defining the breach notification workflow and thresholds, or is this limited to vendor oversight?	The details will be discussed with the selected bidder.
83	123	Appendix-P, Clause 3.12	Upon expiry or termination... delete from all computer systems and other data storage systems...	Please confirm if the consultant is expected to certify data sanitization and deletion post-migration.	Yes
84	126	Appendix-P, Schedule 3	The Processor shall ensure that... it maintains security measures to a standard appropriate to...	Will the consultant be required to audit the vendor's data protection controls (e.g., encryption, access control, logging) or only provide advisory inputs?	Review, Validate and provide advisory inputs.

85	69	13. Modernization of Core Banking Solution	Existing Setup: Assessment of current Application architecture and implementation roadmap with recommendation along with relevant technology tools.	What are the key challenges, pain points, and constraints associated with the existing CBS architecture, its performance, and functionality?	The details will be discussed with the selected bidder.
86	68	10. Monitoring Solution Implementation	Ensure Implementation of recommended monitoring solution covering CBS application & Infrastructure with end-to-end visibility. • Enabling one observability for real time monitoring across the journeys. • End-to-end Monitoring across the layers, across the journeys, and providing one observability and also, integration with Banks ROC (Resiliency Operation Center).	The TCS BaNCS core banking solution is an intellectual property of TCS. To what extent will TCS permit SBI to access their system for comprehensive observability, which includes centralized logging, spanwise tracing of requests, transactional metrics, and a real-time alert mechanism using observability application like Dynatrace, Prometheus, Grafana, datadog, open telemetry, new relic, instant?	The Bank will facilitate coordination with TCS.
87	69	13. Modernization of Core Banking Solution	Implementation roadmap for hollowing the Core.	TCS BaNCS utilizes its integrated rule engine and workflow module. In order to achieve the hollowing of the core solution within a core banking system, it is essential to have the capability to listen to or integrate with external rule engines and workflow solutions. Subsequently, a core banking system (CBS) can be divided into smaller independent modules that will listen to or integrate with that centralized external rule engines and workflow modules. Generally strangler fig pattern is used in this journey. Does the intended version of TCS BaNCS possess this capability to listen to or integrate with external rule engines and workflow modules?	The Bank will facilitate coordination with TCS
88	69	13. Modernization of Core Banking Solution	Optimization of Microservices journeys by revisiting the Platform /Environment.	Microservice architecture typically follows the "database per service" design pattern. Depending on the purpose and behaviour of the stored data, various types of databases are selected, such as structured, key value pairs, graph, document, etc. Ultimately, Oracle may not be suitable for all scenarios. Is it acceptable for SBI to utilize different types of databases for various purposes or modules?	The consultant is expected to carry out assessment of current Microservice architecture and recommend optimized solution/database.
89	69	13. Modernization of Core Banking Solution	Optimization of Replication mechanism and Backup processes	What tools are presently utilized for data replication in active-active databases such as Golden Gate, SharePlex, or Hevo? Will the same tool be planned for future use?	The details will be discussed with the selected bidder.
90	69	13. Modernization of Core Banking Solution	Identification of In-memory database use cases and implementation roadmap	In-memory databases are typically utilized in TCS BaNCS primarily for caching purposes. Are there any additional use cases for in-memory databases within the current system, or are there plans to employ in-memory databases for other purposes?	The consultant to study and recommend various use cases for in-memory database in CBS ecosystem.
91	69	13. Modernization of Core Banking Solution	Implementation roadmap for OLTP and Batch Process (EOD/BOD) from alternative sites.	OLTP and Batch processes are typically executed from alternative sites to minimize the processing load on the main site, accompanied by real-time data replication. Could you please clarify the specific necessity of stating this separately in the RFP as "Implementation roadmap for OLTP and Batch Process (EOD/BOD) from alternative sites"? To us, this appears to be a standard practice that should be adhered to.	The details will be discussed with the selected bidder.
92	69	13. Modernization of Core Banking Solution	Review and Optimization of CBS Processes and provide implementation roadmap for (indicative) 1) OLTP 2) Batch Processes 3) Optimization of EOD and BOD 4) Report Generation	We assume you have an integrated reporting in your existing CBS. Does SBI wish to acquire a contemporary, new age, modern day's reporting and data warehouse (DWH) solution, such as the medallion architecture, which is also highly compatible with AI/ML workflows?	The details will be discussed with the selected bidder.
93	69	13. Modernization of Core Banking Solution	Modernization of Core Banking Solution	Please provide the tech stack of the TCS BaNCS version implemented in SBI	The details will be discussed with the selected bidder.
94	69	13. Modernization of Core Banking Solution	Modernization of Core Banking Solution	We assume that SBI intends to optimize its core application architecture along with the peripheral applications to align with the future needs of the business. Please confirm if our understanding is correct	Yes
95	69	13. Modernization of Core Banking Solution	Modernization of Core Banking Solution	Please confirm whether SBI plans to upgrade its existing application or is exploring other solutions to identify the best options available in the market to modernize core banking solution	Please be guided by the scope of RFP
96	69	13. Modernization of Core Banking Solution	Modernization of Core Banking Solution	Kindly provide the list of TCS BaNCS modules that have been implemented at SBI	The details will be discussed with the selected bidder.