			IT- Foreign Offfices		
	Response to Pre-bid queries for EOI No. SBI/GITC/ITFO/2025/2026/52 Date : 08.10.2025				
	For Procurement of Open Banking Solution				
Vendor Name	**EOI Page No**	**EOI Clause No.**	**Existing Clause**	**Query/Suggestions**	**Response**
Deloitte	2	Schedule of events	Last date and time for Bid submission	Given upcoming Diwali break, requesting the bank to consider an extension of 2 weeks	No Change.
Deloitte	23	Appendix - B	Bidder should have experience of minimum 3 years in providing the required products/services/solution.	Requesting to change the clause to "**Bidder or the OEM**" should have experience of minimum 3 years in providing the required products/services/solution. The ammendment will ensure many bidders/OEMs are complaint and offer considerable participation for SBI	No Change.
Deloitte	24	Appendix - B	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in Foreign Countries (As per PSD2/NextGenPSD2 Open Banking Standards). (Start and End Date of the Project to be mentioned) in the past (At least 1 client references from BFSI sector of Foreign countries is required)	Requestion to change the clause to "Client references and contact details (email/ landline/ mobile) of customers for whom the **"Bidder or OEM"** has executed similar projects in Foreign Countries (As per PSD2/NextGenPSD2 Open Banking Standards). (Start and End Date of the Project to be mentioned) in the past (At least 1 client references from BFSI sector of Foreign countries is required) The ammendment will ensure many bidders/OEMs are complaint and offer considerable participation for SBI	No Change.
Deloitte	5	Inivitation to Bid	Consortium bidding is not permitted under this EOI.	As the RFP mentions that consortium bidding is not permitted, we would like to seek clarification on whether sub-contracting arrangements are permissible. Specifically, can the bidder propose to offer reseller or implementation services on behalf of an OEM, where the OEM's solution forms the core technology component, and the bidder remains the single point of accountability and contracting party with the Bank	EOI clauses are self explainatory

Deloitte	27	Scope of Work	High availability (HA) architecture featuring multi-node clusters and a three-layer architecture capable of hosting multiple logically segregated instances (One instance per Foreign Office).	Is there a clear preference between hosting and managing on premise versus software as a service?	Solution shall be hosted on premises
Deloitte	27	Scope of Work	Third party application integration	Please confirm whether standard integration adapters/connectors (e.g., for Finacle Core, FEBA, IBM MQ, ESB) are already available within the Bank’s existing ecosystem, or if the bidder is expected to develop these as part of the solution implementation.	Standard integration adapters/connectors (e.g., for Finacle Core, FEBA, IBM MQ, ESB) are already available, You are expected to interface with them using API's
Deloitte	28	Scope of Work	Should have 100% Regulatory compliance.	Since the Open Banking standards differ across regions (e.g., UK OBIE, CBB Bahrain OBF, MMA Maldives, EU PSD2), should the proposed solution support a unified compliance framework adaptable to all regions, or should country-specific compliance modules be developed independently?	Country-specific compliance modules be developed independently wherever required, for instance where default compliance framwork does not meet local regulator
Deloitte	33	Scope of Work	System should have 99.99% uptime, multi-zone HA deployment, and regional failover.	The document specifies 99.99% uptime and <5ms API response time for balance APIs. Kindly clarify if these performance benchmarks are applicable per instance (per Foreign Office) or across the entire global multi-instance deployment.	Per Foreign Office

Ernst & Young LLP	6	2(i)	Solution must adhere to local regulatory and data protection guidelines	Will SBI provide detailed statutory requirements and sample report formats for all countries, or should bidder source?	Will be provided by respective Regulator / SBI
Ernst & Young LLP	27–30	App-C	Must comply with PSD2/OBIE/NextGenPSD2, Open Banking standard specs	Are there specific APIs/services (PISP/AISP/CBPI) mandatory in each geography, or should solution be universal?	Cutomised to local regulatory requirement, univarsal for common modules
Ernst & Young LLP	27–30	App-C	Multi-instance, multi-region deployment required	Is future expansion to additional geographies expected, or only current 5 listed?	Currently 5 countries. Later on as per Bank's requirement
Ernst & Young LLP	27–30	App-C	Must support x86/Power architectures, Windows/Linux/AIX OS	Can virtualized/containerized (OpenShift/Kubernetes) deployment cover all needs, or are bare metal servers planned?	No plans for Bare metal servers , presently on SBI cloud
Ernst & Young LLP	27–30	App-C	Integration with Core banking FEBA via ESB/Middleware	Will SBI provide detailed API mapping, system documentation and test environments for integration?	Yes
Ernst & Young LLP	27–30	App-C	Strict adherence to cyber/data protection per region	Is region-wise in-country hosting mandatory, or can solutions leverage cross-border models if compliant?	As per regulatory requirement, presently all 5 existing countries permit cross border hosting
Ernst & Young LLP	27–30	App-C	Must support major DBs: SQL, Oracle, DB2, PostgreSQL	Are there preferred DB/database architectures by country, or can the vendor standardize across all deployments?	The solution should support all DBs including DBs mentioned in this EOI
Ernst & Young LLP	35	App-C	Support for multi-language user interface	Please confirm if bid should include local language support for all end-user apps or only for web portals.	Presently for Web portals

Ernst & Young LLP	27–30	App-C	API Banking must integrate with email server, SMS portal, identity mgmt	Will test credentials be shared for integration and demonstration, especially for each country's infrastructure?	Will be a part of RFP
Ernst & Young LLP	27–30	App-C	Must have immutable audit trails, forensics, SLA, and performance logs	Is periodic (monthly/quarterly) review with SBI teams expected, or only annual reporting?	Periodic
Ernst & Young LLP	27–30	App-C	99.99% uptime, multi-zone deployment, DR included	Are pilot and roll-out timelines per office strictly mandated, or can staggered deployment be proposed by vendor?	Will be a part of RFP
Ernst & Young LLP	27–30	App-C	Data migration from existing apps included	Will data migration be phased for pilot and subsequent offices or must happen contractually at once?	In phases
Ernst & Young LLP	27–30, 38	App-C, App-E	7-month project completion timeline	What is the process if regulatory delays in foreign countries make timelines unachievable?	Will be a part of RFP
Finonyx Software Solutions Private Limited	23	Appendix-B Sl.No.3	The Bidder must have an average turnover of minimum Rs. 100 crore during last 03 (three) financial year(s) i.e. FY2022-23, FY2023-24 and FY2024-25.	Kindly request to modify the clause as follows in order to allow wider particiaption and give benefits to capable MSE bidders as per GOI guidelines The Bidder must have an average turnover of minimum **<u>Rs. 50 crore</u>** during last 03 (three) financial year(s) i.e. FY2022-23, FY2023-24 and FY2024-25.	Exemption will be provided as per GOI guidelines subject to meeting of quality and technical specifications.
Finonyx Software Solutions Private Limited	23	Appendix-B Sl.No.5	Bidder should have experience of minimum 3 years in providing the required products/services/solution.	Kindly request to clarify whether experience of the bidder related to API development and implementation would be considered for any BFSI globally	Development /Implementation of Open Bankig Solution as per PSD2/nextgen PSD2 standards/guidelines in any foreign country BFSI

Finonyx Software Solutions Private Limited	25	Appendix-B	Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria (including global references of Projects for proof of technical capability for any 01 geographies as specified in clause 6 above , should be highlighted.	Kindly request to clarify whether experience of the bidder related to API development and implementation would be considered for any BFSI globally and in with respect to any other countries in the respective geographies other than the countries mentioned in those geography (UK, Germany, Belgium, Maldives and Bahrain).	Development /Implementation of Open Bankig Solution as per PSD2/nextgen PSD2 standards/guidelines in any foreign country BFSI
Finonyx Software Solutions Private Limited		General	General	Kindly clarify if we need to submit the tentative commercial bid for the solution proposed.	Will be a part of RFP
IBM	5	2 (Background)	The Bank plans to implement Open banking solution at its Foreign Offices operating in 5 geographies (UK, Germany, Belgium, Maldives and Bahrain)…	Please clarify if the solution is expected to support future expansion to other geographies beyond the 5 listed. Is there any plan or roadmap to extend the proposed solution to additional countries or geographies in future phases?	Future expansion possible. No roadmap. depends upon Regulatory requirement from Foreign branches
IBM	27	Appendix-C	Technical Criteria/Scope of Work	Could the Bank share any existing pain points, challenges, or business priorities that the proposed Open Banking solution should address?	No pain points in existing setup
IBM	27	Appendix-C	Technical Criteria/Scope of Work	Are there any legacy platforms or ongoing Open Banking initiatives currently in use across any regions that need to be integrated, replaced, or modernized as part of this engagement? If yes, please provide details .	Will be a part of RFP

IBM	27	Appendix-C	Technical Criteria/Scope of Work	Does the Bank have any specific preferences or constraints regarding technology stacks, databases, middleware, or cloud providers for each target region or country?	No
IBM	32	Appendix-C	DC – DR replication should be available as part of the solution so that in case of switch over the complete solution should seamlessly work	What are the expected RPO/RTO objectives for DR switchover?	Will be a part of RFP
IBM	27		Technical Criteria/Scope of Work	Is there any mandate or restriction on the physical locations of system development, testing, or support teams (e.g., India, host country, or offshore locations)?	No restriction other than mandated by GOI
IBM	29-31	Appendix-C	Designing the solution	Please confirm whether each Foreign Office requires a separate physical instance or if logical isolation within a shared multi-tenant deployment is acceptable.	Logical isolation
IBM	27	Appendix-C	Technical Criteria/Scope of Work	Please confirm whether the Bank will provide the required infrastructure (e.g., Cloud services, OpenShift/Kubernetes platform) or if the bidder must provision the underlying infrastructure as part of the scope.	Yes
IBM	28	Appendix-C	2. Security and Privacy	Please provide details of the existing security tools (e.g., SIEM, DAM, MFA, Endpoint, and Threat Detection platforms) used by the Bank that the proposed solution should integrate with	All of the mentiones tools are available with Bank
IBM	27	Appendix-C	Technical Criteria/Scope of Work	Is there a preferred monitoring / observability platform (e.g., Grafana, Prometheus, AppDynamics, Appnomics , Dynatrace, ELK, etc.) that must be leveraged for API and infrastructure monitoring?	Solution should have the capability to integrate with any application monitoring tool that the bank may want to use
IBM	27	Appendix-C	Technical Criteria/Scope of Work	pls provide priority list of use cases (if any) — Account Information, Payment Initiation, Confirmation of Funds, etc.	Will be a part of RFP

IBM	28	Appendix-C	Should have a Multi-Region Hybrid design with below • Global governance from India HQ • Integration with local payment rails and KYC systems	Please share existing Deployment model and Network bandwidths and latencies across different regions	Will be a part of RFP
IBM	33	Appendix-C	Deployment methodologies	Please share details of core systems per region (CBS, Payments, AML, CRM) and required integration protocols	Will be a part of RFP
IBM	27	Appendix-C	Technical Criteria/Scope of Work	For UI layer components/Reports - Any multi language requirements other than English.	Will be a part of RFP
IBM	27	Appendix-C	Technical Criteria/Scope of Work	Please specify required SLA metrics (response, restoration, escalation timelines).	Will be a part of RFP
IBM	27	Appendix-C	Technical Criteria/Scope of Work	Are there any specific expectations regarding post-implementation governance, such as helpdesk operations, AMC ownership, or support model (onsite vs remote)?	Will be a part of RFP
IBM	27	1 (Third party application integration)	License restrictions: Solution(s) should not have any OS, DB, Middleware license restrictions.	Kindly elaborate the expectation	Will be a part of RFP
IBM	28	2 (Security & Privacy)	Data at rest and in transit must be encrypted using industry-standard algorithms.	Please confirm accepted encryption standards (e.g., AES-256, RSA key lengths) and whether FIPS 140-2 compliance is mandatory.	Will be a part of RFP
IBM	30	9c (UK)	Open Banking Standard v3.1.10	Please clarify if alignment with OBIE future versions will be required during AMC, and whether updates will be treated as change requests.	Expected as patch
IBM	31	9d (Belgium, Germany)	Must follow PSD2 Open Banking Specifications.	Please confirm if country-specific API schema variations will be shared by the Bank or must be designed by the bidder based on regulatory research.	Will be shared by Bank/ respective Regulator
IBM	33	Performance	Handle concurrent API calls per PSD2 SLA (e.g., <5ms response for balance API)	Please confirm expected transaction volumes per geography to size infrastructure appropriately.	Will be a part of RFP

IBM	34	Project Timeline	7 months after issuance of PO	Please confirm whether the timeline includes regulatory certification and audit clearance, or if these will be handled separately by the Bank.	Timeline is inclusive
IBM	27	Architecture	High availability (HA) architecture featuring multi-node clusters and a three-layer architecture capable of hosting multiple logically segregated instances (One instance per Foreign Office).	Would all instances be hosted in India or is there any need to host in-country due to data residency requirements	Presently all 5 instances, data is residing in India as no restriction is imposed by regulator
IBM	33	Technical Criteria/Scope of Work	Migration of data from existing Applications is included in Project Scope.	What is the existing solution tech stack and what all services data will required to be migrated (volume, APIs, Services etc.)? What kind of data migration is envisaged as a part of this program?	Will be a part of RFP

IBM	Page 6	Clause 3 DISCLAIMER: (iii), (iv), (v)	iii. The purpose of this EOI is to provide the Bidder(s) with information to assist preparation of their Bid proposals. This EOI does not claim to contain all the information each Bidder may require. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this EOI and where necessary obtain independent advices/clarifications. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this EOI. iv. The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Bidder under any law, statute, rules or regulations	The Bidder has based this proposal on its understanding of SBI's requirements as contained in the EOI, and this proposal is subject to change in the event of further clarification or further detail on the technical assumptions and facts. The Bidder's proposal is limited to the requirements of this EOI. The Bidder will submit its proposal for separate technical, commercial and other terms in response to the RFP.	EOI clauses are self explainatory

IBM	Page 12, 19	Clause 12 BIDDING PROCESS/OPENING OF TECHNICAL BIDS: (ii), (v), (vi) AND Clause 20 OTHER TERMS & CONDITIONS: (vi)	12.ii. Prior to the detailed evaluation, the Bank will determine the responsiveness of each Bid to the EOI. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the EOI in toto, without any deviation. 12.v. SBI may shortlist the Bidders who fulfill the eligibility and technical criteria specified in this EOI, have solution/services as per the requirement of the Bank and are agreeing to abide by the terms and conditions of the Bank. Bank's judgment in this regard will be final. 12 vi. Bank may issue a Request for Proposal (RFP) to shortlisted Bidder for next process of procurement. However, please note that short listing of Bidders should not be treated as a contract for the proposed work.	Bidder requests that deviations regarding material portions of the scope and terms be considered, as the solution and contract are an interactive exercise where the parties may agree to certain deviarions which should not be considered as the basis for disqualification. In case of any modifications in the terms and conditions, Bidder reserves the right to modify its proposal. The Bidder understands that the deadline for final modifications should be the final RFP submission date. The contract for provision of services will be mutually agreed by the parties.	No change
IBM	Page 15	Clause 14 CODE OF INTEGRITY AND DEBARMENT /BANNING: (ii), (iii), (v)	v. Debarment/Banning	In relation to sub-clause (v), Bidder requests that the debarment/banning be limited to instances of serious transgressions of the code of integrity.	No Change

IBM	Page 18	Clause 20 OTHER TERMS & CONDITIONS : (i)	i. Lodgement of an EOI is evidence of a Bidder’s consent to comply with the terms and condition of Request for EOI process and subsequent bidding process. If a Bidder fails to comply with any of the terms, its EOI may be summarily rejected.	Bidder's consent to comply with the terms and conditions of the EOI process and subsequent bidding process is subject to the terms of the SOW submitted by the Bidder. The contract for provision of services will be mutually agreed by the parties.	No Change

IBM	Page 20	Appendix A - Bid Form	We submit our bid and shall abide by the terms and conditions spelt out in the EOI. i. While submitting this Bid, we certify that: b. We declare that we are not in contravention of conflict-of-interest obligation mentioned in this EOI. v. We have not sought any deviation to the terms and conditions of this EOI. vi. We certify that while submitting our Bid document, we have not made any changes in the contents of the EOI, read with its amendments/clarifications provided by the Bank. ix. We hereby certify that on the date of submission of Bid for this EOI, we are not under any debarment/blacklist period	We submit our bid and shall abide by the terms and conditions spelt out in the EOI read with the proposal submitted by us. i. While submitting this Bid, we certify that: b. to the best of our knowledge and as of the date of submission of our proposal, We declare that we are not in contravention of conflict-of-interest obligation mentioned in this EOI. v. We have not sought any deviation to the terms and conditions of this EOI, except as contained in our proposal. vi. We certify that while submitting our Bid document, we have not made any changes in the contents of the EOI, read with its amendments/clarifications provided by the Bank, except as contained in out proposal. xii. We, further, hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the EOI documentread with the proposal submitted by us.	No change
IBM	24 and 39	Appendix-B - point 10 or Appendix G	Certificate of Local Content OR Format for Self-Certification of Local Content	As part of the EOI, we are not submitting the commercials of Product and Services. Accordingly, defining the percentage of local content (as asked in the certificate) is not feasible at this point of time. Request you to please consider to remove this requirement at the EOI stage.	No Change.

KiyaAI	27–28	Appendix-C: Architecture / Third party application integration		Is SBI expecting custom development of Open Banking modules (consent, API management, etc.) or integration of an existing COTS/open-source product?	Custom Development
KiyaAI	28 & 35	Appendix-C: Integration with Core Banking Solution/FEBA		Will the Bank provide details of current Finacle and FEBA integration interfaces (APIs, MQ, ESB) to estimate integration effort?	Will be a part of RFP
KiyaAI	29–31	Appendix-C: Designing the Solution (Country Standards)		Please confirm if the API specifications for each foreign office (Maldives, Bahrain, UK, Germany, Belgium) will be provided by the Bank or are expected to be developed by the bidder.	Will be a part of RFP
KiyaAI	34	Appendix-C: Deliverables / Implementation		Kindly confirm whether sandbox and production environments for each region are required as part of this project scope.	Yes
KiyaAI	33	Appendix-C: Deployment methodologies (integration/migration/data conversion)		Is data migration from any existing Open Banking or integration system expected?	Yes

KiyaAI	27	Appendix-C: Third Party Application Integration – CPU Architecture		The EOI mentions support for both x86 and Power (ppc64) architectures — kindly specify which is currently used at SBI's foreign offices.	Will be a part of RFP
KiyaAI	32	Appendix-C: Implementing Solution – DC-DR replication		Is the bidder expected to handle DC-DR replication setup and testing, or will it be managed by SBI's infra team?	Yes both DC- DR set up and testing is part of the scope
KiyaAI	27	Appendix-C: License restrictions		Please confirm if license costs for OS, DB, middleware are to be included in proposal.	No.
KiyaAI	29–31	Appendix-C: Country-specific standards		For PSD2-compliant countries, will SBI obtain local TPP registration/authorization or is bidder responsible?	SBI
KiyaAI	28	Appendix-C: Security & Privacy – VA/PT and Security Posture Assessments		Will the solution undergo SBI's internal security audit before go-live, and should bidder include compliance effort?	Yes
KiyaAI	33–34	Appendix-C: Services required / ATS-AMC		Should proposal include support & AMC pricing or only technical capability demonstration?	Both

KiyaAI	33	Appendix-C: Help desk requirements; Onsite Support 24×7×365		Is 24x7 on-site or remote support expected for foreign offices post-deployment?	Will be a part of RFP
KiyaAI	33	Appendix-C: Functional Aspects – Multi-instance architecture		Will each foreign office instance require separate deployment/configuration or a centrally managed multi-tenant setup?	Will be a part of RFP
KiyaAI	33	Appendix-C: Compliance & Localization Layer		Is there any data localization requirement (e.g., data of UK or Bahrain customers to stay within geography?)	Will be a part of RFP
KiyaAI	24	Appendix-B: Eligibility Criteria Sl No. 6		Will SBI accept client references from domestic banks with PSD2-like frameworks, or only from foreign BFSI clients?	Foreign BFSI clients
KiyaAI	12	Clause 12(iv): Presentation / Proof of Concept		Will SBI share demo data sets or test cases for Proof of Concept during evaluation?	Will be a part of RFP
KiyaAI	28	Architecture		which IAM system bank is using currently	Will be a part of RFP
KiyaAI	29	Solution Deployment		Is SBI going to be enrolled under open banking / OBL directory with vendor as TSP	Details will be a part of RFP
KiyaAI	34	Standard and Refrences		Does SBI has any specific Conformance Test Tool for each regional compliance audit, please provide names if available	Will be a part of RFP

KiyaAI	24	Appendix-B		Serial No. 11 and 12 are missing	NA for this EOI
KiyaAI	10	ii (c) BID PREPARATION AND SUBMISSION		It is said that it is mandatory to have a DSC, however is it mandatory to sign the Proposal with DSC?	Yes
KiyaAI	17	18. EXEMPTION OF EMD AND TENDER FEE:		There is a section on Exemption of EMD and Tender Fees. Tender Fees is mentioned, however there is not mention of EMD in EOI	Details will be a part of RFP
Kyndryl Solutions Private Limited	23	Bidder's Eligibility Criteria Pt # 5	Bidder should have experience of minimum 3 years in providing the required products/services/solution.	Request you to kindly modify the same to: Bidder / OEM should have experience of minimum 3 years in providing the required products/services/solution.	No change.
Kyndryl Solutions Private Limited	24	Bidder's Eligibility Criteria Pt # 6	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in Foreign Countries (As per PSD2/NextGenPSD2 Open Banking Standards). (Start and End Date of the Project to be mentioned) in the past (At least 1 client references from BFSI sector of Foreign countries is required)	Request you to kindly modify the same to: Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder / OEM has executed similar projects in Foreign Countries (As per PSD2/NextGenPSD2 Open Banking Standards). (Start and End Date of the Project to be mentioned) in the past (At least 1 client references from BFSI sector of Foreign countries is required)	No change.

PricewaterhouseCoopers Services LLP	27	Appendix-C Section 1 (Architecture)	HA architecture, multi-node clusters, three-layer, multi-instance	Please confirm whether SBI will provide compute, storage, and network infrastructure for HA deployment. If bidders must include this, kindly share sizing assumptions (CPU, RAM, Storage, TPS) per foreign office and the current inventory of infrastructure and applications across all foreign offices.	Yes
PricewaterhouseCoopers Services LLP	27	Appendix-C Section 1 (Architecture)	One instance per Foreign Office	Confirm the number of environments (DEV, TEST, UAT, PRE-PROD, PROD). Can non-production environments be shared across geographies?	Presently we have DEV, UAT, Sandbox, PROD, DR environments
PricewaterhouseCoopers Services LLP	27	Appendix-C Section 1 (Architecture)	Compatible with Private/Public/Hybrid cloud	Can you please confirm the current hosting environment for the foreign offices - whether the existing systems are hosted on-premise, cloud, or in a hybrid setup? Additionally, are there any preferences or constraints regarding the hosting model for the proposed Open Banking solution?”	SBI private Cloud
PricewaterhouseCoopers Services LLP	28	Appendix-C Section 1	Interface with Finacle Core/FEBA	Please confirm the current Finacle and FEBA versions and supported integration methods (APIs/Services) Please confirm if there is any roadmap for upgrades, replacements, or major changes to any of the existing systems or tools that could impact the integration timelines or project scope.	Details will be a part of RFP
PricewaterhouseCoopers Services LLP	33	Availability & Resilience	99.99% uptime	Current RTO/RPO per geography, DR testing frequency, and whether failover orchestration is manual or automated.	Will be a part of RFP
PricewaterhouseCoopers Services LLP	32	Section 10 Implementing Solution	DC-DR replication	Specify approved replication technologies for DB, object storage, and configuration/state, if any.	Will be a part of RFP
PricewaterhouseCoopers Services LLP	28 & 33	Security & Governance Layer	Policy enforcement	Please confirm whether SBI currently uses any enterprise tools or platforms for network and infrastructure security (e.g., firewall, WAF, IDS/IPS) to help assess integration requirements.	Will be a part of RFP
PricewaterhouseCoopers Services LLP	33	Core Systems Layer	Core Banking, CRM, Payments	Confirm payment rails in scope by geography (e.g., Faster Payments, SEPA, Bahrain Fawri) and current ISO 20022 migration status.	Details will be a part of RFP

PricewaterhouseCoopers Services LLP	8	Section 7 – Clarifications and Amendments on EOI / Pre-Bid Meeting	All queries to be raised in the pre-bid meeting will relate to the EOI alone.	Kindly share the key business and technical pain points within the existing Open Banking and API integration ecosystem, along with the intended outcomes and objectives of this initiative.	No technical pain points
PricewaterhouseCoopers Services LLP	27–33	Appendix-C: Technical Criteria / Scope of Work	No mention of accessibility standards or support for differently-abled users	Kindly clarify if the proposed Open Banking solution is expected to comply with any accessibility standards (e.g., WCAG 2.1, ADA, Section 508) or support assistive technologies for inclusive access across geographies.	Will be a part of RFP
PricewaterhouseCoopers Services LLP	33	Performance	<5ms response (example), concurrent calls	Please share current TPS per API, peak/average traffic, burst behavior, and SLA measurement methodology.	Will be a part of RFP
PricewaterhouseCoopers Services LLP	34	Services Required	24×7 onsite support by OEM/Partner	Confirm onsite locations, shift model, staffing numbers, on-call expectations, and language skills for each FO.	Will be a part of RFP
PricewaterhouseCoopers Services LLP	6	BACKGROUND	The solution(s) to be deployed should be in line with the Government / regulatory guidelines of various geographies where it will be implemented. Further, the application(s) should also adhere to the guidelines (including those related to Data protection) prescribed by these regulators/government authorities from time to time.	Assuming that the Bank shall be providing the Government / regulatory and data protection guidelines of various geographies for consideration where the solution is to be implemented	Yes. Will be provided by the Bank/ respective Regulator

PricewaterhouseCoopers Services LLP	5	BACKGROUND	The solution is required to interface with the Core Banking Solution /FEBA of the Bank’s Foreign Offices through Banks’s System Integrator ESB to meet the regulatory compliance requirements of the Bank	1. Please provide a list of the Core Banking Solutions of all the Bank’s Foreign Offices (UK, Germany, Belgium, Maldives and Bahrain) 2. Can you please let us know the ESB which the Bank is currently using?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	5	BACKGROUND	The solution should have advanced analytics capabilities	1. Can you please provide expected basic capabilities of advanced analytics ?	Performance related Analytics , API analytics, System performance success/failure
PricewaterhouseCoopers Services LLP	33	Performance	Handle concurrent API calls per PSD2 SLA	What would be the expected concurrent API calls for each of the foreign offices?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	33	Performance	Handle concurrent API calls per PSD2 SLA	What would be the average response time expected for API calls excluding downstream application response time?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	33	Services required	MIS report generation	Max of how many reports are expected to be generated ?	Reports such as Daily transacuion reports,system performance reports,any reports required by regulator, Audit reports
PricewaterhouseCoopers Services LLP	32	Appendix-C	Train specific groups of users to be able to manage and optimally utilise the solution.	1. Assuming that the 'train the trainer' approach shall be provided to the internal Bank's users from HQ location only. 2. Considering the different geographies, should the training material and delivery be in English only? 3. What is the expected mode of training? Will it be through documentation, video tutorials, remote or on-site sessions?	Details will be a part of RFP

PricewaterhouseCoopers Services LLP	23	Bidder’s Eligibility Criteria	Bidder should have experience of minimum 3 years in providing the required products/services/solution.	1. Assuming that bidder can provide experience with multiple OEMs and not only the OEM wqith which it is bidding. Please confirm ?	Relevant Open Banking OEM only (subject to scrutiny by Bank)
PricewaterhouseCoopers Services LLP	23	Bidder’s Eligibility Criteria	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in Foreign Countries (As per PSD2/NextGenPSD2 Open Banking Standards). (Start and End Date of the Project to be mentioned) in the past (At least 1 client references from BFSI sector of Foreign countries is required)	1. Assuming that bidder can provide client references and contact details where implementation was done with different OEMs for different clients and not only the OEM wqith which it is bidding. Please confirm ?	Yes. Relevant Open Banking OEM only(subject to scrutiny by Bank)
PricewaterhouseCoopers Services LLP	33	Appendix-C	Services required: customization; help desk requirements; MIS report generation; ATS/AMC by OEM/Channel partner, Onsite Support 24X7 365 days by OEM/Channel partner. Provide post-implementation support. Adhere to Maintenance schedules and service level agreements (SLAs)	1. Could the Bank define the duration and scope of post-implementation support? 2. Regarding help desk requirements, could the Bank clarify the support levels expected from the vendor (e.g., L1, L2, L3)? 3. What is the expected role and skill level of the onsite support personnel? 4. Does 24x7 onsite mandate that a support engineer must be physically present on the premises around the clock (in shifts) within India only? 5. Assuming that the help desk support shall be provided in English language.	Will be a part of RFP

PricewaterhouseCoopers Services LLP	32	Operating and Maintaining the Solution	Adhere to the contracted Service Level Agreements to ensure necessary uptime of the solution during the Warranty & AMC period	1. Please provide us with the dump of all the tickets for the past 1 years for analysis 2. Also please provide us monthly volume of tickets for the past 1 years for analysis purpose 3. Please provide us with the incident management tool which you are currently using?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	32	Operating and Maintaining the Solution	Adhere to the contracted Service Level Agreements to ensure necessary uptime of the solution during the Warranty & AMC period	1. Can you please let us know how many resouces are currently being used for support ? And a breakup of their skillsets according to the shift timings?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	33	Appendix-C	Data & Analytics Layer - Data Lake, API Usage Analytics, Fraud & Risk Monitoring	1. Is the bidder required to provision a new Data Lake as part of this solution, or will the solution be required to integrate with an existing enterprise Data Lake at SBI? 2. Is the bidder expected to provide a new, dedicated Fraud & Risk Monitoring engine as part of the solution, or will the solution primarily integrate with the Bank’s existing enterprise fraud and risk management systems for real-time decisioning?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	33	Deployment methodologies	Migration of data from existing Applications is included in Project Scope.	1. Please provide us with the volume of data which needs to be migrated 2. Please provde us the sources of data to be migrated from along with the count 3. Please provide us with the data types of the dat to be migrated 4. Shall the migration be incrementatl or big bang ? 5. For data migration of content in different languages, assuming that there is an unique identifier to map the contents with English language	Will be a part of RFP
PricewaterhouseCoopers Services LLP	-	API/Integration	-	Need clarity on the total number of environments for API life cycle eg DEV, UAT, SIT, PROD, DR etc.	Currently we have Dev,UAT,Sandbox, PROD & DR environments
PricewaterhouseCoopers Services LLP	-	API/Integration	-	Need clarity on total number of APIs that need to be developed and classification into simple, medium and complex integration	Will be a part of RFP

PricewaterhouseCoopers Services LLP	28	Appendix-C	Should have strong authentication and authorization mechanisms for API access.	What specific authentication and authorization protocols are currently adopted for APIs (e.g., OAuth 2.0, JWT, OpenID Connect)? Are there existing identity providers the solution must integrate with?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	-	API/Integration	-	What are the third party applications that need to integrated	Will be a part of RFP
PricewaterhouseCoopers Services LLP	-	API/Integration	-	Is it valid to have API gateway only on cloud?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	-	API/Integration	-	Do we have any requirements for maintaining a code repository	Will be a part of RFP
PricewaterhouseCoopers Services LLP	35	Appendix-C	The Open Banking solution should be capable of generating all statutory reports in required format	1. Please provide the number of statutory reports which are required to be generated ? 2. Please provide a list of the required formats ?	Will be a part of RFP
PricewaterhouseCoopers Services LLP	-	Appendix-C	-	Pls share the DC and DR location/cities	Will be a part of RFP
PricewaterhouseCoopers Services LLP	5	BACKGROUND	The solution should have advanced analytics capabilities	1. What is the deployment model for the target solution? 2. What will be the hosting geography for the solution? 3. What specific deployment methodologies are expected for integration, migration, and data conversion? 4. Can you provide more details on the scope of migration for data from existing applications? 5. Who will ensure the provisioning of the underlying IT infrastructure	Will be a part of RFP
PricewaterhouseCoopers Services LLP	33	Deployment methodologies	Deployment methodologies	Please confirm if DevOps / DevSecOps is in scope or out of scope ? If in scope, please provide details	Will be a part of RFP

Tech Mahindra	23	Appendix-B	Eligibility Criteria 5: Bidder should have experience of minimum 3 years in providing the required products/services/solution.	Request the bank to consider Bidder / OEM experience of minimum 3 years in providing the required products/services/solution as a part of eligibility criteria.	No change
Tech Mahindra	23	Appendix-B	Eligibility Criteria 6: Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in Foreign Countries (As per PSD2/NextGenPSD2 Open Banking Standards). (Start and End Date of the Project to be mentioned) in the past (At least 1 client references from BFSI sector of Foreign countries is required)	Request the bank to consider Bidder / OEM client references as a part of eligibility criteria.	No change
Tech Mahindra	23	Appendix-B	Eligibility Criteria 10: The Bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined under this EOI.	Request the bank to consider changing the clause from "Bidder(including its OEM, if any)" to include "Bidder or OEM" should either be Class-I or Class-II local supplier as defined under this EOI.	No change
Tech Mahindra	27	Appendix-C-1	The proposed system should be resilient, scalable, and capable of meeting the performance	In order to provide a near-accurate deployment, is it possible to provide the following volumetric information for each region: 1.Peak TPS (Transactions per Second) and expected YoY growth 2.Average TPS and expected YoY growth 3.No of concurrent users and expected YoY growth	Will be a part of RFP
Tech Mahindra	28	Appendix-C-1 (j)	Integration with Bank’s Identity Management System and SMS seva portal	Does this integration means Bank’s current identity management system will be used for user authentication during OB flows and user authorization including OAuth2/FAPI/consent management will be handled by the vendor solution?	Will be a part of RFP

Tech Mahindra	28	Appendix-C-1 (q)	Should Support security requirements like encryption, and fraud detection.	Should the vendor have full fraud detection capabilities or the ability to integrate with the banks fraud detection systems? If the vendor needs to provide Fraud detection, can we get a scope for the requirement?	Will be a part of RFP
Tech Mahindra	28	Appendix-C-2 (a)	Data Encryption: All data at rest and in transit must be encrypted using industry-standard algorithms.	Usually, Open Banking regulations mandate the use of TLS for communication encryption. But the use of standards like JWE for payload encryption is optional. Does the bank plan to use JWE message encryption as well?	Will be a part of RFP
Tech Mahindra	31	Appendix-C-19(d)	As per the PSD2 Open Banking Specifications	Can we assume 'NextgenPSD2 Berlin Spec v2.2.1' is referred from here?	PSD2 Open Banking Specifications or NextgenPSD2 Berlin Spec v2.2.1 specifications as per the requirement of regulators
Tech Mahindra	33	Appendix-C: Deployment methodologies	Migration of data from existing Applications is included in Project Scope.	Does the migration include existing Open Banking solutions as well, or only other banking systems that are in scope?	No. Only Customer data
Trust Fintech Limited	23	Appendix-B (3)	The Bidder must have an average turnover of minimum Rs. 100 crore during last 03 (three) financial year(s) i.e. FY2022-23, FY2023-24 and FY2024-25.	We request relaxation of the turnover and experience criteria for MSME/MSE bidders. As an MSME, we possess the required expertise and resources to deliver the products/services/solution, and we have attached our MSME certificate for your reference.	Exemption will be provided as per GOI guidelines subject to meeting of quality and technical specifications.

Trust Fintech Limited	23	Appendix-B (5)	Bidder should have experience of minimum 3 years in providing the required products/services/solution.	We request relaxation of the turnover and experience criteria for MSME/MSE bidders. As an MSME, we possess the required expertise and resources to deliver the products/services/solution, and we have attached our MSME certificate for your reference.	Exemption will be provided as per GOI guidelines subject to meeting of quality and technical specifications.
Valids AI Private Limited	27	Annexure C	On premise, cloud-based, and hybrid deployment	We understand that all deployment types are mentioned. At the same time, GDPR support is being asked for. Does it mean we have to deploy the solution country wise, and each country can have same or different deployment type please?	Deployment to be done in SBI Cloud
				Please help clarify.	
Valids AI Private Limited	29	Annexure C	Document issued by MMA titled "Open Banking Business Requirements V5.1	Can we please kindly request for a copy or a URL to download this, to avoid any misinterpretation and confusion at our side.	Will be a part of RFP
Valids AI Private Limited	32	Annexure C	On the specifications and Bill of Material (BOM) provided.	Please help clarify which type of BOM should be shared as we support all 3 (On-prem, Cloud or hybrid).	Will be a part of RFP
Valids AI Private Limited	33	Annexure C	Deployment methodologies : Migration of data from existing Applications is included in Project Scope.	Our understanding is that the SBI ecosystem does not currently have an existing open banking platform in place. Therefore, we assume that the term "migration of data from existing applications" refers to the integration and interfacing with existing backend systems such as CBS, LMS, LOS, CRM and other internal modules, rather than a direct migration from a legacy open banking platform.	We have Open Banking implemented for 5 foreign countries as mentioned in EOI
				Kindly confirm if this understanding is correct, please?	
				Additionally, please help clarify if any existing middleware or integration layer is to be reused or replaced as part of this deployment.	Existing middleware to be reused

Valids AI Private Limited	24	Annexure B-S.No. 13	ISO 27001	Please help clarify - in the event that the final ISO 27001 certification is not received by the time of EoI submission, can the company provide documentary evidence demonstrating that the certification process is already underway. We would also like to confirm whether such evidence would be considered acceptable at the EoI stage, with the understanding that the final ISO 27001 certificate will be submitted at the RFP stage.	No change