

CORRIGENDUM

SME BUSINESS UNIT, 5TH FLOOR, STATE BANK BHAWAN
NARIMAN POINT, MUMBAI – 400021

ENGAGEMENT OF CONSULTANT FOR DEVELOPMENT OF NEW OPERATING AND RISK MODEL FOR
MSME LOANS ABOVE RS.5 CRORES TO RS.50 CRORES

TENDER ID NO.: SBI/SMEBU/CSG/2025-26/1 DATED 02.06.2025

It has been decided to update the parts of the Tender Notice as under:

- a) Amendments to the Tender Notice covenants (Annexure-I).
- b) Replies to queries raised by prospective Bidders in Pre-Bid Meeting (Annexure-II)

All other terms & conditions of the Tender (RFP) document will remain same.

Deputy General Manager (CSG-SME)

Dated : 21.06.2025

Existing & revised covenants of RFP

Sl. No.	Page no. of RFP	Particulars	Existing covenants	Revised Covenants
1.	48	Annexure-B Bidders Eligibility Criteria Sl.No.3	The Bidder must have an average turnover of minimum Rs._____ crore during last 03(three) financial year(s) i.e., FY 2021-22, FY 2022-23 and FY 2023-24 as per Audited Financials.	The Bidder must have an average turnover of minimum Rs.500 crores(Rupees Five hundred crores) during last 03(three) financial year(s) i.e., FY 2021-22, FY 2022-23 and FY 2023-24 as per Audited Financials.

Sl. No.	Query	Clarification/Response from SBI
1.	Whether different segmentation is to be done for the RFP engagement?	The RFP work is broadly divided into following 3 work areas viz., i. Risk Model for Loans above Rs.5 crores to Rs.10 crores in line with the enhanced guarantee cover provided by CGTMSE in 1 st Phase; ii. Risk Model for Loans above Rs.10 crores to Rs.50 crores in 2 nd Phase. iii. Refinement of existing Risk Models for loans up to Rs.5 crores.
2.	Whether GST data is available for refinement of the existing Models including making GST as a regular parameter	GST data is available for adequate number of records.
3.	Whether the Consultant is expected to do coding in the proposed engagement.	The IT enablement of the loan journeys shall be developed by LLMS Department of the Bank; Consultant is to work in co-ordination with Bank's IT Teams for necessary rollout of the journeys.
4.	Whether work experience is counted for partly completed projects.	Generally, completed projects are taken into cognizance towards work experience. However, if major portion of the work is completed, Consultant may submit the necessary documentary proof for our consideration.
5.	Documents to be produced toward the proof of having completed projects; whether CA certificate is adequate to this effect?	Copies of Purchase Order (Letter awarding the Contract) and the project completion certificate or relevant proof is to be produced. Mere Certificate from CA shall not be considered adequate proof of having completed the project.
6.	Whether Black Box Model can be adopted in the suggested approach of RFP work?	No, the proposed model should be clear, explainable and transparent as the same is to comply with Regulatory norms and subjected to audits.
7.	Whether the Consultant is expected to do the RFP work at their own premises or at the workplace of Bank.	Consultant can do the RFP work at their own place of work; however, the engagement requires a close co-ordination with BU and IT teams of the Bank and if need be, they need to collaborate with other stakeholders as well. At times, they need to visit Bank premises at Corporate Centre or our IT office at Belapur frequently and few operating offices/branches as well for testing and verifying the efficacy of the deployment of the models.
8.	Whether rejected data of the existing date is made available?	The rejected data shall be made available, strictly for the purpose of RFP work, on need-to-know basis.