

Pre-Bid Query Response for Expression of Interest issued by PSB Alliance Pvt. Ltd. For empanelment of Field Collection Agencies				
Sr. No.	Name of the Agency	Submitted Query	Reference Clause	Response from PSB Alliance
1	Credgenics	Kindly provide relaxation in CIBIL score	Scope of Work - Detailed Scope of Work - FOS Management - All FOS employed by the Service Provider for field collection activities must hold valid DRA (Debt Recovery Agent) certification issued by the Indian Institute of Banking & Finance (IIBF). Additionally, they must have a CIBIL (or equivalent) bureau score of at least 650, along with valid address proof and a police verification report.	In view of the sensitive nature of field collection activities and the need to ensure integrity, financial discipline, and credibility of deployed personnel, the stipulated requirement is considered essential and hence the clause shall remain unchanged.
2	Credgenics	Whether QR codes will be provided to FOS for receiving online payments from customers?	Scope of Work - Detailed Scope of Work -Collection Instruments-Collection shall be done through permissible instruments such as cheques, demand drafts, pay orders, or banker's cheques drawn in favor of the respective bank. Alternatively, customers may remit overdue amounts through digital/online payment modes or by visiting the respective bank branches. Collected instruments should be deposited in the designated bank account within 24 hours of collection.	We have already mentioned that digital/online modes of collection shall be accepted.
3	Credgenics	Kindly confirm whether the presentation of cheques will be carried out by the Bank's team.	Scope of Work - Detailed Scope of Work - Handling dishonored Instruments: In the event of dishonor of cheques, demand drafts, or pay orders collected by the Service Provider, the Service Provider shall promptly follow up with the Customers and obtain fresh payment instruments or facilitate alternative modes of payment in substitution thereof.	Presentation of cheques shall be the responsibility of the respective Bank. However, the Service Provider has to collect and handover cheques to the designated Bank officials/branches, as per the bank's guidelines.

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4	Credgenics	Whether agents will be provided access to a system for visit feedback submission, or will the vendor be required to provide the same?	Scope of Work - Detailed Scope of Work - Visit feedback submission: The Service Provider shall submit customer-wise and agent-wise visit feedback, including detailed dispositions, on a regular basis or at such frequency as may be specified by PSB Alliance, in the prescribed format which will be shared with member banks.	The collection management system will be provided by PSB Alliance for capturing visit feedbacks.
5	Credgenics	Kindly confirm the number of clients from whom Annexure B is required to be submitted.	Eligibility Criteria - Experience - The Collection Agency must have managed collection / recovery activities for at least 2 Scheduled Commercial Banks / *NBFCs with 5 years' experience. For startups, collection agencies must have managed collection/recovery activities for at least 2 Scheduled Commercial Banks / *NBFCs with 2 Years experience and the promoter should have experience of at least 5 years of working in field collection/recovery.	Self explanatory
6	Credgenics	As the details in Annexure C may vary due to attrition, kindly confirm how many employee details are required to be submitted.	Eligibility Criteria - No. of FOS - The Collection Agency must have a minimum of 50 FOSs available on roll. For startups, the minimum requirement is 20 FOSs on roll.	The minimum number of FOS required is specified in the Eligibility Criteria. However, Agencies are required to furnish details of FOS as per Annexure C, reflecting the position as on the date of bid submission.
7	Credgenics	Whether consortium participation or outsourcing is permitted under this EOI?	Eligibility Criteria - Legal Entity - Consortiums are not permitted. Eligibility Criteria - Subcontracting - The Collection Agency should not have subcontracted the collection activity to any other vendor in past.	Self Explanatory

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8	Focus Business Solution Limited	As the statutory audit for FY 2025-26 is currently under process, kindly confirm whether unaudited financial figures for FY 2025-26 may be submitted at this stage.	Annexure A - Point No. 9 - Financials of the Service Provider for the last 3 financial years	Eligibility Criteria - Turnover & Networth - For the financial year 2025-26, in cases where an audited financial statement is not available, a CA-certified financial statement comprising the balance sheet and profit & loss statement with a unique UDIN shall be accepted.
9	Focus Business Solution Limited	Kindly confirm the minimum number of letters required to be submitted as per Annexure B.	Refer response given in point No. 5	Refer response given in point No. 5
10	Focus Business Solution Limited	Kindly clarify whether performance certificates or appreciation letters from Banks/NBFCs can be submitted in lieu of Annexure B, or whether submission strictly in the prescribed format is mandatory.	Annexure B - Letter of Satisfactory Performance & Conduct	Letters containing the details as asked in Annexure B shall only be accepted.
11	Focus Business Solution Limited	Kindly clarify whether a self-declaration on the company's letterhead would be sufficient as an experience certificate of the promoter.	Eligibility Criteria - Experience - For startups, collection agencies must have managed collection/recovery activities for at least 2 Scheduled Commercial Banks / *NBFCs with 2 Years experience and the promoter should have experience of at least 5 years of working in field collection/recovery.	Experience certificate of the promoter is required to be submitted only in case of startups. The certificate should be obtained from the previous organization(s) where the concerned individual has worked in collection/recovery for a minimum period of 5 years.

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12	RNFI Services Limited	Kindly consider reducing the required experience period from 5 years to 3 years, in line with industry practices and to encourage wider participation.	Eligibility Criteria - Experience - The Collection Agency must have managed collection / recovery activities for at least 2 Scheduled Commercial Banks / *NBFCs with 5 years' experience. Eligibility Criteria - Client reference - Collection Agency should provide client reference and contact details (email/ landline/ mobile) of minimum 2 Scheduled Commercial Banks / *NBFCs for whom the Collection Agency has carried out collection/recovery activity for 5 years.	Self explanatory and the respective clause shall remain unchanged.
13	Vision India Tech Services Limited	We request PSB Alliance to reduce the required working experience from 5 years to 2 years and the requirement from 2 PSU/Commercial Banks to 1 PSU/Commercial Bank.	Refer response given in point No. 12	Refer response given in point No. 12
14	Vision India Tech Services Limited	We request PSB Alliance to consider recovery experience of CBC vendors who have undertaken recovery activities for banks through the Business Correspondent (BC) channel.	Eligibility Criteria - Experience - The Collection Agency must have managed collection / recovery activities for at least 2 Scheduled Commercial Banks / *NBFCs with 5 years' experience. For startups, collection agencies must have managed collection/recovery activities for at least 2 Scheduled Commercial Banks / *NBFCs with 2 Years experience and the promoter should have experience of at least 5 years of working in field collection/recovery.	Only those agencies whose FOS have a primary and dedicated background in collection/recovery shall be eligible. Agencies deploying personnel for whom collection/recovery is an allied activity shall not be considered.

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Sr. No.	Name of the Agency	Submitted Query	Reference Clause	Response from PSB Alliance
15	Spocto Solutions Private Limited	What is the allowed time gap between FOS hiring and getting DRA certification before deployment on field collection?	Scope of Work - Detailed Scope of Work - FOS Management - All FOS employed by the Service Provider for field collection activities must hold valid DRA (Debt Recovery Agent) certification issued by the Indian Institute of Banking & Finance (IIBF).	Self Explanatory - No Grace Period is to be given. All FOS must be DRA certified before onboarding & deployment for field collection.
16	Spocto Solutions Private Limited	Kindly clarify whether FOS can work in a supervised/shadow capacity during DRA training, and specify the activities permitted and prohibited during this period.	Refer response given in Point No. 15	Refer response given in Point No. 15
17	Spocto Solutions Private Limited	Is the 650 CIBIL score a strict cutoff, or is there any relaxation for borderline cases?	Refer response given in point No. 1	Refer response given in point No. 1
18	Spocto Solutions Private Limited	Who will bear DRA certification cost, and is it reimbursed in the payout structure?	NA	All expenses pertaining to DRA certification shall be borne by the respective agency, and no reimbursement from PSB Alliance shall be admissible.
19	Spocto Solutions Private Limited	What is the process and timeline for police verification, and is central or state verification acceptable?	Scope of Work - Detailed Scope of Work - FOS Management - All FOS employed by the Service Provider for field collection activities must hold valid DRA (Debt Recovery Agent) certification issued by the Indian Institute of Banking & Finance (IIBF). Additionally, they must have a CIBIL (or equivalent) bureau score of at least 650, along with valid address proof and a police verification report.	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

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20	Spocto Solutions Private Limited	Is there any required ratio of experienced FOS to freshers in a team?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
21	Spocto Solutions Private Limited	Is there any age or education requirement for FOS deployment?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
22	Spocto Solutions Private Limited	What is the renewal cycle for DRA certification, and what happens if an FOS's certification expires during deployment?	NA	DRA certificates valid for lifetime once issued.
23	Spocto Solutions Private Limited	What is the TAT from account allocation to first FOS visit?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
24	Spocto Solutions Private Limited	How are accounts prioritized within the 80-account limit—by DPD, amount, location, or product?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
25	Spocto Solutions Private Limited	What is the supervisor-to-FOS ratio?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
26	Spocto Solutions Private Limited	Can agencies use shared FOS in locations with less than 80 accounts?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

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27	Spocto Solutions Private Limited	Are SMA-0, SMA-1, and SMA-2 accounts tracked separately or combined under one KPI/target?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
28	Spocto Solutions Private Limited	Is there a minimum visit attempt requirement before escalation or return of an account?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
29	Spocto Solutions Private Limited	How are accounts reallocated when an FOS goes on leave, resigns, or is removed mid-cycle?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
30	Spocto Solutions Private Limited	Can a single account be reallocated to a different FOS within the same agency, and how is credit tracked?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
31	Spocto Solutions Private Limited	What is the process to flag a disputed account (wrong contact, deceased borrower, already paid) back to the bank?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
32	Spocto Solutions Private Limited	What are the collection efficiency targets for SMA-0, SMA-1, and SMA-2?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
33	Spocto Solutions Private Limited	Is payout based on gross collection, net after reversals, or both? How are partial payments treated?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

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34	Spocto Solutions Private Limited	Is there a penalty/clawback mechanism if collected instruments are dishonored after payout has been credited to the agency?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
35	Spocto Solutions Private Limited	Are there separate performance KPIs for visit-to-contact ratio, contact-to-promise ratio, and promise-to-payment conversion?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
36	Spocto Solutions Private Limited	Are there performance bonuses for early resolution of SMA accounts (before month-end targets)?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
37	Spocto Solutions Private Limited	Is there any minimum daily or weekly collection target per FOS below which performance is flagged?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
38	Spocto Solutions Private Limited	Kindly clarify whether the prohibition on subcontracting under the EOI applies only to past arrangements or also prospectively during empanelment, and whether any structured FOS-sharing model between empaneled agencies is permitted.	Eligibility Criteria - Subcontracting	Subcontracting is strictly prohibited at any stage, both prior to and during the tenure of the contract.
39	Spocto Solutions Private Limited	Kindly clarify whether an authorized temporary staffing model through a PSB Alliance-approved staffing vendor is permitted to address surge requirements, without breaching the subcontracting restriction.	Eligibility Criteria - Subcontracting	Subcontracting is strictly prohibited at any stage, both prior to and during the tenure of the contract.

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40	Spocto Solutions Private Limited	Does PSB Alliance provide a system/app for account allocation, visit updates, and feedback, or does the vendor need to provide it?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
41	Spocto Solutions Private Limited	Is API integration allowed between the agency system and PSB Alliance platform?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
42	Spocto Solutions Private Limited	What is the prescribed format and field definition for visit feedback dispositions — is it standardized across all member banks?	Scope of Work - Detailed Scope of Work - Visit feedback submission	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
43	Spocto Solutions Private Limited	What are the data retention and data destruction obligations for customer data post-deallocation or contract termination?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
44	Spocto Solutions Private Limited	Is real-time GPS tracking of FOS field visits mandatory — and if so, who provides and owns the device/app?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
45	Spocto Solutions Private Limited	Are daily MIS reports auto-generated, or does the agency need to prepare them manually?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
46	Spocto Solutions Private Limited	Will there be one portal for all banks or separate systems for each bank?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

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47	Spocto Solutions Private Limited	Does the agency have to indemnify PSB Alliance for FOS misconduct and customer complaints?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
48	Spocto Solutions Private Limited	Please clarify whether any minimum threshold has been prescribed for Professional Indemnity (PI) insurance and/or fidelity bond coverage for empaneled agencies.	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
49	Spocto Solutions Private Limited	How are customer grievances escalated — directly to the member bank, via PSB Alliance, or through a shared ombudsman mechanism?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
50	Spocto Solutions Private Limited	What is the record retention period for collection visit records — and is digital/cloud storage of records acceptable?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
51	Spocto Solutions Private Limited	Can the Reserve Bank of India inspect the agency's premises and FOS records?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
52	Spocto Solutions Private Limited	Is the 15th the billing date or payment date, and what is the payment timeline after invoice submission?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

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53	Spocto Solutions Private Limited	Is there any minimum business guarantee or allocation commitment? If not, how are agencies protected?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
54	Spocto Solutions Private Limited	What is the dispute resolution mechanism for invoice rejections — is there a defined TAT for PSB Alliance to accept or dispute invoices?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
55	Spocto Solutions Private Limited	Is the payout grid the same across all 12 member banks, or is there a bank-specific commission structure?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
56	Spocto Solutions Private Limited	Are agencies required to post a performance security deposit or bank guarantee at the time of empanelment?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
57	Spocto Solutions Private Limited	Who owns the IP for collection methods, scripts, or training materials developed during the engagement?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
58	Spocto Solutions Private Limited	Is there a minimum city-level FOS deployment threshold per state to qualify for allocation in that state?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
59	Spocto Solutions Private Limited	How are rural/semi-urban accounts handled where travel time exceeds the 80-account model assumptions?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

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60	Spocto Solutions Private Limited	Can agencies add more states during the contract, or only at the time of empanelment?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
61	Spocto Solutions Private Limited	What happens to an agency's allocation if it fails to maintain minimum FOS headcount in a given state due to attrition?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
62	Spocto Solutions Private Limited	Is there a demand forecast or indicative account volume per state that PSB Alliance can share for capacity planning?	NA	Yes. It will be done before allocation.
63	Spocto Solutions Private Limited	For states like J&K, Northeast states, and remote UTs — is there a modified compliance or operational framework given ground realities?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
64	Spocto Solutions Private Limited	Can the agency use its own field application for managing the FOS?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
65	Spocto Solutions Private Limited	When does PSB Alliance plan to initiate work on the portfolio?	NA	The initiation of work on the portfolio will be at the sole discretion of PSB Alliance and shall be communicated to the selected agencies in due course.
66	Spocto Solutions Private Limited	Will PSB Alliance provide 30 days' advance notice of changes to scope, rules, or eligibility criteria, and is there a process to renegotiate commercial terms if obligations increase?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

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67	Spocto Solutions Private Limited	If a scope modification materially increases the agency's costs, can revised commercial terms be discussed, or can the agency give notice of inability to service the expanded scope?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
68	Spocto Solutions Private Limited	Will a reasonable notice period be given before deallocating more than 20% of an agency's active portfolio?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
69	Spocto Solutions Private Limited	whether the service agreement will include a cap on the agency's aggregate liability (e.g., linked to fees received over a defined period) and whether consequential/indirect losses will be excluded from indemnity.	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
70	Spocto Solutions Private Limited	If an agency acts in good faith on PSB Alliance/member bank instructions later found non-compliant with RBI/IBA/BCSBI guidelines, will PSB Alliance provide indemnification?	NA	The agencies shall ensure adherence to all applicable regulatory and statutory guidelines at all times. No blanket indemnification is envisaged. Any specific matters, if required, shall be dealt with in accordance with the terms and conditions to be specified in the RFP.
71	Spocto Solutions Private Limited	How many follow-up cycles are expected for dishonoured instruments before escalation, and does separate compensation apply for extended cycles?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

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72	Spocto Solutions Private Limited	Will agencies retain ownership of their existing IP, and will this be protected in the final agreement?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
73	Spocto Solutions Private Limited	What happens to data after termination, and can agencies keep anonymised data for internal use?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
74	Spocto Solutions Private Limited	Will the agreement provide 60–90 days' notice before termination, a transition period for staff redeployment, and timely settlement of all undisputed dues?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
75	Spocto Solutions Private Limited	If the EOI/RFP is restructured after submissions, what is the expected timeline and process?	NA	In the event of any restructuring of the EOI/RFP, appropriate communication shall be issued to all participating bidders detailing the revised scope, timelines, and submission process. The same shall be carried out in a transparent manner, ensuring adequate time for bidders to respond.
76	Spocto Solutions Private Limited	Will DRA certification costs be reimbursed? If CIBIL score drops during engagement, what is the fix timeline and impact on account allocation/performance?	NA	PSB Alliance shall not reimburse any costs related to DRA certification of FOS. Detailed terms and conditions with respect to any change in CIBIL score during the course of engagement shall be specified in the RFP document to be issued subsequent to this EOI.

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77	Spocto Solutions Private Limited	Will member bank audit requests be routed through a single PSB Alliance contact, with at least 5 business days' notice for routine audits?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
78	Spocto Solutions Private Limited	What is the proposed governing law and dispute resolution mechanism (e.g., arbitration under the Arbitration and Conciliation Act, 1996)?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
79	Spocto Solutions Private Limited	Is the Rs. 50L turnover threshold calculated across the 3 past FYs combined, or for each FY individually?	Eligibility Criteria - Turnover & Networkth	The minimum turnover requirement of Rs. 50 lakhs is to be met in each of the last three financial years.
80	Spocto Solutions Private Limited	How is a startup with a micro/small enterprise certification differentiated from an MSME?	Eligibility Criteria	Startup recognition and MSME classification are governed by separate criteria under Government of India guidelines. While Startup status is determined based on factors such as age of the entity, turnover, and innovation, MSME classification is based on prescribed investment and turnover thresholds. An entity may qualify under both categories, subject to meeting the respective criteria. The treatment under this EOI shall be as per the eligibility conditions specified herein.

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81	Spocto Solutions Private Limited	Can indicative payout ranges/benchmarks be shared at this stage? What is the proposed payment cycle (e.g., 30 days from invoice), and will the agreement include an interest mechanism for late payments?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
82	Spocto Solutions Private Limited	Will the undisputed portion of a partially disputed invoice be released within the agreed payment period?	NA	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
83	Shivam Associates	Please share formats for self-declarations like client reference, blacklisting/litigation, ownership, number of FOS, and subcontracting.	Eligibility Criteria	Submission of supporting documentary evidence is not required at this EOI stage. However, agencies shortlisted for the subsequent RFP must furnish complete supporting documents and confirmations.
84	Shivam Associates	Will payout be different for different PSU banks?	Payment & Billing	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
85	Shivam Associates	What additional documents are required for applying under the MSME category.	Eligibility Criteria - Legal Entity - For MSME, UDYAM Registration Certificate is required.	Self Explanatory
86	Shivam Associates	If an agency is already working with PSU bank for NPA accounts, will that agreement be considered in eligibility.	Eligibility Criteria - Experience	Experience of working with PSU Banks for NPA recovery activities shall be considered for the purpose of eligibility, subject to submission of relevant documentary evidence as specified in the EOI.

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87	Shivam Associates	Do we need different FOS for different PSU banks in the same location?	Scope of Work	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
88	Surya Associates	In Annexure B, a letter from the concerned bank with which we are currently engaged is required. In case a bank is unable or unwilling to provide this letter, kindly advise on the acceptable alternative.	Annexure B - Letter of Satisfactory Performance & Conduct	There is no alternative to this document.
89	ICON	We seek clarification regarding submission of audited financial statements for FY 2025–26, which are currently under process. Audited financials for FY 2023–24 and FY 2024–25 are available. Kindly confirm if any alternative document may be submitted for FY 2025–26 in the interim.	Refer response given in point No. 9	Refer response given in point No. 9
90	Marichin Fin Services Pvt. Ltd.	Attached please find our Startup Certificate from Govt of Odisha. Request for your clarification/ guidance/clearance with regards to our eligibility to apply for the Collection Agency for PSBA under Startup category.	Eligibility Criteria - Legal Entity	As per the EOI, startups are required to submit a DPIIT Recognition Certificate. However, entities possessing valid Startup recognition from State Government authorities may also be considered under the Startup category, subject to submission of supporting documents and acceptance by PSB Alliance.

Pre-Bid Query Response for Expression of Interest issued by PSB Alliance Pvt. Ltd. For empanelment of Field Collection Agencies				
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91	Digitide Solutions Limited	We request the following modification in the Prequalification and Technical Qualification evaluation to account for our organizational restructuring. We request you to kindly add the below clauses also: In the event the bidder has undergone a merger, acquisition, demerger, or hive-off, appropriate consideration shall be accorded to the historical financial performance of the merging or demerged entity. In the event that the bidding company or firm has been hived off from a demerged entity, the experience, eligibility, and other qualifications required under the RFP may be deemed to include and be derived from those of the demerged company. This is with reference to Office Memorandum No. 8/78/2023-PPD issued by the Department of Expenditure, Ministry of Finance.	Eligibility Criteria - Legal Entity, Experience, Client Reference, No. of FOS, Turnover & Networth.	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
92	Digitide Solutions Limited	Please confirm the strength of Telecalling resources required for the process. Also share the detailed JD, location preferences & other IT/Infra requirements to run the Telecalling setup.	Scope of Work - Detailed Scope of Work	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
93	Digitide Solutions Limited	Will PSB Alliance provide a CRM/Mobile App, or do we need to provide our own?	Refer response given in point No. 4	Refer response given in point No. 4

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Sr. No.	Name of the Agency	Submitted Query	Reference Clause	Response from PSB Alliance
94	Digitide Solutions Limited	Kindly confirm the documents required for ID card creation and the turnaround time for issuance of the ID card.	Scope of Work - Detailed Scope of Work - In all dealings with Customers or third parties, the Service Provider shall ensure that its Feet on Street (FOS) are duly deputed with valid identity cards in the format prescribed by PSB Alliance or its member banks. Such identification shall be always carried out and presented, as required, to establish their bona fide authorization to act on behalf of PSB Alliance and the respective member bank.	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
95	Digitide Solutions Limited	Request you to kindly share the below requirements 1. The expected monthly volumes for Tele callers, if any 2. The city/ pincode and bucket wise volumes/ FTE count 3. The daily/monthly expected ACR/ Tele caller, if any 4. The bucket wise volumes/ FTE count.	Scope of Work - Detailed Scope of Work	The collection model envisaged in this EOI is primarily FOS-based, supported by telecallers/back-end teams. Accordingly, Account Volumes, City/PIN code allocation, Bucket-wise distribution & ACR shall be defined for FOS deployment. Telecalling resources are expected to support the FOS operations, and therefore, no separate volumes or ACR targets will be given. Detailed operational requirements, if any, shall be specified in the RFP.
96	Digitide Solutions Limited	Kindly confirm the span ratio of support staff to be deployed for both telecallers and FOS.	Scope of Work - Detailed Scope of Work	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

Pre-Bid Query Response for Expression of Interest issued by PSB Alliance Pvt. Ltd. For empanelment of Field Collection Agencies				
Sr. No.	Name of the Agency	Submitted Query	Reference Clause	Response from PSB Alliance
97	Digitide Solutions Limited	Kindly confirm whether a CIBIL score range of 550–650 may be considered. Also, please confirm whether the police verification report can be submitted within 30–45 days from the date of joining.	Refer response given in point No. 1 & 19.	Refer response given in point No. 1 & 19.
98	Digitide Solutions Limited	Please suggest if Hire-n-Train model can be considered, where we hire agents and get them certified on DRA.	Refer response given in Point No. 15	Refer response given in Point No. 15
99	Digitide Solutions Limited	What is the maximum case allocation per FOS, coverage area, and timelines for data allocation and closure?	Scope of Work - Detailed Scope of Work - FOS Management	Maximum Cases allocated to any FOS shall be 80. Detailed terms and conditions in this regard & other queries asked will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.
100	Digitide Solutions Limited	Request you to share the Allocation contribution at Product level	Scope of Work - Scope Summary	Allocation at the product level shall be at the sole discretion of PSB Alliance and will be communicated in due course. PSB Alliance shall have the sole right to allocate, modify, or deallocate accounts across any location, product, segment, member bank, or collection agency, at its sole discretion.
101	Digitide Solutions Limited	Request you to kindly confirm on the Agent/ FOS profile to be deployed. Information like, Education Qualification, Experience, etc.	Refer response given in Point No. 21	Refer response given in Point No. 21

Pre-Bid Query Response for Expression of Interest issued by PSB Alliance Pvt. Ltd. For empanelment of Field Collection Agencies				
Sr. No.	Name of the Agency	Submitted Query	Reference Clause	Response from PSB Alliance
102	Digitide Solutions Limited	Request you to kindly share the allocation contribution between SMA 0, 1 & 2. Further more please suggest if NPA data would also be allocated	Refer response given in Point No. 100	Refer response given in Point No. 100
103	Digitide Solutions Limited	We understand that the operational window & days shall be 9.00 am - 7.00 pm from Monday to Saturday for both FOS and Telecallers. Please confirm.	Scope of Work - Detailed Scope of Work - The Service Provider shall strictly adhere to the Code of Conduct and Fair Practices Code issued by the Reserve Bank of India (RBI), the Code of Conduct prescribed by the Indian Banks' Association (IBA), guidelines issued by the Banking Codes and Standards Board of India (BCSBI), and any other regulatory requirements as may be prescribed from time to time. The Service Provider shall also comply with all operating instructions issued by PSB Alliance and/or its member banks.	Self Explanatory
104	Digitide Solutions Limited	We suggest to have a Beta period of 90 days from the go-live date wherein performance metrics shall be mutually discussed and agreed. Please confirm.	NA	Any stabilization/beta period and related performance metrics shall be defined and mutually agreed, if required, at the time of finalization of allocation of accounts. No specific duration is envisaged at this stage.
105	Digitide Solutions Limited	Request you to kindly confirm on the billable FTE definition. Please provide details along with illustration.	Payment & Billing	Detailed terms and conditions in this regard will be specified in the RFP document to be floated subsequent to this EOI by PSB Alliance.

Pre-Bid Query Response for Expression of Interest issued by PSB Alliance Pvt. Ltd. For empanelment of Field Collection Agencies

Note : 1. The purpose of this Expression of Interest (EOI) is to invite responses from prospective field collection agencies and to conduct a preliminary assessment of their eligibility, experience, financial strength, and operational capability for doing field collection activities in SMA accounts of member banks.

2. PSB Alliance, at its sole discretion, may either proceed with an open Request for Proposal (RFP) after this Expression of Interest (EOI) or limit the RFP to shortlisted bidders as per PSB Alliance requirement, in line with the RBI's outsourcing policy and regulatory guidelines.

3. All interested Field Collection Agencies are required to submit the duly signed and stamped Expression of Interest (EOI) document, along with properly filled Annexures A, B, and C, on or before the submission deadline specified in this notice. Vendors applying under the Startup Criteria shall submit the Experience Certificate of the Promoters along with Annexures A, B, and C.