REQUEST FOR EXPRESSION OF INTEREST (EOI)
FOR EXPLORING THE MARKET TO IDENTIFY EXPERIENCED AND CAPABLE PLAYERS FOR END TO END SOLUTION FOR CKYC 2.0

Ref: SBI/GITC/IT-SP Resources/CKYC/2026-27/22 dated: 01.09.2026

IT SP Resources Department
STATE BANK GLOBAL IT CENTRE
TOWER 1, L& T SEAWOODS, C Wing, 2nd Floor, NAVI MUMBAI-400706
(MAHARASHTRA)

Schedule of Events

Sr. No	Particulars	Remarks
1	Contact details of issuing department (Name, Designation, Mobile No., Email and office address for sending any kind of correspondence regarding this EOI)	Name: Y Subramanyam Designation: **DGM** (IT SP RESOURCES) Email: dgmit.spcore@sbi.co.in Name: **Praveen P** Designation: **AGM (IT-SP-Resources)** Contact no: **9447516517** Email: **agm1.itsp3@sbi.co.in** Contact Address: **IT-SP-RESOURCES (CKYC APPLICATION)** **State Bank Global IT Centre,** C Wing, 2nd Floor, Tower 1, L&T Seawoods, GITC, Navi Mumbai - 400706.
2	Bid Document Availability including changes/amendments if any to be issued	EOI may be downloaded from Bank's website https://sbi.bank.in Procurement News and e-Procurement Agency portal https://etender.sbi/SBI from **01.09.2026-21.09.2026**
3	Last date for requesting clarification	**Up to 17:00 hrs. (time) on 08.09.2026 (date)** All communications regarding points / queries requiring clarifications shall be given in writing or by e-mail
4	Pre - bid Meeting at (venue)	**From 15:00 hrs. to 16:00 hrs. (time) on 10.09.2026 (date)** at IT-SP Resources Dept. SBI, GITC or through online meeting. The exact mode will be advised subsequently.
5	Clarifications to queries raised at pre-bid meeting will be provided by the Bank.	**On 17.09.2026 (date)**
6	Last date and time for Bid submission	**21.09.2026 (date)** (**Up to 17.00 hrs.)**
7	Address for submission of Bids	To be submitted online through e-tendering website - **https://etender.sbi/SBI/**

8	Date and Time of opening of EOI	**On 21.09.2026 (date), 17.30 hrs. (time)** Authorized representatives of Bidders may be present online during opening of the EOI Bids. However, EOI would be opened even in the absence of any or all of Bidders representatives.
9	Tentative Presentation Schedule	Exact date and time slots will be intimated to eligible participants separately.
10	Tender Fee	Rs. 20,000 (Rupees Twenty Thousand only) Amount should be deposited in Account Name: Subsidy Inward Remittance Mode of Transaction: NEFT and RTGS only Account No.: 4897932113433 IFSC: SBIN0011343 Address: Branch OAD, GITC, Belapur Account Name: System Suspense Branch Parking A/C Account No. 37608352111 Mode of Transaction: Intra-bank transfer (SBI to SBI only) Account No.: 37608352111 IFSC: SBIN0011343 Address: Branch OAD, GITC, Belapur Tender fee will be non-refundable.
12	Contact details of e-Procurement agency appointed for e-procurement	**M/s E-Procurement Technologies Limited (ETPL)** Nandan Valera | Client Service E: Nandan.v@eptl.in | M: (+91) 9081000427 **e-Tender Submission:** Cell Number: +91 7859800609 / 9081000427 / 7859800624 / 9510813528 **Support mail:** etender.support@eptl.in

Part-I

Part-II

Abbreviations

- EOI – Expression Of Interest
- CKYC – Central Know Your Customer
- CERSAI - Central Registry of Securitization Asset Reconstruction and Security Interest of India
- CKYCRR - Central KYC Records Registry
- SBG - State Bank Group
- RE - Reporting Entities
- TAT – Turn Around Time
- IPR - Intellectual property Rights
- EDMS -Enterprise Document Management System
- LCPC - Liability Central Processing Centre
- CBS - Core Banking Solution
- YONO – You Only Need One
- OVD - Officially Valid Document
- OEM – Original Equipment Manufacturer
- DSC - Digital Signature Certificate
- RFP - Request for Proposal
- MSE - Micro & Small Enterprises
- EMD - Earnest Money Deposit
- LLP - Limited Liability Partnership
- PBT - Profit Before Tax
- PPP-MII - Public Procurement Preference to Make in India
- API - Application Programming Interface
- OCR - Optical Character Recognition
- URL - Uniform Resource Locator
- KYC – Know Your Customer
- EIS - Enterprise Integration Services
- NLP - Natural Language Processing
- VCO - Video calling officers
- VKYC - Video Know Your Customer
- GNC - Global NRI Centre
- EKYC - electronic Know Your Customer
- CBS - Core Banking Solution
- SMTP - Simple Mail Transfer Protocol
- HTTPS - Hypertext Transfer Protocol Secure
- BASE64 - Base-64 numeric system where "base 64" means it uses a set of 64 safe ASCII characters to turn binary data into plain text.
- DC/DR - Data Centre/Disaster Recovery

- RTO - Minimized Recovery Time Objective
- RPO - Recovery Point Objective
- PMLA - Prevention of Money Laundering Act
- DPDP - Digital Personal Data Protection Act
- ISD - Information Security Department
- ETA - Enterprise Technology & Architecture
- SBOM - Software Bill of Materials
- CERT-IN - Computer Emergency Response Team - India
- SIEM - Security Information and Event Management
- EDR - Endpoint Detection and Response
- PAM - Privileged Access Management
- DLP - Data Loss Prevention
- ADS - Advanced Threat Defense
- AV - Antivirus
- DAM - Digital Asset Management
- NTP - Network Time Protocol
- NMS - Network Management System
- TACACS - Terminal Access Controller Access-Control System
- APM - Application Performance Management
- ITAM - IT Asset Management
- NAC - Network Access Control
- BCP - Business Continuity Planning
- SCD - Secure Configuration Document
- SDLC - Software Development Life Cycle
- VAPT - Vulnerability Assessment and Penetration Testing
- HA - High Availability
- POC – Proof Of Concept

1. **INVITATION TO BID:**

i. **State Bank of India** (herein after referred to as **'SBI/the Bank')**, having its Corporate Centre at Mumbai, various other offices (LHOs/ Head Offices /Zonal Offices/Global Link Services, Global IT Centre, foreign offices etc.) of State Bank of India, branches/other offices, Subsidiaries and Joint Ventures available at various locations and managed by the Bank (collectively referred to as **State Bank Group or 'SBG'** hereinafter). This Request for EOI is issued by **the Bank** on behalf of **SBG** for procurement of experienced, domain knowledge specialized bidders, **Capable to deliver END-TO-END CKYC 2.0 SOLUTION.**

ii. In order to meet the IT requirements, the Bank proposes to invite online EOI from eligible Bidders wishing to be considered for short listing for participating in bidding process of the proposed procurement.

iii. Bidder shall mean any entity (i.e. juristic person) who meets the eligibility criteria given in **Appendix-B** of this EOI and willing to provide the product and services required by the Bank through RFP process in pursuant to this EOI. The interested Bidders who agree to all the terms and conditions contained in this EOI may submit their Bids with the information desired in this EOI. Consortium bidding is not permitted under this EOI.

iv. Address for submission of online Bids, contact details including email address for sending communications are given in Schedule of Events of this EOI.

v. The objective of this EOI is to identify eligible Bidders who are interested in providing the required product and services and have suitable capacity, capability and experience.

vii. This EOI document shall not be transferred, reproduced or otherwise used for purpose other than for which it is specifically issued.

viii. Interested Bidders are advised to go through the entire EOI before submission of online Bids to avoid any chance of elimination. The criteria and the actual process of evaluation of the responses to this EOI and subsequent selection of the successful Bidder will be entirely at Bank's discretion.

2. BACKGROUND:

The Central KYC Records Registry (CKYCRR), established under the Prevention of Money Laundering (Maintenance of Records) Rules, 2005, is a centralized repository for KYC records of customers across Reporting Entities (REs) regulated by RBI, SEBI, IRDAI and PFRDA. The Registry is operated and maintained by CERSAI. State Bank of India, being a Reporting Entity, has been integrated with CKYCR since 2018 for submission, search, download and updating of customer KYC records.

Pursuant to the rollout of **CKYCRR 2.0** by CERSAI, significant enhancements have been introduced to the CKYCRR ecosystem, including revised APIs, enhanced customer search capabilities, digital document retrieval, multiple Officially Valid Document (OVD) handling, enhanced data validation, workflow improvements and strengthened security controls. These changes necessitate a comprehensive transformation of the Bank's existing CKYC application and associated onboarding ecosystem.

Accordingly, the Bank intends to procure a **comprehensive End-to-End CKYC 2.0 Solution** that shall be implemented, operated, and managed by the selected technology partner. The proposed solution shall support all customer onboarding and customer update journeys, CKYC search, download, create and update, document management and integrations across all customer acquisition and servicing channels of the Bank for successful CKYC number generation within the TAT (Turnaround time from the date of onboarding or updating of the record of the customer).

The solution shall be scalable, secure, highly available and deployable preferably on the Bank's Internal Cloud infrastructure. All intellectual property rights in the customisations, configurations, interfaces, workflows, integrations, reports, documentations, and other deliverables specially developed for the Bank under this engagement shall preferably vest with the Bank.

The selected technology partner shall be responsible for the design, development, customization, implementation, integration, testing, migration (wherever applicable), deployment, operation, maintenance, and continuous enhancement of the end-to-end CKYC platform. The scope shall include all application components, APIs, middleware, workflow engine, document management integration, security framework, dashboards, monitoring utilities, reporting modules and support services required for successful implementation and sustained operations.

The proposed solution shall seamlessly integrate with the Bank's Core System, Digital Banking Channels (YONO, Internet Banking, Video KYC, Branch, and other onboarding channels), integration with LCPC workflows, Enterprise Document Management System

(EDMS), authentication services/ SMS delivery services and CERSAI CKYC 2.0 platform through secure APIs or file-based systems.

The technology partner shall also be responsible for providing comprehensive implementation and migration support, application maintenance, incident management, performance tuning, release management complaint with DevSecOps in Banks environment, security patching and 24x7 operational support to ensure uninterrupted availability of CKYC services and compliance with regulatory timelines.

The principal objective of this initiative is to establish a future-ready, low code-no code model, scalable, secure, and regulatory-compliant CKYC platform capable of supporting the Bank's large customer base and high transaction volumes while enabling seamless digital customer onboarding, efficient KYC lifecycle management, enhanced operational efficiency, improved customer experience and timely compliance with regulatory requirements issued by CERSAI and other competent authorities.

In view of the above, SBI intends to float an Expression of Interest (EOI) publicly with an objective to:

a) Gauge the capabilities and offerings of various technology providers in the field of CKYC 2.0 operations having domain knowledge and implementation expertise in the field.
b) Understand the latest technology solutions, service delivery models, and innovations being offered by technology providers to decide on future ready tech stack, IT infrastructure sizing and applications for enhanced productivity.

3. **DISCLAIMER:**

i. The information contained in this EOI or information provided subsequently to Bidder(s) whether verbally or in documentary form/email by or on behalf of SBI, is subject to the terms and conditions set out in this EOI.

ii. This EOI is not an offer by SBI, but an invitation to receive responses from the eligible Bidders.

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 or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this EOI or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the EOI and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this EOI.

v. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this EOI.

vi. The Bidder is expected to examine all instructions, forms, terms and specifications in this EOI. Failure to furnish all information required under this EOI or to submit a Bid not substantially responsive to this EOI in all respect will be at the Bidder's risk and may result in rejection of the Bid.

vii. The issue of this EOI does not imply that the Bank is bound to select a Bidder or subsequently to award the contract to the shortlisted Bidder, as the case may be, for the project and the Bank reserves the right to reject all or any of the Bids or Bidders without assigning any reason.

4. **DEFINITIONS:**

In this connection, the following terms shall be interpreted as indicated below:

i. **"The Bank"** 'means the State Bank of India (including domestic branches and foreign offices), Subsidiaries and Joint Ventures, where the Bank has ownership of more than 50% of voting securities or the power to direct the management and policies of such Subsidiaries and Joint Ventures.

ii. **"Bidder/Channel Partner"** means an eligible entity/firm submitting the Bid in response to this EOI.

iii. **"Bid"** means the written reply or submission of response to this EOI.

5. **ELIGIBILITY AND TECHNICAL CRITERIA/SCOPE OF WORK**:

i. Bid is open to all Bidders who meet the eligibility and technical criteria/scope of work as given in **Appendix-B & Appendix-C** of this EOI. The Bidder has to submit the documents substantiating eligibility criteria as mentioned in this EOI document.

(a) If any Bidder submits Bid on behalf of Principal/OEM, the same Bidder shall not submit a Bid on behalf of another Principal/OEM under the EOI. Bid submitted with options of multiple OEMs shall also be considered Bid submitted on behalf of multiple OEMs.

(b) Either the Bidder on behalf of Principal/OEM or Principal/OEM itself is allowed to Bid, however both cannot Bid simultaneously.

6. **COST OF BID DOCUMENT:**

The participating Bidders shall bear all the costs associated with or relating to the preparation and submission of their Bids including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstration or presentations which may be required by the Bank or any other costs incurred in connection with or relating to their Bid. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder regardless of the conduct or outcome of the bidding process.

7. **CLARIFICATION AND AMENDMENTS ON EOI/PRE-BID MEETING:**

i. Bidder requiring any clarification on EOI may notify the Bank in writing strictly as per the format given in **Appendix-E** at the address/by e-mail within the date/time mentioned in the Schedule of Events.

ii. All queries to be raised in the pre-bid meeting will relate to the EOI alone and no queries related to detailed analysis of scope of work, payment terms and mode of selection will be entertained. These issues will be amply clarified at the RFP stage.

iii. A pre-Bid meeting will be held in person or online on the date and time specified in the Schedule of Events which may be attended by the authorized representatives of the Bidders interested to respond to this EOI.

iv. The queries received (without identifying source of query) and response of the Bank thereof will be posted on the Bank's website or conveyed to the Bidders.

v. The Bank reserves the right to amend, rescind or reissue the EOI, at any time prior to the deadline for submission of Bids. The Bank, for any reason, whether, on its own initiative or in response to a clarification requested by a prospective Bidder, may modify the EOI, by amendment which will be made available to the Bidders by way of corrigendum/addendum. The interested parties/Bidders are advised to check the Bank's website regularly till the date of submission of Bid document specified in the Schedule of Events/email and ensure that clarifications/ amendments issued by the Bank, if any, have been taken into consideration before submitting the Bid. Such amendments/clarifications, if any, issued by the Bank will be binding on the participating Bidders. Bank will not take any responsibility for any such omissions by the Bidder. The Bank, at its own discretion, may extend the deadline for submission of Bids in order to allow prospective Bidders a reasonable time to prepare the Bid, for taking the amendment into account. Nothing in this EOI or any addenda/corrigenda or clarifications issued in connection thereto is intended to relieve Bidders from forming their own opinions and conclusions in respect of the matters addresses in this EOI or any addenda/corrigenda or clarifications issued in connection thereto.

vi. Queries received after the scheduled date and time will not be responded/acted upon.

8. **CONTENTS OF EOI DOCUMENT:**

i. The Bidder must thoroughly study/analyse and properly understand the contents of this EOI, its meaning and impact of the information contained therein.

ii. Failure to furnish all information required in this EOI or submission of Bid not responsive to this EOI in any respect will be at the Bidder's risk and responsibility and the same may finally result in rejection of its Bid. The Bank has made considerable effort to ensure that accurate information is contained in this EOI and is supplied solely as guidelines for Bidders.

iii. The Bid prepared by the Bidder, as well as all correspondences and documents relating to the Bid exchanged by the Bidder and the Bank and supporting documents and printed literature shall be submitted in English.

iv. The information provided by the Bidders in response to this EOI will become the property of the Bank and will not be returned. Incomplete information in Bid document may lead to non-consideration of the proposal.

9. **BID PREPARATION AND SUBMISSION:**

i. The Bid is to be submitted on portal of e-Procurement agency for Expression of Interest **END-TO-END CKYC 2.0 SOLUTION** in response to the EOI **No.** SBI/GITC/IT-SP Resources/CKYC/2026-27/22 **dated** 01.09.2026. Documents mentioned below are to be uploaded on portal of e-Procurement agency with digital signature of authorised signatory:

(a) Index of all the documents, letters, bid forms etc. submitted in response to EOI along with page numbers.
(b) Bid covering letter/Bid form on the lines of **Appendix-A** on Bidder's letter head.
(c) Proof of remittance of Tender Fee as specified in this document.
(d) Specific response with supporting documents in respect of Eligibility Criteria as mentioned in **Appendix-B** and technical criteria/scope of work on the lines of **Appendix-C.**
(e) Bidder's details as per **Appendix-D** on Bidder's letter head.
(f) Audited financial statement and profit and loss account statement as mentioned in Part-II.
(g) A copy of board resolution along with copy of power of attorney (POA wherever applicable) showing that the signatory has been duly authorized to sign the Bid document.
(h) If applicable, copy of registration certificate issued by competent authority as mentioned in **Sl No 2 of Eligibility Criteria** under **Appendix-B**.

ii. Bidders may please note:

(a) While submitting the Technical Bid, literature on the proposed solution/services should be segregated and kept together in one section.
(b) The Bid document shall be complete in accordance with various clauses of the EOI document or any addenda/corrigenda or clarifications issued in connection thereto, duly signed by the authorized representative of the Bidder. Board resolution authorizing representative to Bid and make commitments on behalf of the Bidder is to be attached.

(c) It is mandatory for all the Bidders to have class-III Digital Signature Certificate (DSC) (in the name of person who will sign the Bid) from any of the licensed certifying agency to participate in this EOI. DSC should be in the name of the authorized signatory. It should be in corporate capacity (that is in Bidder capacity).

(d) If deemed necessary, the Bank may seek clarifications on any aspect from the Bidder. However, that would not entitle the Bidder to change or cause any change in the substances of the Bid already submitted.

(e) The Bidder may also be asked to give presentation for the purpose of clarification of the Bid.

(f) The Bidder must provide specific and factual replies to the points raised in the EOI.

(g) The Bid shall be typed or written and shall be digitally signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract.

(h) All the enclosures (Bid submission) shall be serially numbered.

(i) The Bank reserves the right to reject Bids not conforming to above.

(j) The Bid document shall be complete in accordance with various clauses of the EOI document or any addenda/corrigenda or clarifications issued in connection thereto, duly signed by the authorized representative of the Bidder. Board resolution authorizing representative to Bid and make commitments on behalf of the Bidder is to be attached.

(k) Bidder(s) should prepare and submit their online Bids well in advance before the prescribed date and time to avoid any delay or problem during the bid submission process. The Bank shall not be held responsible for any sort of delay or the difficulties faced by the Bidder(s) during the submission of online Bids.

(l) Bidder(s) should ensure that the Bid documents submitted should be free from virus and if the documents could not be opened, due to virus or otherwise, during Bid opening, the Bid is liable to be rejected.

10. **DEADLINE FOR SUBMISSION OF BIDS:**

i. Bids must be submitted online on portal of e-Procurement agency by the date and time mentioned in the “Schedule of Events”.

ii. In the event of the specified date for submission of Bids being declared a holiday for the Bank, the Bids will be received up to the appointed time on the next working day.

iii. In case the Bank extends the scheduled date of submission of Bid document, the Bids shall be submitted by the time and date rescheduled. All rights and obligations of the Bank and Bidders will remain the same.

11. **MODIFICATION AND WITHDRAWAL OF BIDS:**

i. The Bidder may modify or withdraw its Bid after the Bid's submission, provided that modification, including substitution or withdrawal of the Bids, is received on e-procurement portal, prior to the deadline prescribed for submission of Bids.

ii. No modification in the Bid shall be allowed, after the deadline for submission of Bids.

12. **BIDDING PROCESS/OPENING OF TECHNICAL BIDS:**

i. All Bids received up to the specified time and date will be opened for initial evaluation on the time and date mentioned in the schedule of events. The Bids will be opened in the presence of representatives of the Bidders who choose to attend the same on portal of e-Procurement agency. However, Bids may be opened even in the absence of representatives of one or more of the Bidders.

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.

iii. If a Bid is not responsive, it will be rejected by the Bank and will not subsequently be made responsive by the Bidder by correction of the non-conformity.

iv. After examining the EOI, some or all of the Bidders may be asked to make presentation of the solution The Bidder shall bear all costs associated with submission of EOI, presentation desired by the Bank. The Bank shall not be responsible or liable for any cost thereof, regardless of the conduct or outcome of the process.

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.

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.

vii. Nothing contained in this EOI shall impair the Bank's Right to issue 'Open RFP' on the proposed solution/services.

viii. Bidders will be advised about shortlisting of their EOIs or otherwise. However, Bidders will not be provided with information about comparative position of their EOIs with that of others.

13. **CONFLICT OF INTEREST:**

i. Bidder shall not have a conflict of interest (the "Conflict of Interest") that affects the bidding Process. Any Bidder found to have a Conflict of Interest shall be disqualified without prejudice to any other right or remedy that may be available to the Bank under the EOI and/ or the subsequent RFP or otherwise.

ii. Without limiting the generality of the above, a Bidder shall be deemed to have a Conflict of Interest affecting the bidding Process, if:

(a) the Bidder, its Member or Associate (or any constituent thereof) and any other Bidder, its Member or any Associate thereof (or any constituent thereof) have common controlling shareholders or other ownership interest; provided that this disqualification shall not apply in cases where the direct or indirect shareholding of a Bidder, its Member or an Associate thereof (or any shareholder thereof having a shareholding of more than 5% (five per cent) of the paid up and subscribed share capital of such Bidder, Member or Associate, as the case may be) in the other Bidder, its Member or Associate, has less than 5% (five per cent) of the subscribed and paid up equity share capital thereof; provided further that this disqualification shall not apply to any ownership by a bank, insurance company, pension fund or a public financial institution referred to in section 2(72) of the Companies Act, 2013. For the purposes of this Clause, indirect shareholding held through one or more intermediate persons shall be computed as follows: (aa) where any intermediary is controlled by a person through management control or otherwise, the entire shareholding held by such controlled intermediary in any other person (the "Subject Person") shall be taken into account for computing the shareholding of such controlling person in the Subject Person; and (bb) subject always to sub-clause (aa) above, where a person does not exercise control over an intermediary, which has shareholding in the Subject Person, the computation of indirect shareholding of such person in the Subject Person shall be undertaken on a proportionate basis; provided, however, that no such shareholding shall be reckoned under this sub-clause (bb) if the shareholding of such person in the intermediary is less than 26% of the subscribed and paid up equity shareholding of such intermediary; or

(b) a constituent of such Bidder is also a constituent of another Bidder; or

(c) such Bidder, its Member or any Associate thereof receives or has received any direct or indirect subsidy, grant, concessional loan or subordinated debt from any other Bidder, its Member or Associate, or has provided any such subsidy, grant, concessional loan or subordinated debt to any other Bidder, its Member or any Associate thereof; or

(d) such Bidder has the same legal representative for purposes of this Bid as any other Bidder; or

(e) such Bidder, or any Associate thereof, has a relationship with another Bidder, or any Associate thereof, directly or through common third party/ parties, that puts either or both of them in a position to have access to each other's information about, or to influence the Bid of either or each other; or

(f) such Bidder or any of its affiliates thereof has participated as a consultant to the Bank in the preparation of any documents, design or technical specifications of the EOI.

iii. For the purposes of this EOI, Associate means, in relation to the Bidder, a person who controls, is controlled by, or is under the common control with such Bidder (the "Associate"). As used in this definition, the expression "control" means, with respect to a person which is a company or corporation, the ownership, directly or indirectly, of more than 50% (fifty per cent) of the voting shares of such person, and with respect to a person which is not a company or corporation, the power to direct the management and policies of such person by operation of law or by contract.

14. **CODE OF INTEGRITY AND DEBARMENT/BANNING:**

i. The Bidder and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the bidding Process. Notwithstanding anything to the contrary contained herein, the Bank shall reject Bid without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt/fraudulent/coercive/undesirable or restrictive practices in the bidding Process.

ii. Bidders are obliged under code of integrity to Suo-moto proactively declare any conflicts of interest (pre-existing or as and as soon as these arise at any stage) in EOI process or execution of contract. Failure to do so would amount to violation of this code of integrity.

iii. Any Bidder needs to declare any previous transgressions of such a code of integrity with any entity in any country during the last three years or of being debarred by any other procuring entity. Failure to do so would amount to violation of this code of integrity.

iv. For the purposes of this clause, the following terms shall have the meaning hereinafter, respectively assigned to them:

(a) "**corrupt practice**" means making offers, solicitation or acceptance of bribe, rewards or gifts or any material benefit, in exchange for an unfair advantage in the procurement process or to otherwise influence the procurement process or contract execution;

(b) **"Fraudulent practice"** means any omission or misrepresentation that may mislead or attempt to mislead so that financial or other benefits may be obtained or an obligation avoided. This includes making false declaration or providing false information for participation in a EOI process or to secure a contract or in execution of the contract;

(c) **"Coercive practice"** means harming or threatening to harm, persons or their property to influence their participation in the procurement process or affect the execution of a contract;

(d) **"Anti-competitive practice"** means any collusion, bid rigging or anti-competitive arrangement, or any other practice coming under the purview of the Competition Act, 2002, between two or more bidders, with or without the knowledge of the Bank, that may impair the transparency, fairness and the progress of the procurement process or to establish bid prices at artificial, non-competitive levels;

(e) **"Obstructive practice"** means materially impede the Bank's or Government agencies investigation into allegations of one or more of the above mentioned prohibited practices either by deliberately destroying, falsifying, altering; or by concealing of evidence material to the investigation; or by making false statements to investigators and/or by threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation; or by impeding the Bank's rights of audit or access to information;

v. **Debarment/Banning**

Empanelment/participation of Bidders and their eligibility to participate in the Bank's procurements is subject to compliance with code of integrity and performance in contracts as per terms and conditions of contracts. Following grades of debarment from empanelment/participation in the Bank's procurement process shall be considered against delinquent Vendors/Bidders:

(a) **Holiday Listing (Temporary Debarment - suspension):**

Whenever a Bidder is found lacking in performance, in case of less frequent and less serious misdemeanors, the Bidders may be put on a holiday listing (temporary debarment) for a period up to 12 (twelve) months. When a Bidder is on the holiday listing, he is neither invited to bid nor are his bids considered for evaluation during the period of the holiday. The Bidder is, however, not removed from the list of empaneled vendors, if any. Performance issues which may justify holiday listing of the Vendor are:

- Vendors who have not responded to requests for quotation/tenders consecutively three times without furnishing valid reasons, if mandated in the empanelment contract (if applicable);
- Repeated non-performance or performance below specified standards (including after sales services and maintenance services etc.);
- Bidders undergoing process for removal from empanelment/participation in procurement process or banning/debarment may also be put on a holiday listing during such proceedings.

(b) Debarment from participation including removal from empanelled list

Debarment of a delinquent Bidder (including their related entities) for a period (one to two years) from the Bank's procurements including removal from empanelment, wherever such Bidder is empaneled, due to severe deficiencies in performance or other serious transgressions. Reasons which may justify debarment and/or removal of the Bidder from the list of empaneled vendors are:

- Without prejudice to the rights of the Bank under Clause 14(i) hereinabove, if a Bidder is found by the Bank to have directly or indirectly or through an agent, engaged or indulged in any corrupt/fraudulent/coercive/undesirable or restrictive practices during the bidding Process, such Bidder shall not be eligible to participate in any EOI/RFP issued by the Bank during a period of 2 (two) years from the date of debarment.
- The Bidder fails to abide by the terms and conditions or to maintain the required technical/operational staff/equipment or there is change in its production/service line affecting its performance adversely, or fails to cooperate or qualify in the review for empanelment;
- If Bidder ceases to exist or ceases to operate in the category of requirements for which it is empaneled;
- Bankruptcy or insolvency on the part of the Bidder as declared by a court of law; or
- Banning by Ministry/Department or any other Government agency;

- Other than in situations of force majeure, technically qualified Bidder withdraws from the procurement process or after being declared as successful bidder: (i) withdraws from the process; (ii) fails to enter into a Contract; or (iii) fails to provide performance guarantee or any other document or security required in terms of the RFP documents;
- If the Central Bureau of Investigation/CVC/C&AG or Vigilance Department of the Bank or any other investigating agency recommends such a course in respect of a case under investigation;
- Employs a Government servant or the Bank's Officer within two years of his retirement, who has had business dealings with him in an official capacity before retirement; or
- Any other ground, based on which the Bank considers, that continuation of Contract is not in public interest.
- If there is strong justification for believing that the partners/directors/proprietor/agents of the firm/company has been guilty of violation of the code of integrity or Integrity Pact (wherever applicable), evasion or habitual default in payment of any tax levied by law; etc.

(c) **Banning from Ministry/Country-wide procurements**

For serious transgression of code of integrity, a delinquent Bidder (including their related entities) may be banned/debarred from participation in a procurement process of the Bank including procurement process of any procuring entity of Government of India for a period not exceeding three years commencing from the date of debarment.

15. **GOVERNING LANGUAGE:**

The governing language shall be English.

16. **APPLICABLE LAW:**

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.

17. **TENDER FEE:**

Non-refundable Tender Fee should be directly credited to the designated account as mentioned in Schedule of Events. Proof of remittance of Tender Fee in the designated account should be enclosed with the technical bid. The Bids without tender fee will not be considered valid.

18. **EXEMPTION OF EMD AND TENDER FEE:**

Micro & Small Enterprises (MSE) units and Start-ups* are exempted from payment of EMD and tender fee provided the products and/or services they are offering, are manufactured and/or services rendered by them. Exemption as stated above is not applicable for selling products and/or services, manufactured/ rendered by other companies.

Bidder should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption.

Bidders may please note:

i. NSIC certificate/ Udyog Aadhar Memorandum/Udyam Registration Certificate should cover the items tendered to get EMD/tender fee exemptions. Certificate/ Memorandum should be valid as on due date / extended due date for Bid submission.

ii. "Start-up" company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with the technical bid.

iii. *Start-ups which are not under the category of MSE shall not be eligible for exemption of tender fee.

iv. Bidder who solely on its own, fulfils each eligibility criteria condition as per the EOI/RFP terms and conditions and who are having MSE or Start-up company status, can claim exemption for EMD/ tender fee.

v. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids without tender fees /EMD will be summarily rejected and no queries will be entertained.

19. **NOTICES:**

Any notice given by one party to the other pursuant to this EOI shall be sent to other party in writing and confirmed in writing to other Party's address. The notice shall be effective when delivered or on the notice's effective date whichever is later.

20. **OTHER TERMS & CONDITIONS**

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.

ii. Willful misrepresentation of any fact within the Bid will lead to the disqualification of the Bidder without prejudice to other actions that the Bank may take. All the submissions, including any accompanying documents, will become property of the Bank. The Bidders shall be deemed to license, and grant all rights to the Bank, to reproduce the whole or any portion of their Bid document for the purpose of evaluation and to disclose the contents of submission for regulatory and legal requirements.

iii. Bidders must advise the Bank immediately in writing of any material change to the information contained in the EOI application, including any substantial change in their ownership or their financial or technical capacity. Copies of relevant documents must be submitted with their advices. For shortlisted Bidders, this requirement applies until a contract is awarded as a result of subsequent bidding process.

iv. Shortlisted Bidders must not advertise or publish the same in any form without the prior written consent of SBI.

v. Brief overview of the proposed procurement/scope of work given in this document may be further elaborated, viz., more details may be included in the Request for Proposal (RFP) document to be issued as a result of evaluation process of EOIs.

vi. The Bank reserves the right to formulate any terms & conditions while framing the RFP, even if these are in variance with the terms provided in this EOI. Further, the Bidders shall have no claim in this regard.

vii. The Bank shall have the right to cancel the EOI process itself at any time, without thereby incurring any liabilities to the affected Bidders. Reasons for cancellation, as determined by the Bank in its sole discretion include but are not limited to, the following:
    a. Services contemplated are no longer required.
    b. Scope of work not adequately or clearly defined due to unforeseen circumstance and/or factors and/or new developments.
    c. The project is not in the best interest of the Bank.
    d. Any other reason.

PART-II

Appendix –A

BID FORM (TECHNICAL BID)

[On Bidder's letter head]

Date: _______________

To,
State Bank of India,
IT-SP Resources Department
State Bank Global IT Centre,
2nd Floor, C-wing, L&T Building, Tower-1,
Seawoods, Navi Mumbai-400706

Dear Sir,
Ref: EOI No. SBI/GITC/IT-SP Resources/2026-27/22 **Dated** 01.09.2026

We have examined the above EOI, the receipt of which is hereby duly acknowledged and subsequent pre-bid clarifications/ modifications / revisions, if any, furnished by the Bank. 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:**
   - The undersigned is authorized to sign on behalf of the Bidder and the necessary support document delegating this authority is enclosed to this letter.
   - We declare that we are not in contravention of conflict-of-interest obligation mentioned in this EOI.
   - We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.

ii. We undertake that, in competing for the above EOI, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

iii. We undertake that we will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the Bank, connected directly or indirectly with this EOI process, or to any person, organization or third party related to this EOI in exchange for any advantage in the EOI, evaluation and shortlisting.

iv. We undertake that we will not resort to canvassing with any official of the Bank, connected directly or indirectly with the EOI process to derive any undue advantage. We also understand that any violation in this regard, will result in disqualification of bidder from further bidding process.

v. It is further certified that the contents of our Bid are factually correct. We have not sought any deviation to the terms and conditions of this EOI. We also accept that in the event of any information / data / particulars proving to be incorrect, the Bank will have right to disqualify us from the EOI or any subsequent bidding process without prejudice to any other rights available to the Bank.

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.

vii. We understand that you are not bound to accept any Bid you may receive and you may reject all or any Bid without assigning any reason or giving any explanation whatsoever.

viii. We hereby certify that our name does not appear in any "Caution" list of RBI / IBA or any other regulatory body for outsourcing activity.

ix. We hereby certify that on the date of submission of Bid for this EOI, we are not under any debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking/ State or Central Government or their agencies/departments.

x. We hereby certify that on the date of submission of Bid, we do not have any Service Level Agreement pending to be signed with the Bank for more than 6 months from the date of issue of purchase order.

xi. We hereby certify that we have read the clauses contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 regarding restrictions on procurement from a bidder of a country which shares a land border with India. We further certify that we and our OEM are not from such a country or if from a country, has been registered with competent authority. We certify that we and our OEM fulfil all the requirements in this regard and are eligible to participate in this EOI.

xii. We, further, hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the EOI document.

Dated this .... day of .... 2026.

____

(Name) *(Signature)*

(In the capacity of)
Duly authorized to sign Bid for and on behalf of________________________________
Seal of the company.

Appendix-B

Bidder's Eligibility Criteria

Bidders meeting the following criteria are eligible to submit their Bids along with supporting documents. If the Bid is not accompanied by all the required documents supporting eligibility criteria, the same would be rejected:

S. No.	Eligibility Criteria	Compliance (Yes/No)	Documents to be submitted
1.	The Bidder must be an Indian Company/ LLP /Partnership firm registered under applicable Act in India.		Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed.
2.	The Bidder (including its OEM, if any) must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020		Bidder should specifically certify in **Appendix A** in this regard and provide copy of registration certificate issued by competent authority wherever applicable.
3.	The Bidder must have an average turnover of above Rs.50 crore during at least last 3 (three) financial year(s) i.e. FY 2025-26, FY 2024-25 and FY 2023-24.		Copy of the audited financial statement for required financial years. (Certificate from statutory auditor for preceding/current 03 years may be submitted.)
4.	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 2 above.		Copy of the audited financial statement along with profit and loss statement for corresponding years and / or Certificate of the statutory auditor.
5	Bidder should have a minimum of 3 years of experience in providing products/services/solution and implementing CKYCRR 1.0 as per CERSAI Specification in Banks		Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report.
6	Client references and contact details (email/ landline/ mobile) of customers		Bidder should specifically confirm on their letter head in this

	for whom the Bidder has executed similar projects in India. (*Start and End Date of the Project to be mentioned)* (**Client reference certificates on their letter heads** must be in compliance with technical evaluation criteria point no. 1) **For e.g.- If 5 implementations, 5 individual client references required.**		regard as per Appendix-F and attach respective Purchase Order copy along from their clients where it is successfully implemented.
7	Certification Requirements		If bidder is not able to provide IPR to Bank, then bidder will need to produce a valid certificate from any CERT-In empaneled vendor, for the solution proposed to be deployed at the Bank. Copy of certificate valid on the date of submission of the EOI response
8	Past/present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of the Bank)		Brief details of litigations, disputes, if any are to be given on Company's letter head.
9	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this EOI.		Bidder should specifically certify in **Appendix A** in this regard.
10	The Bidder should not have any Service Level Agreement pending to be signed with the Bank for more than 6 months from the date of issue of purchase order.		Bidder should specifically certify in **Appendix A** in this regard.
11	The Bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined under this EOI.		Certificate of local content to be submitted as per Appendix-G.
12	Bidder must have successfully created /updated and received at least 5 crore		

	CKYC numbers from /at CERSAI in at least a single Bank. A technical scoring will be done based on scale of operations already being handled per day.		

Note

1. 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, should be highlighted.
2. Bank reserved the right to modify eligibility criteria based on market conditions or strategic Requirements before the RFP issuance.
3.Public Procurement (Preference to make in India) order 2017 and any amendment/clarification thereto shall be applicable to the RFP floated in pursuant to this EOI.
4. Consortium bidding is not permitted under this EOI.

Eligibility criteria mentioned at Sl No 2 to 5 in table above are relaxed for Startups subject to their meeting of quality and technical specifications. Bidder to note the followings:

i. Start-up" company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with the technical bid.

ii. Bidder who solely on its own, fulfils each eligibility criteria condition as per the EOI terms and conditions and who are having Start-up company status, can claim exemption for eligibility criteria mentioned at Sl No 2 to 5 in table above.
Exemption as stated above is not applicable for selling products and/or services, manufactured/ rendered by other companies.

iii. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids will be summarily rejected, and no queries will be entertained.

For the purpose of Preference to Make in India, Order 2017 (PPP-MII Order) and revision thereto:

"Local content" means the amount of value added in India which shall, unless otherwise prescribed by the Nodal Ministry, be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percent.

"Class-I local supplier" means a supplier or service provider whose product or service offered for procurement meets the minimum local content as prescribed for 'Class-I local supplier' hereunder.

"Class-II local supplier" means a supplier or service provider whose product or service offered for procurement meets the minimum local content as prescribed for 'Class-II local supplier' hereunder. Class-II local supplier shall not get any purchase preference under this RFP.

"Non-local supplier" means a supplier or service provider whose product or service offered for procurement has 'local content' less than that prescribed for 'Class-II local supplier' under this RFP.

"Minimum Local content" for the purpose of this RFP, the 'local content' requirement to categorize a supplier as 'Class-I local supplier' is minimum 50%. For 'Class-II local supplier', the 'local content' requirement is minimum 20%. If Nodal Ministry/Department has prescribed different percentage of minimum 'local content' requirement to categorize a supplier as 'Class-I local supplier'/ 'Class-II local supplier', same shall be applicable.

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-H** 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.

<u>Name & Signature of authorized signatory</u>

Appendix-C

Technical Criteria/Scope of Work

The Bank intends to explore and search for bidders who may provide comprehensive, enterprise-grade, end-to-end CKYCRR 2.0 solution capable of supporting customer onboarding, CKYC Search, Download, Generation, Updating, Re-KYC and Deactivation processes integrated across all customer acquisition and servicing channels of the Bank. The proposed solution shall replace and modernize the existing application by providing a unified, configurable, and scalable platform capable of handling present and future regulatory requirements issued by CERSAI.

This section outlines the high-level functional, technical, compliance, and support requirements for the proposed CKYCRR 2.0 technology solutions and services expected from the bidder.

1. Functional Requirements

Bidder shall ensure end-to-end implementation of CKYC 2.0 solution & services as per regulatory requirements & communications from CERSAI pertaining to CKYCRR 2.0.

1.1 Functional Specification

The proposed solution shall include, but not be limited to, the following components: Overall Implementations of CKYCRR 2.0 will require end-to-end transformation across systems and processes, including:

- Integrating all our current and future onboarding channels with the unified interface of CKYCRR 2.0. The proposed solution must be able to handle end to end customer onboarding journey, vis-a-vis CERSAI – CKYCR number generation. Solution should have a module for customer onboarding level data entry and document upload as well as a module for scrutinizing at Bank's Centralized Processing Centers utilizing AI and OCR technologies. Other Third-Party Integrations for Validation e.g., PAN, AADHAR and Existing CKYC RPA/AI-Solutions should also be part of proposed solution.
- Seamless integration with Banks middleware/orchestration layer (EIS)
- Capable of handling very high volumes (estimated in the coming years to be ~15-20 lakh transactions/day)
- Clearing legacy records of CKYCRR 1.0 and seamless migration from the current setup to CKYCRR 2.0.
- Deployment of AI-based document intelligence and data matching engines to decide whether information is acceptable for CKYC processing or not. Solution must include rule based & configurable AI-based engines with identifiers for decision making & processing. It must incorporate OCR with Cognitive Reading capabilities by reading text from document, so as minimize the number

of records to be manually scrutinized in the journey for their creation or updating to CERSAI.

- Bidder should provide NLP (Natural Language Processing) capability. Solution must be able to understand the extracted text, identify the entity, relationship, and context, and help determine whether information is consistent can also be used to easily access User manuals, or can help Bank assess and analyse the rejection messages across lacs of records and classify them.
- Bidder must elaborate how they propose to handle CERSAI rejections, probable matches, suggestions, zip/bulk creations, failures with minimal manual intervention with end-to end traceability of records.
- Bidder solution must showcase how they can achieve rejection percentages as per Banks expectations.
  (Year 1 must be <1%,
  Year 2 must be < 0.5%
  Year 3 must be <0.1%)
- Bidders' solution must be able to demonstrate how they propose to maintain TAT as per CERSAI regulations/As per Bank.
  As and when Bank / CERSAI changes its TAT, bidder needs to be complaint with changing regulations/requirements. Architecture should be capable to full fill this requirement through configuration level changes / user interface.
- Bidders' solution must showcase how they would implement the consumption of CERSAI notifications as part of product/solution and enable pushing to Banks interface.
- Any regulatory requirements /modifications from CERSAI from time-to time are to be proactively incorporated after Banks confirmation.
- Real-time monitoring tools and dashboard to be integrated including technical declines, reconciliation, and audit tracking for API logs.
- The proposed solution should also support configurable maker-checker workflows and provide complete end-to-end visibility of customer records during various stages of processing.

Customer Onboarding

The solution shall support end-to-end onboarding of all customer categories including Individual, Minor, NRI, Proprietorship, Partnership, Trust, Company and other customer types as prescribed by CERSAI. The application shall support configurable onboarding journeys based on customer category and applicable regulatory guidelines.

CKYC Search: The application shall support all search mechanisms introduced under CKYC 2.0 including search through multiple Officially Valid Documents (OVDs), demographic details, customer photograph and other parameters as permitted by CERSAI. The solution should intelligently recommend the best matching customer records along with confidence scores wherever applicable.

CKYC Download: The proposed solution shall facilitate seamless download of customer KYC records, metadata, and associated documents from CERSAI. The downloaded information shall be validated, reconciled, and integrated with the Bank's internal systems with minimum manual intervention.

CKYC Update: The solution shall support demographic updates, document updates, photograph updates, address changes, mobile number updates, email updates and any other changes permitted by CERSAI. The application shall maintain a complete version of history and audit trail of every modification.

Re-KYC: The proposed platform shall support periodic Re-KYC for all applicable customer categories through Branches, Video KYC, Digital Channels and centralized processing centers. The system shall automatically identify eligible customers based on configurable business rules and facilitate timely completion of regulatory requirements.

Exception Management: The application shall provide configurable exception handling workflows for customer rejections, duplicate records, API failures, document mismatches, AI Document Validation failures OCR failures, manual scrutiny, reconciliation differences and operational exceptions. The platform shall provide automated routing, escalation, and monitoring of pending exceptions.

Platform Integration: The proposed solution shall seamlessly integrate with the Bank's existing application ecosystem through secure APIs and middleware. The vendor shall be responsible for ensuring interoperability with all existing internal systems and future applications identified by the Bank during the project lifecycle.

The solution shall provide real-time and asynchronous integration capabilities while ensuring transactional consistency, fault tolerance, and complete auditability of all transactions exchanged between systems.

2. Technical Requirements

2.1. Core Infrastructure Components

Sr	Technical document or presentation must demonstrate if bidders' solution has below capabilities
1	Complete Microservices and API (Synchronous & Asynchronous communication) based architecture design with flexible design
2	Reliable distributed streaming platform suitable for event-driven architecture which build on robust message broker, and which must be supporting multiple messaging protocols, which should be stable, secure, and enterprise-grade

3	Data visualization dashboard interface must have an infrastructure as code (IaC) tool that lets you build, change, and version infrastructure safely and efficiently. Must focus on Business Intelligence (BI), offering superior SQL editing, drag-and-drop charting for structured data, and self-service analytics for any users. Should has features automated report bursting, multi-format data exports and customize, and view real-time data visualizations, dashboards, and reports on the fly.
4	RDBMS compatible with strong community, and enterprise-level performance. Must have PL/SQL Compatibility and Flexible schema design for modern applications
5	High-performance caching and in-memory data store with clustering and persistence options.
6	Must have High-performance, lightweight, and secure web server and load balancer widely used in any production environments to enable intelligent routing, health checks, and high availability.
7	Application supported to VMWare/Containerization/Orchestrates container clusters
8	Must have three tier architecture with active-active setup. (Web Server +Application Server + Database Server)
9	Must have a runbook to automate the Disaster Recovery process where RTO is zero.

2.2. System Characteristics

The proposed solution shall be an enterprise-class application capable of operating continuously in a mission-critical banking environment with high transaction volumes and stringent regulatory timelines. The architecture should support high availability, scalability, fault tolerance and seamless integration with multiple internal and external applications.

The application should be developed using modern software architecture principles and should be capable of supporting future enhancements without requiring major redesign or redevelopment. The solution shall preferably adopt an API-first and microservices-based architecture with configurable business rules, enabling the Bank to rapidly respond to future regulatory changes issued by CERSAI or other regulatory authorities.

The proposed solution **should possess** the following characteristics:

a. Enterprise-grade architecture
b. Modular design
c. API-first architecture
d. Microservices-based architecture and implementation
e. Parameter-driven configuration
f. Containerized deployment
g. Horizontal and vertical scalability

h. Zero/ Near Zero downtime deployment
i. High availability
j. Automated failover DR/PR
k. Bank Cloud-ready deployment
l. Expandable framework for future enhancement

2.3. Deployment Models

Preference will be given to solution supporting On-premises deployment in Bank's internal cloud environment. However, Hybrid/SaaS models are also eligible for bidding.

2.4. System Architecture

- Cloud-native design with cross-platform support
- Horizontal and vertical scalability
- Microservice / 3-Tier Architecture compliant
- Customizable as per the Bank requirements as or when required with proper timeline/ development cycle.
- Solution implementation at Primary, Secondary and other sites as per Bank requirements

2.5. High Availability and Disaster Recovery

- Multi-zone Active-Active Data Centre/Disaster Recovery (DC/DR) configuration
- Automated DC-DR replication for fault tolerance and efficient resource utilization
- Load balancing across multiple servers and clusters for optimal performance
- Automatic failover mechanisms ensuring service continuity.
- Zero Recovery Time Objective (RTO) and Recovery Point Objective (RPO)

2.6. Communication Channels

The Solution should have support for comprehensive omni-channel capabilities. (Like email, SMS, WhatsApp etc.)

2.7. Regulatory Compliance

The solution shall comply with Regulatory Compliance of

- RBI Guidelines
- CERSAI CKYCRR 2.0 Guidelines and future regulatory requirements.
- Prevention of Money Laundering Act (PMLA)
- UIDAI guidelines (where applicable)
- Digital Personal Data Protection Act (DPDP), wherever applicable.
- Future regulatory changes during the contract period.

2.8 Technical Operations Support and Maintenance

The technology provider shall provision a 24*7 on-site technical support team with dedicated resources (in shifts) having relevant skill sets and experience at the Bank's office to ensure continuous system uptime, operational efficiency, and compliances.

The deployed resources should be of exceptionally high order having subject matter expertise, technically proficient and qualified with relevant skill comprising various specialized roles like:

- System, OS and Database Administrators
- Network and System Administrators
- IT Security and Compliance Managers
- Application Support- Analysts, Developers, Tester etc.

The technical support team will be responsible for:

- Technical support and Monitoring
- Server Management, administration and troubleshooting
- Regular system updates and patching
- Performance optimization and tuning
- Compliance monitoring and reporting
- User training and change management
- Setting up new and upgrading production/non-production setup, Capacity Planning and its periodic patching.
- Active coordination with stakeholders (network, datacentre, OS, ISD etc.)
- Disaster recovery and business continuity planning

3. Compliance Requirements

3.1. Security and Architecture Review

The proposed solution's architecture and security aspects are subject to review by the Bank's Information Security Department (ISD) and Enterprise Technology & Architecture (E&TA). All identified observations and recommendations must be addressed and closed within prescribed timeframes prior to implementation.

3.2. Documentation and Component Requirements

- Detailed Software Bill of Materials (SBOM) in the latest CERT-IN format for all components and sub-components.
- All components (software and hardware) must be current versions without End-of-Life or End-of-Support status.
- Comprehensive documentation covering solution design, architecture, implementation, and deployment specifications should be submitted to Bank’s officials for each demand.

3.3. Security Management Integration

The solution must integrate seamlessly with the Bank's security and operations management systems. The proposed solution should not have any limitations/restrictions for installation of third-party security and other essential applications that are required as per Banks IT/IS guidelines.

3.4. Data Security and Encryption

- All communications must be encrypted in accordance with the Banks Information Security standards.
- Data at rest and in transit must be encrypted using approved cryptographic standards.
- Adherence to Bank data, application privacy, and confidentiality norms.

3.5. AI, Automation and Model Governance

All AI-driven components (voice bots, chatbots, agent assist, analytics, etc.) must:

- Be explainable and auditable.
- Allow Bank-defined business rules and override controls.
- Maintain detailed logs for decisions, call routing, and recommendations.
- Compliance to Banks AI security and other related norms and guidelines

AI models must not self-learn or modify behavior without explicit approval of the Bank. The Bank reserves the right to review training datasets, model logic, and performance metrics to mitigate bias, model drift, and operational risk.

3.6. Other Compliances

- Closure of all reported VAPT within the Banks stipulated timelines
- Compliance of all recommendations and observations reported during various security reviews & audits.
- Implement applicable SCD controls for application, OS, and Database.
- Closure of observations reported in User Acceptance Testing (UAT) and other testing.
- Implementation of backup and archival system as per Bank’s requirements
- Non-usage of risky and default ports in the solution
- Compliance with Business Continuity Planning (BCP) requirements
- Adherence to DevSecOps pipelines, change management and SDLC processes.
- Provide regular training and knowledge transfer to ensure operational self-sufficiency of Bank teams.

- Performance Testing will be conducted within Bank stipulated timelines & as per guidelines.
- Latest Tech-Stack should be a part of the solution, it should be able to address all the vulnerabilities. Efficiency of the tech-stack will be evaluated during the presentation.

4. Performance Requirement

4.1. Service Level Metrics

- Overall System Uptime and Availability: 100%
- Active DC-DR Switchover

4.2. Operational Performance Targets

- Efficient and streamlined licensing processes
- Application performance dashboards for real-time visibility
- Quick and optimized API response times
- Real-time dashboards with continuously updated data
- Comprehensive quality management capabilities
- Optimized Application and Database Architecture for low-latency and high-throughput performance

Scope Flexibility and Evolution

This document outlines the currently envisaged scope of services for illustrative purposes only. The Bank reserves the right to amend, revise, or modify the requirements at any stage based on, but not limited to, the following factors:

- Service provider capabilities and recommendations
- Evolving business needs and changing priorities
- Regulatory and compliance requirements
- Market dynamics and competitive landscape
- Technological advancements

The Bank welcomes suggestions, additions, and modifications to the proposed scope based on inputs from service providers during the pre-bid meeting. Any such changes shall be considered at the sole discretion of the Bank.

PROPOSAL SUBMISSION

The bidders EOI response document should also describe how their proposed solution meets the requirements outlined in the Scope of Work sections:

- Functional Requirements
- Technical Requirements
- Compliance Requirements
- Performance Requirement

Note: The Bank will evaluate the EOI response document for compliance with the mentioned Scope of Work. Eligible bidders may be invited to make a technical and functional presentation, which will carry weightage in the technical evaluation process.

Name & Signature of authorized signatory

Seal of Company

Technical Evaluation Criteria

The Bank will evaluate the technical proposals submitted by eligible bidders against the criteria specified below. The Bank may seek documentary evidence, client references, client-certified MIS/statistics and/or demonstrations for validation of the claims made by the bidder.

Sr. No.	Parameter	Documentation / Evaluation Method	Performance Level	Score	Max. Score
1	Specialized CKYC **Experience** with Banks:	Bidder shall demonstrate experience in implementing and operating CKYCRR solutions for banking institutions. Only live production implementations shall be considered. POCs/pilots shall not be considered. Client certificates/work order and go-live details to be submitted. **(Client certificate where implementations of 3 years have been completed will be considered for evaluation**)	5 or more live CKYC implementations	20	**20**
			3–4 live CKYC implementations	15	
			2 live CKYC implementations	10	
			1 live CKYC implementation	5	
			No live CKYC implementation	0	
2	Proven Large-Scale CKYC Implementation Experience	Bidder shall demonstrate successful CKYC implementation/operations for large banking institutions with substantial customer base and high transaction volumes. Client-certified implementation and volume details to be submitted. Highest number of unique customer records processed through CKYCRR solution in a single Bank in production will be considered for evaluation.	**Single Bank** ≥ 5 crore unique customer records	15	**20**
			3 crore to < 4 crore	10	
			2 crore to <3 crore	5	
			1 crore to <2 crore	2	
			<1 crore	0	
3	Average rejection rate	Evaluation shall be based on actual operational performance of live CKYCRR implementations.	**Average Rejection rate** Less than 1%	20	**20**

		Bidder shall submit system-generated statistics or client-certified rejection reports for the preceding 12 months for relevant implementations. **Such client letters will be evaluated against** Monthly/Quarterly MIS of CERSAI for arriving at a score.	**Between 1% to <5%**	**15**	
			Between 5% to <7.5%	10	
			Between 7.5% to <10%	5	
			More than 10%	0	
4	Proven Peak CKYC Processing Throughput / Scalability	Bidder shall demonstrate actual successfully handled CKYC processing volumes in production. Capacity claims shall be supported by client certificate/system-generated statistics. Theoretical/declared capacity shall not be considered.	**Average Transactions per day per client for last 1 year (FY 2025-26)** Above 40000 records per day	10	10
			Between 40000 to 30000 records per day	8	
			Between 30000 to 20000 records per day	6	
			Between 20000 to 10000 records per day	4	
			Less than 10000 records per day	0	
5	Proposed Technology and Presentation Details of the Proposed solution, response to Scope of Work and	Key aspect to be included in the presentation: • Understanding of scope & requirements. • Integration proposed within SBI ecosystem. • Technology Stack. • Comprehensive architecture and demonstration covering CKYC workflow and scalability.	Bidder Evaluation to be based on their responses for EOI scope, proposed solution capabilities and technical Presentation.	30	30

	Technical Presentation	• CERSAI API integration, validation, rejection handling, reconciliation, monitoring. • Project implementation plan. • Migration Plan and Solution to handle legacy records.			
			TOTAL		**100**

Maximum Technical score is 100. The minimum Qualification Score is 70/100.

Only bidders that satisfy the Bank's evaluation criteria will be shortlisted. The shortlisting is an administrative process solely for the purposes of identifying bidders with required capabilities that warrant further consideration but does not constitute selection for the project, award of any contract, or any obligation on the Bank to proceed with procurement.

Presentation of Proposed Solution should cover below mentioned details:
(i) Bidder's understanding on scope of the EOI showcasing the functional, technical demonstration of all required features along with the Technical Architecture & Scalability.

The Bidder should describe how their solution will meet the required parameters and provide details thereof in their EOI proposal on the following lines:
(**Any Non complaint parameter will be disqualified from the bidding process)**

S.N.	**Parameters** (Parameters to be stated below by the procuring dept.)	**Compliance (Yes/No)**
1	Functional Requirements	
2	Technical Requirements	
3	Compliance Requirements	
4	Performance Requirement	

Name & Signature of authorized signatory

Seal of Company

Appendix-D

Bidder Details

Details of the Bidder

S. No.	Particulars	Details
1.	Name	
2.	Date of Incorporation and / or commencement of business	
3.	Certificate of incorporation	
4.	Brief description of the Bidder including details of its main line of business	
5.	Company website URL	
6.	Company Pan Number	
7.	Company GSTIN Number	
8.	Particulars of the Authorized Signatory of the Bidder • Name • Designation • Address • Phone Number (Landline) • Mobile Number • Fax Number • Email Address	

Name & Signature of authorized signatory

Seal of Company

Appendix-E

Pre-Bid Query Format

(To be provide strictly in Excel format)

Vendor Name	Sl. No	EOI Page No	EOI Clause No.	Existing Clause	Query/Suggestions

Appendix-F

Format for Submission of Client References

To whosoever it may concern

Particulars	Details
Client Information	
1. Client Name	
2. Client address	
3. Name of the contact person and designation	
4. Phone number of the contact person	
5. E-mail address of the contact person	
Project Details	
1. Start Date	
2. End Date	
3. Value of Work Order (In Lakh) (only single work order) (PO copy to be attached)	
4. Vendor Details	
Current Status (CKYCRR 1.0)	
1. Banks Customer Base (In crores)	
2. Average processing volume records per day (in numbers)	
3. Average rejection percentage as per CERSAI MIS	
4. Total number of CKYC records successfully processed at CERSAI till date (In crores)	

Appendix–G

Certificate of Local Content

<Certificate from the statutory auditor or cost auditor of the company (in 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, on their letter head with Registration Number with seal.>

Date:

To,

____

____

____

Dear Sir,

Ref.: RFP No. : _____________ Dated: __________

This is to certify that proposed _______________ <details of services> is having the local content of ____________ % as defined in the above mentioned RFP.

2. This certificate is submitted in reference to the Public Procurement (Preference to Make in India), Order 2017 including revision thereto.

Signature of Statutory Auditor/Cost Auditor
Registration Number:
Seal

Counter-signed:

Bidder **OEM**

< Certified copy of board resolution for appointment of statutory/cost auditor should also be enclosed with the certificate of local content.>

OR

Format for Self-Certification of Local Content

Date:

To,

____
____
____

Dear Sir,

Ref.: RFP No. : _____________ Dated: __________

This is to certify that proposed _______________ < details of services > is having the local content of ____________ % as defined in the above mentioned RFP.

1. The details of location(s) at which the local value addition is made are as under:

Sl No	Product details	Name of place
1		
2		

3. This certificate is submitted in reference to the Public Procurement (Preference to Make in India), Order 2017 including revision thereto.

Signature of authorized official
Name:
Company seal: