REQUEST FOR EXPRESSION OF INTEREST (EOI) FOR PROCUREMENT OF "SOFTWARE SOLUTIONS/ SERVICE FOR POST SANCTION PROCESS"AS WELL AS MAINTENANCE/PERIODIC VALIDATION OF ACCURACY AND DEVELOPMENT OF NEW RULES FOR THE SOLUTION/SERVICE.

STATE BANK OF INDIA

Request for EOI No.: SBI/CPMD/BKR/EOI/2018-19/1
Dated: 22.10.2018

CREDIT PERFORMANCE AND MONITORING DEPARTMENT, CORPORATE CENTRE, AIR INDIA BUILDING, 10TH FLOOR, MUMBAI (MAHARASHTRA)

1. **Introduction:**

State Bank of India **(SBI)** is the largest Bank with a network of over 22500 branches spread across India. The Bank also has presence in *32* countries across the globe. The Bank offers wide range of products and services to both Corporate and Retail Customers. The Bank also has one of the largest network of more than 52,000 ATMs spread across geographical locations. Bank also provides services to its customers through alternate channels such as Internet Banking, Debit Cards, and Mobile Banking etc. To expand further reach, Bank is also forging ahead with cutting edge technologies and innovative new banking models.

SBI invites Expression of Interest **(EOI)** from companies/firms **(Applicants)** wishing to be considered for short listing for participating in bidding process of the proposed "PROCUREMENT OF SOFTWARE SOLUTIONS/ SERVICE FOR POST SANCTION PROCESS" AS WELL AS MAINTAINANCE/PERIODIC VALIDATION OF ACCURACY AND DEVELOPMENT OF NEW RULES FOR THE SOLUTION/SERVICE, hereinafter referred to as the **solution**. SBI is planning to implement the proposed solution at all Bank level *including Non-Banking Subsidiaries (SBI Capital Markets, SBICAP Securities, SBI DFHI, SBI Life, SBI cards etc).*

Please note, this is the first stage of a multi-stage procurement process. The objective of this Request for EOI is to identify and pre-register eligible applicants who are interested in providing the proposed solution and have suitable capacity, capability and experience.

2. Background:

The purpose of SBI behind this EOI is to seek a detailed technical and commercial proposal for procurement of the Software Solution/ service desired in this document. The proposed Software Solution/ service must integrate with Bank's existing infrastructure seamlessly. The main objective of the software/tool/digital platform will be to leverage tech and analytics based solution to strengthen post sanction monitoring functionalities of Bank.

- To ensure end use of funds.
- To relate the outstanding to the assets level on a continuous basis.
- To correlate on an ongoing basis the activity level to the projections made at the time of sanction/renewal of the credit facilities.
- To have periodic analysing of the key parameters like sales, purchases, NWC, holding levels etc.
- To identify diversion/siphoning of funds.

- To create a digital platform for analysis of various data points as mentioned at various places in EOI.
- To create different type of analytical reports.
- To create dashboard for monitoring of various reports at various levels.
- Knowledge transfer to the Bank

Expression of Interest (EOI) are invited in sealed envelope superscripted as "**PROCUREMENT OF SOFTWARE SOLUTIONS/ SERVICE FOR POST SANCTION PROCESS"**

a. From the applicants who meet the eligibility criteria as set out in **Annexure-'A',**
b. Who have solution strictly in line with the technical parameters as set out in **Annexure-'B'** and
c. Agree to abide by the terms and conditions contained in this Request for EOI document.

Sealed envelope containing complete set of hard copy of EOI and a soft copy thereof (in a pen drive) should be submitted by Post to or delivered in person at the below mentioned Office:-

DEPUTY GENERAL MANAGER (CPM),
CREDIT PERFORMANCE AND MONITORING DEPARTMENT, CORPORATE CENTRE, AIR INDIA BUILDING, 10TH FLOOR, MUMBAI – 400 021 (MAHARASHTRA)

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3. **Applicant's Eligibility Criteria:**

This process is open to all applicants who fulfill the eligibility criteria as set out in **Annexure-'A'** of this document. The applicants should furnish information on the lines of Annexure-A in their EOI proposal**.**

4. Technical Parameters of the solution/Scope of Work:-

The applicant should describe how their solution will fulfill the requirements as desired in **Annexure 'B'** of this document**.** The applicants should furnish information on the lines of Annexure-B in their EOI proposal.

5. Process before submission of EOIs:-

i. **Raising of queries/clarifications on Request for EOI document:** The applicants requiring any clarification on this document should submit their written queries on or before 09.11.2018 to:
DEPUTY GENERAL MANAGER (CPM),
CREDIT PERFORMANCE AND MONITORING DEPARTMENT, CORPORATE CENTRE, AIR INDIA BUILDING,

10TH FLOOR, MUMBAI – 400 021
(MAHARASHTRA)
Email id: cpm.cc@sbi.co.in, Tel: 022-2287 3507

ii. **Modification in Request for EOI document:** At any time prior to the deadline for submission of EOIs, SBI may modify any part of this document. Such change(s) if any may be in the form of an addendum/corrigendum and will be uploaded in Bank's website - https://bank.sbi All such change(s) will automatically become part of this Request for EOI and binding on all applicants. Interested applicants are advised to regularly refer the Bank's URLs referred above.

iii. **Extension of date of submission of EOIs:** Request for extension of date for submission of EOIs will not be entertained. However, the Bank at its discretion may extend the deadline in order to allow prospective applicants a reasonable time to take the amendment/changes, if any into account.

iv. **Briefing session:** SBI may, at its sole discretion, organize a briefing session to respond to the queries received by the scheduled date and time from the applicants. The exact date, time and location of such session will be communicated through SBI website(s). Applicants may also seek clarifications at the briefing session. All clarifications will be e-mailed to the applicants who raise queries and participate in briefing session.

6. Format and Signing of EOI:

i. The applicant should prepare EOI strictly as desired in this Request for EOI document.
   a. EOI should be typed and submitted on A4 size paper, spirally and securely bound and with all pages therein in serial order.
   b. All pages of the EOI should be signed by only the authorized person(s) of the company/firm. Any interlineations, erases or overwriting shall be valid only if the person(s) signing the EOI authenticates them. The EOI should bear the rubber stamp of the applicant on each page except for the un-amendable printed literature.
   c. Contact detail of the authorized signatory and an authorized contact person on behalf of the applicant is to be provided as under:-

Particulars	Authorized signatory for signing the EOI	Authorized contact person.
Name		
Designation		
Email id		

Landline		
Mobile No.		
Fax No.		
Address		

ii. The applicants should demonstrate in EOIs that they meet all parameters given in **Annexure-'A'** and **Annexure 'B'** of Request for EOI.

iii. In case any discrepancy is observed between hard and soft copy, the hard copy will be considered as the base document.

7. **Last Date for submission of EOI:**

The last date for submission of EOI is 13.11.2018 up to 5 p.m In case the designated day happens to be a holiday; the next working day will be deemed as the last date for submission of EOI.

8. Process after submission of EOIs:

i. All EOIs received by the designated date and time will be examined by the Bank to determine if they meet criteria/terms and conditions mentioned in this document including its subsequent amendment(s), if any and whether EOIs are complete in all respects.

ii. On scrutiny, the EOIs found NOT in desired format/illegible/incomplete/not containing clear information, in view of SBI, to permit thorough analysis or failing to fulfill the relevant requirement will be rejected for further evaluation process.

iii. SBI reserves the right, at any time, to waive any of the requirements of this Request for EOI document if it is deemed in the interest of SBI.

iv. If deemed necessary, the Bank may seek clarifications in writing on any aspect of EOI from the applicant. If a written response is requested, it must be provided within 7 days from the date of request. Any response received beyond 7 days will be considered only at the discretion of the Bank. However, that would not entitle the applicant to change or cause any change in the substances of their EOI document already submitted. Bank may also make enquiries to establish the past performance of the applicants in respect of similar work. All information submitted in the application or obtained subsequently will be treated as confidential.

v. After examining the EOI, some or all of the applicants may be asked to make presentation of the solution and / or demonstrate proof of concept.

vi. SBI may shortlist the applicants who fulfill the eligibility criteria, have solution 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.

vii. Bank may issue a Request for Proposal (RFP) to shortlisted applicants for inviting technical and indicative commercial bids for next process of procurement. However, please note that short listing of applicants should not be treated as a contract for the proposed work.

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

ix. Nothing contained in this EOI shall impair the Bank's Right to issue 'Open Tender' on the proposed solution.

9. Terms & Conditions

i. Lodgement of an EOI is evidence of an applicant's consent to comply with the terms and condition of Request for EOI process and subsequent bidding process. If an applicant fails to comply with any of the terms, its EOI may be summarily rejected.

ii. Willful misrepresentation of any fact in the EOI will lead to the disqualification of the applicant without prejudice to other actions that the Bank may take. The EOI and the accompanying documents will become property of SBI. The applicants shall be deemed to license, and grant all rights to SBI, to reproduce the whole or any portion of their product/solution for the purpose of evaluation, to disclose the contents of submission to other applicants and to disclose and/ or use the contents of submission as the basis for EOI process.

iii. SBI reserves the right to accept or reject any or all EOIs received without assigning any reason therefore whatsoever and the Bank's decision in this regard will be final. No contractual obligation whatsoever shall arise from the EOI process.

iv. Any effort on the part of applicant to influence evaluation process may result in rejection of the EOI.

v. SBI is not responsible for non-receipt of EOIs within the specified date and time due to any reason including postal delays or holidays in between.

vi. SBI reserves the right to verify the validity of information provided in the EOIs and to reject any bid where the contents appear to be incorrect, inaccurate or inappropriate at any time during the process of EOI or even after award of contract.

vii. Applicants shall be deemed to have:

   a. examined the Request for EOI document and its subsequent changes, if any for the purpose of responding to it.

   b. examined all circusmtances and contingencies, having an effect on their EOI application and which is obtainable by the making of reasonable enquiries.

c. satisfied themselves as to the correctness and sufficiency of their EOI applications and if any discrepancy, error or omission is noticed in the EOI, the applicant shall notify the Bank in writing on or before the end date/time.

viii. The vendor shall bear all costs associated with submission of EOI, presentation/POC desired by the Bank. Bank will not be responsible or liable for any cost thereof, regardless of the conduct or outcome of the process.

ix. Applicants 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 successful applicants, this requirement applies until a contract is awarded as a result of subsequent bidding process.

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

xi. 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.

xii. SBI shall have the right to cancel the EOI process itself at any time, without thereby incurring any liabilities to the affected Applicants. Reasons for cancellation, as determined by SBI 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 SBI.
d. Any other reason.

xiii. The Selected Vendors (Service Providers) have to get themselves annually audited by external empanelled Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products (IT hardware/ software) and services etc. provided to the Bank and the vendors are required to submit such certification by such Auditors to the Bank. The Selected bidder and or his / their outsourced agents / sub – contractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Service Provider. The Service Provider shall, whenever required by the Auditors, furnish all relevant

information, records/data to them. All costs for such audit shall be borne by the Bank.

xiv. Where any deficiency has been observed during audit of the Vendor on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, the Vendor shall correct/ resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the Vendor shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.

xv. Vendors shall, whenever required by the Bank, furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/Reserve Bank of India and or any regulatory authority. The Bank reserves the right to call and/or retain for any relevant material information / reports including audit or review reports undertaken by the service provider (e.g., financial, internal control and security reviews) and findings made on Selected bidder in conjunction with the services provided to the Bank.

10. Disclaimer:

SBI is not committed either contractually or in any other way to the applicants whose applications are accepted. The issue of this Request for EOI does not commit or otherwise oblige the Bank to proceed with any part or steps of the process.

Subject to any law to the contrary, and to the maximum extent permitted by law, SBI and its directors/officers/employees/contractors/agents and advisors disclaim all liabilities (including liability by reason of negligence) from any loss or damage, cost or expense incurred or arising by reasons of any person using the information and whether caused by reasons of any error, omission or misrepresentation in the information contained in this document or suffered by any person acting or refraining from acting because of any information contained in this Request for EOI document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, default, lack of care or misrepresentation on the part of SBI or any of its officers, employees, contractors, agents or advisors.

Please Note: Since this is not a Request for Proposal (RFP), commercials are not required to be submitted at this stage.

Annexure - 'A'

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:

Commercial:

S. No.	Eligibility Criteria	Compliance (Yes/No)	Documents to be submitted
1.	Should be professional management Techno/Consulting/Audit company/firm of international repute/standing also registered in India. Original Equipment manufacturer(OEM)/SI(System Integrator) can also apply.		Copy of the Partnership deed/Bye Law/ Certificate of Incorporation issued by Registrar of Companies along with Memorandum & Articles of Association and full address of the registered office.
2.	The Bidder must have an average turnover of minimum Rs. 100.00crore during last two financial year(s).		Copy of the audited Balance Sheet and / or Certificate of the Charted Accountant for preceding three years.
3.-	The Bidder should be profitable organization (on the basis of PAT for at least 1 out of last 2 financial years.		Copy of the audited balance sheets along with profit and loss statement for corresponding years and / or Certificate of the Charted Accountant
4.	The firm should have relevant experience of conducting consulting assignment in India related to high value advance/SME advance in at least in one public sector Bank/Pvt. Sector Bank i.e. both		Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report.

	Banking and technology of any similar type of project.		
5	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed projects. (Start and End Date of the Project to be mentioned) in the past (At least 3 client references are required)		1. 2. 3.
6.	Deployment Methodologies		Documents on deployment framework, tools, templates & utilities to be provided.
7.	Certification Requirements (as per scope of the project)		Copy of the Valid Certificate(s) to be provided
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.	The firm should not be blacklisted/barred/disqualified by any regulator/statutory body as on date of submission of bid		Bidder should specifically confirm on their letter head in this regard.
10.	Bidder should have been in existence for minimum 8 years		Length of existence of Bidder should be mentioned.
11.	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 issued by any of the Department at SBI as on the date of Bid submission. **[No change/ addition or deletion to be made by the Bidder to any of the clauses.]**		Bidder should specifically confirm on their letter head in this regard.

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.

Annexure – 'B'

Technical Criteria/Scope of Work

The SBI is the pioneer of the Banking industry in India and moving towards utilization of the tech based solution in its process. The main objective of the software/tool/digital platform will be to leverage tech and analytics based solution to strengthen post sanction monitoring functionalities of Bank on the following aspects.

- To ensure end use of funds.
- To relate the outstanding to the assets level on a continuous basis.
- To correlate on an ongoing basis the activity level to the projections made at the time of sanction/renewal of the credit facilities.
- To have periodic analysis of the key parameters like sales, purchases, NWC, holding levels etc.
- To identify diversion/siphoning of funds.
- To create different type of analytical reports.
- To create dashboard for monitoring of various reports at various levels.
- Knowledge transfer to the Bank

The list is only illustrative, not exhaustive.

The proposed tool/software must take into account the following -

- The proposed tool will have to be in alignment with the Bank's extant delivery processes and any changes therein from time to time.
- The algorithms underlying the model will have to be developed in Bank's context and should have the ability for further addition/modification as per the future trend and requirement.
- The bidder will have to build the analytical rules in consultation with the Bank.

The desired deliverables should include at least below:

1. **Monitoring of the sale by comparison between projected sale in LLMS/ Sale routed through the Bank accounts/Actual sale reported in stock statement/FFR/QRR etc.**
2. **To determine sale to related parties by co relating data from various sources i.e. associates, subsidiary, group companies etc.**
3. **Monitoring of the purchase by comparison between projected purchase in LLMS/ Purchase routed through the Bank accounts/Actual stock in reported in stock statement/FFR/QRR etc.**

4. **To determine purchase from related parties by co relating data from various sources i.e. associates, subsidiary, group companies etc.**
5. **Maintenance of the NWC in gross working capital by co- relating between estimated at the time of sanction and actual as per the data submitted by the borrower.**
6. **Monitoring of holding level of RM/SIP/FG/Debtors/Creditors as per the projection at the time of sanction and actual as per the various data points like stock statement/FFR etc.**
7. **Co-relate between movement of RM/SIP/FG/creditors and receivables (Stock statement) and corresponding transaction in Bank account**
8. **Movement of Investment by mutual fund/ fund manager in the listed companies.**
9. **Comparison of NWC/TCA, Sr. Cr./TCA,BF/TCA and OCL/TCA vis-à-vis sanction.**
10. **To co-relate purchase with GSTN/GST input tax claim.**
11. **Correctness of valuation of the RM/SIP/FG/creditors and receivables from the different sources.**
12. **Any fund diversion/siphoning by co relating different sources e.g. MCA, Geo tagging, related party transaction etc and any other sources.**
13. **The borrower's dependency on the outside borrowings/money market and debt instruments.**
14. **Tax compliance status from various data sources.**
15. **Movement of the ageing of the receivables.**
16. **Report on non-current assets from the stock statement.**
17. **Payment of statutory dues and disputed statutory dues.**
18. **To co-relate sale with GSTN/GST tax paid.**
19. **Investment by the fund manager in the listed companies**
20. **Promoters/directors share holding pattern movement and any pledge of share.**
21. **Any downgrade or upgrade of the borrower by external rating agency with rational.**
22. **Verification of valuation of major raw materials.**
23. **Outlook of the industry as per external rating agency.**

24. **Opinion on creditors/debtors from different data sources like D&B etc.**

25. **Change in share holding pattern as per MCA.**

26. **Registration of charges on the assets of the company as per MCA.**

27. **Mortgage of securities as per MCA.**

28. **Any default reported in CIBIL of the borrower/guarantor on monthly/quarterly basis.**

29. **Willful/RBI defaulter/Non-Cooperative list on monthly/quarterly basis.**

30. **Banned list of promoters on monthly/quarterly basis.**

31. **MCA disqualified director list on monthly/quarterly basis.**

32. **No of times account went to default (CRILC).**

33. **No of enquiry for new credit facility (CIBIL).**

34. **Account identified as RFA/Fraud (Central fraud registry).**

35. **Cross check number of Banks from where banking arrangement is maintained between LLMS proposal and CRILC.**

36. **Adverse news about promoter/director/company/activity from different sources.**

37. **Movement of EPFO payment to know movement of manpower.**

38. **Payment of the utilities bill to know the activity level.**

39. **Centralized repository of all data and analysis.**

40. **Switching statutory auditors**

41. **Increase in litigation cases**

42. **Bulk offload /pledge of the share**
43. **Payment pattern of the creditors (Too early too late both are sign of problem)**

44. **Continuous monitoring of the borrower's stake in the business**

The above list is only illustrative, not exhaustive.

The available data sources will includes but not limited to

INTERNAL DATA SOURCES.

Internally available with the Bank.

EXTERNAL DATA SOURCES:

- Equity market news service provider e.g. Bloomberg, Reuters, Moneycontrol etc.
- Borrower's Bank account statement with other Banks
- Ministry of corporate affairs.
- Various news sites.
- External rating agencies.
- Various defaulter lists.
- CRILC.
- CIBIL.
- Government policy news.
- Social media.
- Central fraud registry.
- Quarterly result (listed companies).

Stock Statement/FFR etc.(As on date The Bank does not have any tool to digitally read and analyse these data. The bidder has to develop the tools /interface that can read and analyse these data digitally

This tool/ interfaces will be used by Branch as well as Analytical team as a portal, and have the capability of secure transmission of the uploaded documents.

Provision of OCR for handwritten statements, or someway to manually enter the parameters.
Capabilities for AI, text mining, OCR etc is also required.

The Bank will also require the source code of the solution.
The uploaded parameters may also be displayed to verify. Upload formats allowed – pdf, doc, excel etc.

Alerts must be configurable and may be displayed in Dashboard and additionally sent in emails, in which case provision of email interface is also needed.

Capability building across the frontline and back office to execute the tool.

- Develop guidebook and training manual for different personnel involved in the process
- Conduct training sessions for personnel involved in Phase-I and Phase-II roll out
- Develop content for the Bank to train personnel on an ongoing basis.

Knowledge transfer to the Bank.

- Define profile of personnel required to manage the tool
- Train Bank's personnel to manage the tool
- Script manual/ source code etc. of the tool

- ✓ ***Architecture:*** *Detailed architecture covering hardware/ software/ OS/ middleware/database, etc. as per specific requirement of the project;*
- ✓ ***Functionality related:*** *Detailed requirements like – business functionalities; functional requirements; technical requirements; performance requirement;, scalability requirements; regulatory/compliance requirements, security requirements; DR requirements etc. may be specified explicitly as per the specific requirement(s) of the project.*
- ✓ ***Deployment methodologies*** *(integration/data conversion, etc.);*
- ✓ ***Services required*** *like customization; help desk requirements; MIS report generation; limited trial/pilot requirements; backup/POC, etc. may be specified as per specific requirement(s) of the project*
- ✓ ***Period for completion of the project.***
- ✓ ***Other requirements****, if any*

GENERAL REQUIREMENT

- The Tool/software are required to be compatible in triggering the desirables as mentioned in EOI
- The tool/software shall incorporate tested mathematical formulas/AIs to predict the desirables output.
- The tool/software should be able to integrate data from multiple sources as mentioned in EOI and should have the capacity to push and pull data over the other electronic sources in itself or within an integrated software framework or

environment. It should also ensure that all activities should be transmitted electronically through intranet with adequate access controls so as to monitor and provide for MIS/Dashboard.

- The Tool/software should capture data from various data sources(as mentioned above) internally as well as externally
- The Tool/software should be capable of storing large data base and analysis
- The Tool/software should have maximum response time of 15 Min. once fully automated.
- The Tool/software should support existing infrastructure including network
- The Tool/software should be capable of working on/ integrated various platforms/tools (e.g.LLMS,PACE tool etc.) available within existing IT architecture of the Bank
- The Tool/software should support at least 1000 number of concurrent user and also have capability of scaling up these numbers as per the requirement
- The Tool/software should be able to align with existing regulatory requirement and should have capability to meet future regulatory requirement
- The Tool/software should have capability of combining internal data, external data with AI

HELP DESK FACALITY:

- Online support facility
- Escalation process should be placed for unresolved issue
- Support staff should be well trained and should have understanding of the application to effectively handle queries raised by Bank's staff

MIS REPORTS

- Comprehensive report required
- Facility of dashboard where trend can be analyzed
- Provision of user defined report to the higher authorities
- Generation of probable questioner on the basis of analysis of an account (For customer)
- Generation of the report on customer/portfolio/geography/Business group etc.

- The Tool/software developed or customized should follow a standard development process to ensure that it meets functional security performance and regulatory requirement of the Bank

- The Tool/software should comply with Bank's IS Security policy in key concern areas relevant to the Tool/software. Some of the key areas is as under:
- Responsibilities for data and application privacy and confidentiality.
- Responsibilities on system and software access control and administration
- Custodial Responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned
- Physical security of the facilities
- Physical and logical separation of data from other customers of the bidder i.e. The data should be kept on Bank's premise or any place decided by the Bank,

and Non-Disclosure agreement should be signed to prevent leakage of information and knowledge

- Incident response and reporting procedure
- Password policy of the Bank
- Data Encryption/Protection requirement of the Bank
- Backup/Recovery solution should be part of the total solution. The bidder should integrate the tool/software with the existing systems as per requirement of Bank and carry out thorough system integration system testing.
- System integration testing will be followed by user acceptance testing, plan for which has to be submitted by bidder to the Bank. The UAT includes functional test, resilience tests, benchmark comparisons test, load test etc. SBI staff/third party vendor designated by the Bank will carry out the functional testing. This staff/third party vendor will need necessary on- site training for the purpose and should be provided by the bidder. The bidder should carry out other testing like resilience/benchmarking/load etc. Bidder should submit result log for all testing to the Bank.
- On satisfactory completion of aforementioned test, the user acceptance test (UAT) letter will be issued to the bidder by the Bank.

TRAINING

Bidder shall train designated SBI officials on the configuration, operation/functionalities, maintenance, support and administration for software/ hardware/ database/ OS/ Middleware, application architecture and components installation, troubleshooting processes of a proposed tool/ software.

The applicant should describe how their solution will meet the required parameters and provide details thereof in their EOI proposal on the following lines:

S.N.	**Parameters** *(parameters to be stated below by the project owner deptt.)*	**Compliance (Yes/No)**

- **Based on presentation of probable Solution**

Note: The applicants may please note that the above parameters 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.

An illustrative but not limited to list of requirements given below. If applicable.

Sl No	Requirements	Marginal comments
1	Business Functionalities	*a) As per the scope of the EOI*
2	Functional Requirements	*b) As per the scope of the EOI*
3	Technical Requirements	*a) Software / Network on SBI premises deployment or specified by SBI* *b) Database /Middleware / OS etc*
4	Integration / Migration Requirements with existing systems	*a) Requirements of data conversion.* *b) Specific requirement related to Transition/migration from one platform to another platform **for example**: use of software/hardware pertaining to old platform to new platform without any additional cost to the Bank*
5	MIS Report Generation requirement	*a) User-defined reports* *b) Dashboard requirements etc*
6	In case of Transaction System	*a) Audit trail requirement* *b) Audit logs reporting & analysis tool* *c) Solution should support 'x' number of transactions per second/per minute with 'y' number of concurrent users etc*

7	Performance Requirements	*Uptime requirement*
8	Scalability Requirements	*a) To be scalable as per Bank's future requirement.* *b) The number of users / branches who will be utilizing the Software Solution should be clearly specified.*
9	Regulatory / Compliance Requirements	*To be defined as per project requirement.*
10	Security Requirements	*To be defined as per project requirement.*
11	Limited Trial / Pilot Requirements	*To be defined as per project requirement.*
12	Compliance with Bank's IS Security policy	*a) Responsibilities for data and application privacy and confidentiality as per the Bank's policy as well as per any statutory requirement.* *b) Responsibilities on system and software access control and administration* *c) Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Vendor* *d) Physical Security of the facilities* *e) Physical and logical separation from other customers of the Vendor* *f) Incident response and reporting procedures* *g) Password Policy of the Bank* *h) Data Encryption/Protection requirement of the Bank*
13	Backup system / POC / test & training system / DR system/ subcontracting	*To be defined as per project requirement.*
14	Training	*Specify training requirement explicitly for project/solution proposed ex: - Number of*

		officials to be trained, type of training, period of training, cost of training etc