

STATE BANK OF INDIA

Invitation for Expression of Interest (EOI)

Supply, Installation and Implementation of document imaging and data extraction software

**Request for EOI No.: SBI/GITC/IT-Corporate & SME
Loans/2019/2020/37 dated: 10.12.2019**

**Corporate & SME Loans Department
State Bank Global It Centre,
5th Floor, Sector-11,
CBD Belapur, Navi Mumbai-400614
(MAHARASHTRA)**

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1. Introduction

a. State Bank of India (**SBI**) is the largest Bank with a network of around 22000 branches spread across India. The Bank also has presence in 35 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 60000 ATMs spread across the geographical locations. Bank also provides services to its customers through alternate channels such as Internet Banking, Debit Cards, and Mobile Banking etc. To expand the reach further, Bank has also deployed the cutting-edge technologies and innovative new banking models.

b. SBI invites Expression of Interest (**EOI**) from IT companies/firms (**Applicants**), who intends and are eligible (Annexure 'A'), to participate in the Expression of Interest (EOI) for the document imaging and data extraction software hereinafter referred to as the **solution**. The project will be steered by Bank's Corporate & SME Loan department, hereinafter referred to as **C&SL** Management and the solution will be managed and maintained by C&SL team.

c. SBI intends to use document imaging and data extraction software solution to cater the need of different process and product automation.

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

a. Objective

The bank has to process a large volume of a variety of documents which can be in the form of images (scanned/system generated) or PDF documents. There is a need for extraction of data from these sources in a meaningful and customizable way.-Hence bank is exploring document imaging and data extraction softwares for automation of extraction of desired data from scanned/system generated images/PDF files. The application is expected to be scalable as per load requirements.

b. Current volume of data and projected volume of Data

Present requirement of bank is 20 million pages per year which is projected to increase.

c. Expression of Interest (EOI) are invited in sealed envelope superscripted as **Expression of Interest –Document imaging and data extraction software.**

- 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 CD/DVD) should be submitted by Post to or delivered in person at the below mentioned Office:-

The Dy. General Manager
Corporate & SME Loans Department,
5th Floor,, State Bank Global IT Centre,
Sector-11, CBD Belapur,
Navi Mumbai – 400 614.

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 18.12.2019 at or before 3 PM*** to:

The Dy. General Manager
Corporate & SME Loans,
5th Floor,, State Bank Global IT Centre,
Sector-11, CBD Belapur,
Navi Mumbai – 400 614.

Email address: arvind.kaushik@sbi.co.in; paras.sakkarwal@sbi.co.in
cc: agmlos.sme@sbi.co.in; dgmit.llms@sbi.co.in

All queries should be submitted only in the template given as Annexure 'C' .

- 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 - <http://www.StateBankofIndia.com> or <http://www.sbi.co.in>. 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 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.

Briefing session is scheduled for 26.12.2019 at 4 pm (Tentative). Any change will be intimated at least 48 hours prior to the session. For security permissions, please send mail to the mail addresses provided with:

- (i) Name of attendee (ii) Designation (iii) Mobile No. (iv) Laptop make
- (v) Laptop SI No. (vi) Power cable etc.

In case of Bank accepting any change(s), if any, such change(s) will be uploaded in Bank's website - <http://www.StateBankofIndia.com> or <http://www.sbi.co.in>. in the form of an addendum/corrigendum. All such change(s) will automatically become part of this Request for EOI and binding on all applicants.

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 (*font: Arial; Size: 12*) 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 only by 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. Power of Attorney should be submitted to support the authorized signatory status.
- d. 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 | | |

- e. EOI should comprise of (i) Request for EOI document duly signed & stamped on each page (ii) Your Expression of Interest in the proposed initiative along with documents / information / confirmation on the requirements as mentioned in this document with necessary supporting documents duly signed & stamped (iii) Proposed solution document with suggested deployment architecture and related official supportings. It should include the requirements / sizing on deployment elements like backup methodology, server, storage, network, suggested bandwidth and any other requirement.

- 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 02.01.2020 on or before 3 PM. 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 on any aspect of EOI from the applicant. If a written response is requested, it must be provided within 3 days. Beyond the response received, if any, will not be considered. 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 eligible applicants may be asked to make presentation of the solution and demonstrate proof of concept. ***Tentatively presentations will be on 09.01.2020 & 10.01.2020.*** Exact details will be mailed to the participants.
- 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.
- x. The bidder, whose proposed document imaging and data extraction software solution is finally selected, shall have to provide the sizing of the solution implementable within the Bank and achieve the stated objectives.

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 circumstances 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 empaneled 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.

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.

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.

- xiv. In the event of failure of the Service Provider to render the Services or in the event of termination of agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangement for getting the Services contracted with another vendor. In such case, the Bank shall give prior notice to the existing Service Provider. The existing Service Provider shall continue to provide services as per the terms of contract until a 'New Service Provider' completely takes over the work. During the transition phase, the existing Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by the Bank, at no extra cost to the Bank, for ensuring smooth switch over and continuity of services. If existing vendor is in breach of this obligation, they shall be liable for paying a penalty of Rs.5,00,000/- on demand to the Bank, which may be settled from the payment of invoices for the contracted period.

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.

| |
|-----------------------------|
| Eligibility Criteria |
|-----------------------------|

| Sr. No. | Eligibility Criteria | Compliance (Yes/No) | Supporting documents to be Submitted |
|---------|--|---------------------|--|
| 1 | <i>The vendor must be a firm/ company / organization registered under Companies Act/Partnership Act/LLP Act etc.</i> | | <i>Copy of the Certificate of Incorporation issued by Registrar of Companies and full address of the registered office</i> |
| 2 | <i>Vendor should have a proven document imaging and data extraction software solution deployed in large enterprise environment.</i> | | <i>The details to be provided as per Annexure-'B'.</i> |
| 3 | <i>The solution should have been implemented in at least 2 large scale organizations (Having > 4 million pages per year Data volume)</i> | | <i>Two references with following details for each reference to be provided:</i> <ol style="list-style-type: none"> <i>1. Name of the Organization</i> <i>2. Name of the Official</i> <i>3. Contact number of Official</i> <i>4. E-mail Id of Official</i> |
| 4 | <i>The company/firm should be profit making organization for the years 2016-17 and 2017-18 and 2018-19</i> | | <i>Audited Balance Sheet and P & L statement for all the years duly approved & signed by organization's Chartered Accountant should be submitted</i> |
| 5 | <i>The company/firm should not have been declared ineligible for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies/ PSU/ Private Company.</i> | | <i>Declaration to be provided</i> |

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|---|
| Technical Criteria/Scope of Work |
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1. The document imaging and data extraction software is required for automation of extraction of desired data from scanned/system generated images/PDF files. The application is expected to be scalable as per load requirements. It may be installed on multiple machines and is intended for processing large volumes of documents in enterprise environments. Proposed Solution will be deployed in UAT, pre-prod and production setup.

There must be also an option of installing the software with basic settings on a single computer or virtual machine for evaluation and demonstration purposes.

The basic requirements for the proposed applications include:

1. Automated/straight-through periodic processing of documents (PDF/scanned or system generated images of all formats) from a predefined location should be possible.
2. The application should be able to automatically identify documents, including multipage documents, locate meaningful fields and extract data. There should also be ability to define document structures and implement validations on the extracted data. (It is desirable to have predefined library of standard document structures).
3. The application should also have provisions for manual verification of the extracted data in case of any rule-based errors, insufficient accuracy or any other requirements. Support for NLP and Machine Learning is an added advantage.
4. Application should have the ability to save the extracted data in multiple standard file formats (such as excel/word etc.). There should be an archival and classification mechanism to store the extracted data along with the electronic copies of the documents, in a database or other information systems.

- ✓ **Deployment methodologies:** *The solution should support*
- a. *On Premise implementation.*
 - b. *Deployment on VM and Private Cloud*
 - c. *Scalability on demand.*
 - d. *Integration with the existing and future ecosystems. (API/SDK/Plugin based integration functionalities are desirable)*

- ✓ **Services required:** *The proposed solution should support*
 - a. *Customization as per Bank's requirements*
 - b. *Professional Services for 1 year under purchase and under AMC thereafter*
 - c. *MIS reports generation*
 - d. *Proof of Concept (POC)*
 - e. *Pilot implementation*

Following Points to be covered in detail EOI technical Bid response :

1. What is covered in AMC of product? The process of change control for new Business requirement and application updates to resolve operational issues.
2. What is license model of the software/Application (Any limitation on licenses).
3. Additional functionalities/use cases/automation capabilities of the application
4. What would be the timelines for implementation (Share High Level Project Plan).
5. Any Dependency on other systems including software/middleware tools that are required for entire setup. List with version number.
6. Mention if any constraints in your solution on cloud i.e. performance issues etc.
7. Any EXE/thick client utility is used in your proposed product/solution.
8. How DR active-active will be enabled. How patching etc will be handled on DR and DC sites.
9. Any Award received by product share details
10. How intuitive, informative and useful is the technology platform? Please describe.
11. How do you rate your technology platform vis-à-vis your competitors?
12. Innovation/creativity and its impact to customers and Business
13. Organization's Corporate Website/social media handles/pages where details of proposed solution is available.
14. Who are your top 5 clients in India/Abroad using proposed solution latest version preferably?
15. Have your organization demonstrated leadership in terms of product, service and organizational innovation in OCR Solution. If yes, please specify in detail.
16. Mention Compatibility across platforms and devices
17. To what extent can the application be configured to conform to bank's security guidelines (like access controls, encryption etc)

- ✓ **Period for completion of the project:** The proposed solution should be delivered within 4 weeks from the date of Purchase Order and Pilot should be carried out in 2 weeks, if the solution is found suitable and purchase order is issued after RFP.
- ✓ **Other requirements:** All components of the solution should be licensed and supported by the OEM. In case of Open Source, Bank should be notified upfront with complete details on support and future roadmap.

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 | Justification (with technical details supported with documentary evidence from OEM) | Compliance Readily available (Yes/No) | Compliance Customizable in solution (Yes/No) | Page no with section/ subsection of technical bid where response covered |
|------|------------|--|--|---|--|
| | | | | | |
| | | | | | |

Note : Please note to include all the aforesaid parameters under the *Scope of Work* in the given table and provide supporting justifications to achieve required results.

Annexure - 'C'

Note: All queries relating to EOI should be drawn in the template provided below and mailed to the email addresses provided under para 5(i). Subject line should be “**Queries on EOI for document imaging and data extraction software**”.

| Sl.No. | Page No. | Para No. (Sub para, if any) | Original text | Our query |
|--------|----------|-----------------------------|---------------|-----------|
| | | | | |
| | | | | |
| | | | | |

The queries should be submitted on Company's letter head duly signed by the authorized signatory.