



**REQUEST FOR
EXPRESSION OF INTEREST
FOR
PROCUREMENT OF
CARDS MANAGEMENT SYSTEM**

Ref: SBI/GITC/IT-ATM/2021/2022/44

***IT-ATM Department
State Bank of India,
2nd Floor, MTNL Building,
Sector 11, CBD Belapur,
Navi Mumbai - 400614***

Schedule of Events

SI 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: Premchand Kumar Designation: DGMIT-ATM Email ID: dgmit.atm@sbi.co.in (9967575069) Contact Address: IT-ATM Department SBI Global IT Center, MTNL Building, 2 nd Floor, Sector 11, CBD Belapur, Navi Mumbai-400614 Contact Number: 022-2757 6250
2	Bid Document Availability including changes/amendments, if any to be issued	EOI may be downloaded from Bank's website https://www.sbi.co.in procurement news from 12.11.2021 to 04.12.2021
3	Last date for requesting clarification	Upto_1700 hrs (time) on 16.11.2021 (date) All communications regarding points / queries requiring clarifications shall be given in writing or by e-mail.
4	Pre - bid Meeting at (venue)	From 1100 hrs(time) to__ 1300 hrs_(time) on_18.11.2021 (date) through online meeting (Microsoft teams)
5	Clarifications to queries raised at pre-bid meeting will be provided by the Bank.	On 23.11.2021 (date)
6	Last date and time for Bid submission	Upto_1500 hrs (time) on 04.12.2021 (date)
7	Address for submission of Bids	Bids to be submitted online on e-Procurement portal https://etender.sbi for EOI reference number SBI/GITC/IT-ATM/2021/2022/44

8	Date and Time of opening of Technical Bids	1600 hrs (time) on 04.12.2021 (date) Authorized representatives of Bidders may be present online during opening of the Technical Bids. However, Technical Bids would be opened even in the absence of any or all of Bidders representatives.
11	Tender Fee	Rs.25,000 (Twenty Five Thousand only) Amount should be deposited in A/c No. 37608352111 IFSC - SBIN0011343 Account Name: SBI parking account Tender fee will be non-refundable.
12	Contact details of e-Procurement agency appointed for e-procurement	e-Procurement Technologies Limited E: Khushboo.mehta@eptl.in M: 9510813528

Part-I

S.N.	INDEX
1	INVITATION TO BID
2	BACKGROUND
3	DISCLAIMER
4	DEFINITIONS
5	ELIGIBILITY AND TECHNICAL CRITERIA
6	COST OF BID DOCUMENT
7	CLARIFICATIONS AND AMENDMENTS ON EOI/PRE-BID MEETING
8	CONTENTS OF EOI DOCUMENTS
9	BID PREPARATION AND SUBMISSION
10	DEADLINE FOR SUBMISSION OF BIDS
11	MODIFICATION AND WITHDRAWAL OF BIDS
12	BIDDING PROCESS/ OPENING OF TECHNICAL BIDS
13	CONFLICT OF INTEREST
14	CODE OF INTEGRITY AND DEBARMENT/BANNING
15	GOVERNING LANGUAGES
16	APPLICABLE LAW
17	TENDER FEE
18	NOTICES
19	OTHER TERMS & CONDITIONS

Part-II

APPENDIX	INDEX
A	BID FORM
B	BIDDER'S ELIGIBILITY CRITERIA
C	TECHNICAL CRITERIA/SCOPE OF WORK
D	BIDDER DETAILS
E	PRE-BID QUERY FORMAT
F	FORMAT FOR SUBMISSION OF CLIENT REFERENCES
G	COMPLIANCE RELATED TO BANK'S PRIVATE CLOUD
H	EVALUATION TEMPLATE

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 on-premises **CARD MANAGEMENT SYSTEM & services on licensed model**.
- 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 existing system was procured primarily for issuance of Debit Cards for Domestic & Foreign Offices (11 Countries). Debit Cards being one of the bank's primary channels serving nearly 29 Crore Active Cardbase, attracts High Priority Demands (Promotional & Regulatory) from Business and other Interfaces.

In view of the above, we want to explore more efficient, bundled, scalable, technically sound and future proof products available in the Market, having latest architecture/technologies and configurable features that can cater to the Bank's volume and pace.

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 EOI of _____ in response to the EOI No. _____ dated _____. 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 **SI 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.
- (h) All the enclosures (Bid submission) shall be serially numbered.
- (i) The Bank reserves the right to reject Bids not conforming to above.

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 upto 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 and demonstrate proof of concept (POC). The Bidder shall bear all costs associated with submission of EOI, presentation/POC 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 upto 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 empaneled 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. 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.

19. 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.

End of Part I

Part II

Appendix –A

BID FORM (TECHNICAL BID)

[On Bidder's letter head]

Date: _____

To:
< Address of tendering office >

Dear Sir,
Ref: EOI No. SBI:xx:xxdated dd/mm/yyyy

~~~~~

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, organisation 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 ..... 202



*(Signature)*

*(Name)*

*(In the capacity of)*

Duly authorised 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:

| <b>S. No.</b> | <b>Eligibility Criteria</b>                                                                                                                                                                                                                                              | <b>Compliance (Yes/No)</b> | <b>Documents to be submitted</b>                                                                                                                                                    |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.            | The Bidder may be an Indian or foreign Company / LLP /Partnership firm registered under applicable Act of the country. Bidder must have its office and support system in India.                                                                                          |                            | Certificate of Incorporation issued by Registrar of Companies in India 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 <b>Appendix A</b> in this regard and provide copy of registration certificate issued by competent authority wherever applicable.              |
| 3.            | The Bidder must have an average annual turnover of minimum Rs.60 crore during last 03 (three) financial year(s) i.e. FY 18-19, FY 19-20 and FY20-21.                                                                                                                     |                            | Copy of the audited financial statement for required financial years. (Certificate from statutory auditor for preceding/current ____ year 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 experience of minimum 5 years in providing the required products/services/solution in banks in last 5 years. For startup experience is relaxed to 3 years.                                                                                                 |    | 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 for whom the Bidder has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 1 client references are required)                          |    | Bidder should specifically confirm on Bank's letter head in this regard as per <b>Appendix-F</b><br>Can Submit Multiple References                                                                                                                                                                                                                                                                                                         |
| 7.  | Certification Requirements<br>a) <i>Proposed Solution should be PADSS Certified in case product is capable of authorizing the transactions.</i>                                                                                                                               | a) | Valid Certificate from Cert-In empaneled Auditor. Bidder to provide application details(i.e name of application, expiry date etc) for verification on <a href="https://www.pcisecuritystandards.org/assessors_and_solutions/payment_applications?agree=true">https://www.pcisecuritystandards.org/assessors_and_solutions/payment_applications?agree=true</a><br>If the certification is under process the relevant AOC/ROC to be provided |
|     | b) <i>Proposed Solution should be capable of PCIDSS compliant environment</i>                                                                                                                                                                                                 | b) |                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 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 <b>Appendix A</b> in this regard.                                                                                                                                                                                                                                                                                                                                                                    |
| 10. | The Bidder should not have any Service Level Agreement pending to be signed with the Bank for more                                                                                                                                                                            |    | Bidder should specifically certify in <b>Appendix A</b> in this regard.                                                                                                                                                                                                                                                                                                                                                                    |

|     |                                                                                                                                                                                                                                          |  |                                                                                                 |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------|
|     | than 6 months from the date of issue of purchase order.                                                                                                                                                                                  |  |                                                                                                 |
| 11. | Bidder should have product which is being demonstrated and be running actively with at least one leading bank having CMS setup and operations in India for minimum two years on a debit card database of at least 3 Crores active cards. |  | Name of the Bank and running satisfactory letter from each of the banks in format of Appendix-F |
| 12  | Product should be capable of configuring (plug and play) various debit card products with customizable limits, parameters and feature rich.                                                                                              |  | Documentation related to functionality                                                          |
| 13  | The proposed solution should run on Oracle Database. (Application should be compatible with Oracle 19 C and above).                                                                                                                      |  | Documentation related to functionality.                                                         |
| 14  | The proposed solution should use 3 tier architecture- Web, App and DB.                                                                                                                                                                   |  | Documentation related to functionality.                                                         |
| 15  | The proposed solution should be installed and implemented at Bank's Premises and be Cloud Ready (Bank's private Cloud).<br>Compliance to Appendix-G                                                                                      |  | Declaration required from Bidder.                                                               |

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.

**Eligibility criteria mentioned at SI No 2 to 4 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 RFP terms and conditions and who are having Start-up company status, can



- claim exemption for eligibility criteria mentioned at SI No 2 to 4 in table above.
- 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.

**Name & Signature of authorised signatory**

**Seal of Company**

**Appendix-C**

**Technical Criteria/Scope of Work**

To qualify in the Technical Evaluation, a bidder must comply with all the requirements listed in the table below. Verifiable and credible supporting evidence for each claim is a must. The Bank reserves the right to independently verify the claims made by the bidder and if it is found or observed, in the sole judgment of the Bank, that any claim made by the bidder is false, then the bidder will be disqualified.

At present Bank is using services of vendor for Debit Card Management System, DCMS viz. FSS-DCMS (which is ancillary to Base24 Switch). Total Card base as on date is around 29 Crore Active Cards (total 60 Crore Cards). New Vendor to migrate existing cards in new system.

Requirement is to re-platform existing instance of Card Management Systems (both hosting Mag-stripe and Chip n PIN cards, into single instance of CMS interfaced with ATM switch (Base24 switch).

**Scoring & Evaluation Criteria**

Scoring will be done on proposed solution for Mandatory(Y) & Preferable (P) points marked in Evaluation Template (Appendix-H) accompanied with acceptable/relevant documents with following two capabilities only;

1. Available as a standard product included in the offer
2. Will be developed /customized

Evaluation will be done in two phases:

Phase-I: Bidder needs to score 80% in Technical criteria (Appendix-H) to be eligible for next phase.

Note: The below requirement list is indicative and not exhaustive. Bank may further include more requirements at later stages of the procurement. However, for the purpose of evaluation during the phase of EOI, bidders are expected to provide their responses only to requirements mentioned in Appendix-H.

- a) Functional Requirement/FR (Essential)

| S. No. | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | <p>Application should have provision to process Core Files (card request files) as one of the input source. Application to perform QC on core files. (QC is Quality check on Card request file received from CBS. QC parameter will be shared by the Bank. Application to Approve, Reject or Hold records as per the Parameters.) Expectation is to have Quality checking in-built in the solution.</p> <p>A. Email to Card requesting branch for rejected records with reason of rejection and details of records approved in QC.</p> <p>B. Process Approve records for generation of PAN, Encrypted EMBOSSA, PIN and Online/Offline CAF/auto file movement / processing for all activities available in solution through automated process / scheduler, without any manual intervention, with option to select mode of processing (i.e. auto or manual) with a capacity to process atleast 10 lakh cards per day. Provision to Hotlist / Block Cards through following channels: Contact Centre, CMS, SMS, INB, IVR Mobile Banking, Other channels (like Kiosk, etc.), PRM. Support Functions ( support CAF refresh single/bulk), Re-PIN Green PIN, Blocking/Unblocking, A/c Linking De Linking of A/c. (with maker checker facility), Card Expiry<br/>Capable of serving minimum 2 lakh support functions per day.</p> |
| 2.     | <p>Application should have capability to handle card requests uploaded by Branches / Processing Centre or other offices, with provision to</p> <p>A. Upload / select background image for Card requested.</p> <p>B. Select / add multiple accounts under same CIF at the time of Card request.</p> <p>C. Set POS, ATM or other limits for Card requested.</p> <p>D. Aadhar No./ any other detail as Fourth line data.</p> <p>E. Upload Customer photo to be printed on Card. (For Photo Debit Cards)</p> <p>F. System should have the capabilities of photo card issuance, storage, photos retrieval when required and maintenance of photos in the system for image cards.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 3.     | <p>Application to support generation of EMBOSSA file</p> <ul style="list-style-type: none"> <li>• Bank Wise/Country Wise</li> <li>• Vendor Wise</li> <li>• Branch Wise</li> <li>• Product Wise</li> <li>• Processing Centre indicator wise</li> <li>• Circle / LHO Wise</li> </ul> <p>Option to generate EMBOSSA should be parameterized so that we can add or remove above mentioned sequences.</p> <p>Also, provision to generate EMBOSSA files for VIP and proprietary files like Admin and Channel Manager Access Cards (CMAC), SID, WelcomeKits/PrePrintedKit etc. [with option for bulk upload ]</p> <p>System Should support Master / VISA / RUPAY / any other Card scheme by SBI</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4.     | <p>System should handle PIN generation(Online/Offline):</p> <p>A. Solution with E – PIN or smart PIN or green PIN functionality (i.e. Paperless PIN) minimum 2 lakh per day</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 5.     | <p>B. In case of printing PIN, system should handle generation and printing of PINs in following manner:</p> <ul style="list-style-type: none"> <li>• Parameterized Printing of PIN, Bank Wise/Country Wise, Vendor Wise, Branch Wise, Product Wise, Processing Centre Indicator Wise, Circle / LHO Wise</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

| S. No. | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        | <ul style="list-style-type: none"> <li>• Option to generate PIN should be parameterized so that we can add or remove above mentioned sequences.</li> <li>• To enable single packet for dispatch of PIN &amp; Re PIN per branch per day.</li> <li>• Generate Covering letter for PIN / Re PIN / ADMIN PIN / CMAC PIN etc.</li> <li>• Print PIN in digits and words.</li> <li>• Generate Re PIN for requesting branch, enabling Re PIN dispatch to requesting branch.</li> <li>• Generate Re PIN through INB / Mob banking.</li> <li>• Generate Hardware and/ or software PIN.</li> <li>• Generate 4 or 6 digit PIN (digits in PIN to be parameterized)</li> </ul>                                                                                                                                                                                                                                                                   |
| 6.     | System should support Magnetic stripe, Chip n PIN cards, Contactless, NCMC, NFC Cards, wearable devices or any other form factor on single platform.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 7.     | <p>Provision to generate various reports/interactive dashboards, report builder should also be available with the facility of printing/download and option to extract reports into formats like .xls, .txt, .csv, .pdf etc. option to generate customized reports like</p> <ul style="list-style-type: none"> <li>-MIS / reports ( for Corp Centre/LHOs /Zonal office / RBO – parameterized)</li> <li>-Bank / LHO &amp; Card type (product) wise Details of Cards issued.</li> <li>-Bank / LHO wise Re PIN count.</li> <li>-Reconciliation of Core file or report for Card/PIN requests processed versus Card / PIN dispatch details received from vendor.</li> <li>-Exception reports</li> <li>-For daily tracking and monitoring purpose related to card lifecycle.</li> <li>-Quality check error analysis.</li> <li>-Report for Loyalty Rewards team – on daily basis</li> <li>- DWH data extraction– on daily basis</li> </ul> |
| 8.     | Capability of Billing Module to generate report for Card personalization vendor's Billing data verification As per SLA (based on CARD and PIN delivery acknowledgement received from dispatch agency) and Option to download MIS at LHOs with challan (for CARD and PIN) details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 9.     | Solution with Dash boards with capability of personalization – Design, Content, Colour, Language, Logos, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 10.    | Card data in Card management application should be in Sync with ATM Switch, for example, Base 24 Card data like Card status, Accounts linked in same order (i.e. primary and secondary accounts), PIN offset, Account type, limit, usage(domestic or international) and channel(ATM / POS /PG) etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 11.    | Solution should have provision to maintain and update Branch Master (for State Bank Group Branch) on regular basis. Application should be capable of integration with bank's Data Warehouse Links for Bank/ LHO / Branch wise reports & Card MIS.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 12.    | Application should have provision to receive complaints through an e-mail id specifically dedicated for this purpose. Upon receipt, the complaints will have to be segregated based on keyword/ their nature and to be forwarded for further action.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 13.    | Application should be capable of Integration with third party vendor for Missed call services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 14.    | <p>System should have provision to send notification through SMS /eMail alert to Customers for e.g.</p> <ul style="list-style-type: none"> <li>Card dispatch details</li> <li>PIN dispatch details.</li> <li>Re PIN dispatch details.</li> <li>Card blocking confirmation</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

| S. No. | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        | Unblocking confirmation<br>A/c Linking confirmation<br>De-linking of A/c<br>RTO dispatch<br>Renewal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 15.    | Application should have provision to store and update dispatch details of Card, PIN & Re PIN details (details like dispatch article / awb no., dispatch date, delivery date, challan number, etc.) received from card vendor or dispatch agency.<br>Application must enable the Branches/ offices to check dispatch details and status of Card or PIN.                                                                                                                                                                                                                                                                                                                 |
| 16.    | Application should have provision to search for customer on various inputs like account number, Card number, mobile number, Name & branch code, name and Date of Birth, etc. for blocking of card                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 17.    | Application has to provide user interfaces/interactive chatbot at Branches, Card Centre, Call Centre etc. for various day to day operations and query.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 18.    | Application should directly support the tracking of dispatched data from delivery partner, for example, India Post.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 19.    | Application should provide the support for foreign offices related issues like geo location/out of zone.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 20.    | Application should have the provision of supporting the tokenization process and issuance of virtual/instant cards.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 21.    | Prepaid card application along with Open/Semi-Closed/Closed loop EMV Dual Interface Smart card as well as Magstripe (non EMV) solution in, DC, DR, Pre-Prod System Integration Testing and UAT environment.<br>Migration from Closed loop to Open loop cards.<br>Personalized/Non-Personalized Card Issuance (Single and Bulk) portal for Branches and at Client/Operator locations or Bank's third party outlets like Business correspondents etc.<br>Funds transfer(Card to Card and wallet to wallet)<br>End to end Transaction processing,<br>Settlement, clearing and reconciliation<br>Capability to be modular, configurable and usable as a separate instance. |
| 22.    | Offline Balance (Wallet) Management for Debit issued under NCMC initiative as per instructions of Government of India. Wallet balance to be maintained in Prepaid application(Prepaid Issuer host) without any dependency on Core Banking solution<br>Capability to be modular, configurable and usable as a separate instance.                                                                                                                                                                                                                                                                                                                                        |
| 23.    | Host Card Emulation support                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 24.    | All parameterization in proposed solution should be through Maker Checker Facility                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 25.    | Bidder should prepare a migration plan to migrate existing Card Data (60 Crore) from existing Solution to the proposed Solution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 26.    | Application should have provision for Customizable Charges Module with a frontend application for making changes in charges along with GST reporting and calculate Issuance Fee/ Replacement Fee/Renewal Fee/Annual Maintenance Fee / trickle feed generation for Annual maintenance fee (AMC) based on the input given by the Bank. (Conditions for calculation of AMC will be provided by Bank, option to modify, add or remove condition for calculation of AMC, without changing the code should be available).                                                                                                                                                    |

| S. No. | Parameters                                                                                                                                                                                                                                                      |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 27.    | Provision to calculate Cash back / Loyalty points based on the input given by Bank. (Conditions for calculation of Cash back/ Loyalty will be provided by Bank, option to modify, add or remove these conditions without changing the code should be available) |

**b) Instant Card Issuance/ICI**

| S. No. | Parameters                                                                                                                                                   |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | Solution should be capable of creating a separate logical setup for handling Instant Card issuance.                                                          |
| 2.     | System should be capable of instant issuance of card without effecting routine / offline card processing or vice versa.                                      |
| 3.     | Instant Card issuance should not be dependent on regular card issuance setup or vice versa.                                                                  |
| 4.     | Solution should conform to the existing digital branch digital functionality/ process. Solution should have the capability to handle minimum 30000 branches. |
| 5.     | Solution with E – PIN or smart PIN or green PIN functionality. (i.e. Paperless PIN)                                                                          |

**c) Technical Requirements/TR**

| S. No. | Parameters                                                                                                                                                                                                                                                                                                                                                      |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | System should capable of allowing Foreign Offices to manage Exchange rate through maker/checker for respective Currencies and update the same in ATM Switch.                                                                                                                                                                                                    |
| 2.     | System should capable of supporting Multi-language.                                                                                                                                                                                                                                                                                                             |
| 3.     | System should also support temporary deactivation of domestic transactions when international transaction is enabled based on customer request through INB, Mobile Banking, CBS, Contact Centre or any other Channel with online CAF refresh.                                                                                                                   |
| 4.     | Provision to set customized card withdrawal limits. Customized limits should be within over all product limits.                                                                                                                                                                                                                                                 |
| 5.     | Application should have provision for SDK kit / API / XML / SOA infrastructure support for easy integration with third party or external system, it will happen in just plug and play. Webservices/API for Management of Debit card operation Such as Blocking, Unblocking , Management of limits, Card Flags etc as per specification provided by Bank         |
| 6.     | Application should support parameterized product configuration (on existing or new BIN) with Option to store image (background image of card) in database.                                                                                                                                                                                                      |
| 7.     | System should have provision to auto process renewal of cards (generation of trickle feed for CBS upload with MIS) of following types.<br>a. International usage renewal<br>b. Regular renewal<br>c. Forced renewal / Incident based<br>d. Other renewal (as per Bank's decision)<br><br>Option to renew cards before or after expiry date should be available. |
| 8.     | System should have functionality to block old card on issuance/Activation of new card.                                                                                                                                                                                                                                                                          |
| 9.     | Application should have provision to issue replacement card at the time of blocking of existing card. (Through INB, Mobile Banking, CBS, Contact Centre, etc.)                                                                                                                                                                                                  |

| S. No. | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10.    | Application should support identification of cards personalized under Per-Wel Kit request, Non-Per Wel-Kit request, regular card request, instant card request and VIP card request. (With option to modify, add or delete above category without changing code)                                                                                                                                                                                                                                                                                            |
| 11.    | EMV data element is used for personalization of EMV card. System should have provision to generate EMV data element.                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 12.    | System should support auto alerts (eMail / SMS) as per matrix shared by Bank for <ul style="list-style-type: none"> <li>• Low Disk space</li> <li>• CPU usage</li> <li>• Unauthorized access etc.</li> <li>• Application related (Non-functioning of any of the web service available in solution e.g. Web Service for blocking of card, Interface for contact centre, Web service for Digital Banking, etc.), if required Bidder to provide necessary tools.</li> </ul>                                                                                    |
| 13.    | Application should have capability to Interface with CBS / Finacle and Other applications of Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 14.    | Applications should have provision to manage inventory/ card stock available at branches for issuance.                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 15.    | Applications should have online documentation for users including user manual and FAQ.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 16.    | System should have EMV post issuance management solution (as per RBI mandate) <ol style="list-style-type: none"> <li>a. Modifying / Upgrade the functionalities of the Chip.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                     |
|        | <ol style="list-style-type: none"> <li>b. Scripting.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 17.    | Solution should have capability to handle minimum 70,000 concurrent connections from contact centre/ Branches / other offices, to access Application online for various activities like Support functions, Complaints / Resolution of complaint, etc.                                                                                                                                                                                                                                                                                                       |
| 18.    | The web access from the branches should not use more than 2 kbps per connection. Further the application should be optimized by reducing duplicate data transfer using the application only without breaching any Bank's security guidelines.                                                                                                                                                                                                                                                                                                               |
| 19.    | Application should have provision for monthly or quarterly(As per Bank's requirement) activity for purification of data i.e. force blocking or expiry or deletion of unused cards from the active database as per guidelines defined by Bank, after taking proper backup as per data retention policy.<br>Banks's customers who are affected by implementation of the above recommendations need to be suitably advised vide channel such as ATM, SMS or e-mail. Suitable functionality/integration need to be developed to communicate affected customers. |
| 20.    | GUI for Systems/Services Management, monitoring & reporting of exceptions/incidents.                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 21.    | Response time for all kinds of requests in the proposed solution, should be less than 300 milliseconds.                                                                                                                                                                                                                                                                                                                                                                                                                                                     |



**d) Performance Requirements/PR (Essential)**

| S. No. | Parameters                                                                                                                                                                                                                                                                                                                                                                         |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | Supports real time replication of data from production site to DR site and permit manual and / or automatic shift to the DR site with ACTIVE – ACTIVE mode for Primary and DR setup. The bidder/vendor should deploy secure environments for their application for: Production, Disaster Recovery, and Testing Environment.<br>The bidder/vendor should perform periodic DR Drills |
| 2.     | Solution should be platform agnostic – not dependent on a particular hardware/software setup.                                                                                                                                                                                                                                                                                      |
| 3.     | Product should be compatible if the bank wishes to change/upgrade the Switch vendor or Switch Solution or Switch or Card Management HW/SW, Card personalization Vendor(s) and HSMS.                                                                                                                                                                                                |
| 4.     | Database and Application integration with Bank and other third-party interfaces for data exchange, transaction processing and other operational purpose through API (REST as well as JSON), Server to server, ISO, DB Link, MQ, Web Services, File, TCP/IP etc.                                                                                                                    |
| 5.     | Proposed solution should be capable of handling a total card base of 120 Crore and active card base of 60 Crore.                                                                                                                                                                                                                                                                   |
| 6.     | Should have the proven project management methodologies implementations covering profile of project Team / previous Assignments of similar nature / Details project plans etc.                                                                                                                                                                                                     |
| 7.     | Onsite Site Resources to be provided for Application Support as well as Operational Support on 24x7x365 basis                                                                                                                                                                                                                                                                      |
| 8.     | Dedicated Development Team for Customization requirements of the Bank.                                                                                                                                                                                                                                                                                                             |
| 9.     | Load/ Stress/ Regression testing to be a part of every solution implementation or change                                                                                                                                                                                                                                                                                           |

**e) Security Requirements & Controls/SR (Essential)**

| S.No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.   | Access to the system should be through both second factor authentication like OTP, Biometric etc and password to ensure that only authorized users gain access to the system. User management with all security provision (as per Bank's policy) for e.g.-<br><ul style="list-style-type: none"> <li>- Unique ID</li> <li>-Single login session</li> <li>-Forced password change interval</li> <li>-Enforce minimum password length</li> <li>-Password with number and special characters</li> <li>-New password should not match last 5 passwords (configurable)</li> <li>-The user rights on the system should be definable so that a user can perform only those tasks, which are assigned to him.                             <ul style="list-style-type: none"> <li>A. -Role based security to allow control over access to the application, functions and data Access to the solution is strictly role and privilege based.</li> </ul> </li> </ul> |
| 2.   | Application must be PA DSS compliant (wherever applicable), Certificate (as per latest version / standard) should be current during the tenure of the contract.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 3.   | Application must be PCI DSS environment Complaint during the tenure of contract, with new version or changes from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 4.   | Application with Industry standard HTTPS security for all web access components and SSL (TLS 1.2 or 1.3) support.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



| S.No | Parameters                                                                                                                                                                                                                                                                                                                            |
|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5.   | Integrity of the Database is to be ensured. The Service Provider should indicate whether the system automatically ensures this on an on-going basis or not, and how this is ensured.                                                                                                                                                  |
| 6.   | The application should run properly in a non-administrative environment (without root or Administrator user privileges )                                                                                                                                                                                                              |
| 7.   | Critical information stored in the system (like passwords, keys, PII data etc.) should be in encrypted form.<br>Support data encryption / decryption, data authentication and server authentication, payload encryption wherever required by the Bank.                                                                                |
| 8.   | Provide separate application security from OS or Domain Security.                                                                                                                                                                                                                                                                     |
| 9.   | Direct access to Database (Production and DR) should be strictly restricted. (e.g. access through SQL Plus, Toad etc. should be restricted).                                                                                                                                                                                          |
| 10.  | Secure Session Management such as Automatic log out for certain idle time (configurable), Account locking after configurable number of failed access attempts.                                                                                                                                                                        |
| 11.  | Solution supports audit trails at all levels / activities with easy to use storage, retrieval, display and print of audit logs based on various parameters. Should ensure proper log generation, storage, management and analysis happens for application(including DFRA & access logs)                                               |
| 12.  | Solution supports audit trails at all levels / activities with easy to use storage, retrieval, display and print of audit logs based on various parameters.                                                                                                                                                                           |
| 13.  | Solution should be compatible with all latest Browsers (Eg. Edge, Chrome, Mozilla etc)                                                                                                                                                                                                                                                |
| 14.  | Solution should be free from Top 10 OWASP vulnerabilities                                                                                                                                                                                                                                                                             |
| 15.  | The Bidder shall have obligation to comply with State Bank's policies pertaining to IS, IT, Cyber Security etc.                                                                                                                                                                                                                       |
| 16.  | The Bidder shall have obligation to comply with Regulatory (Indian and Foreign Country wherever applicable) guidelines with respect to Cards (Debit/Prepaid/Other Form factors that may be applicable)                                                                                                                                |
| 17.  | Automated Key Management Module with an option to define encryption method and key length and report generation related to all interfaces, Application should also support Dynamic Key Management and encryption within application and with other interfaces                                                                         |
| 18.  | Automated Card Blacklist Management for Suspected/compromised unstructured Darkweb Data                                                                                                                                                                                                                                               |
| 19.  | The proposed application must not use any freeware/Open source and supporting tools/plugins/libraries/software that are vulnerable to attacks.                                                                                                                                                                                        |
| 20.  | Solution shall be integrated with Bank's Privilege Identity Management system, Database Access Monitoring system, Oracle Enterprise Management, IT Service Manager and any other monitoring system of Bank                                                                                                                            |
| 21.  | Industry acceptable "Change Management", "Code Deployment" practices to be part of the solution and change controls like "Version Control Management" to be either part of the system or solution is ready to integration with the existing change management tools like ITSM etc.,                                                   |
| 22.  | IS Policy should be communicated to all employees and there should be some entity to monitor the compliance of the Policy                                                                                                                                                                                                             |
| 23.  | The Bidder should have approved operational processes(SOP, etc) with periodic review (at least annually) including but not limited to:<br>Business Continuity Management<br>Backup Management and Restoration Testing<br>Desktop/system/server/network device hardening with Baseline controls<br>Patch Management<br>Port Management |

| S.No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|      | Media Movement<br>Log Management<br>Personnel Security<br>Physical Security<br>Internal Security Assessment Processes<br>Incident Management<br>Regulatory Compliance                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 24.  | The Bidder should have deployed a dedicated information security team independent of IT, reporting directly to MD/CIO for conducting security related functions & operations                                                                                                                                                                                                                                                                                                                                                                                                             |
| 25.  | The SLA/agreement between SBI and the bidder/vendor should contain the following clauses:<br>Right to Audit to SBI with scope defined.<br>Right to recall data by SBI.System of taking approvals for making changes in the application.<br>Regulatory and Statutory compliance at vendor site.<br>Special emphasis on IT Act 2000 & its amendments, and other Acts/Regulatory guidelines<br>Availability of Compensation clause to fall back upon in case of any breach of data (confidentiality, integrity and availability), or incident that may result into any type of loss to SBI. |
| 26.  | The bidder/vendor should have a mechanism for completing the background verification of the officials before on-boarding                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 27.  | The bidder/vendor should not allow privilege access from internet                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 28.  | The bidder/vendor should configure or provides access to officials based on a documented and approved Role Conflict Matrix                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 29.  | All default admin and root users should be deleted/disabled and access should be based on user specific IDs and all such accesses should be logged.                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 30.  | The bidder/vendor should deploy Active Directory (AD), Single Sign On (SSO) and strong Password Policy for End point and application access                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 31.  | Proper access control should be defined for protecting SBI data and access to the Data should be strictly on Need to Know Basis                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 32.  | Internet access should be restricted on:<br>Internal servers<br>Database servers<br>Any other servers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 33.  | The application and DB should be hosted separately on a dedicated infrastructure (physical/logical) for SBI.                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 34.  | The bidder/vendor should engage CERT Empanelled Auditors for ensuring security posture of their applications.<br>Security Testing includes but is not limited to Appsec, API Testing, Source Code Review, VA, PT, SCD, DFRA, Process Review, Access Control etc.                                                                                                                                                                                                                                                                                                                         |
| 35.  | Minimum baseline controls must be implemented by the bidder/vendor for hardening the Application / DB Servers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 36.  | Where SBI Data is permitted & required to be shared, only the bare minimum data is being shared. (Please document the NEED for sharing every data field)                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 37.  | The bidder/vendor should ensure that security measures are followed for safe storage and timely retrieval of data                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 38.  | The bidder/vendor should obtain approval from the Bank in case if any activity will be outsourced by them or SBI specific data is to be shared to any other party, partly or fully, for any purpose. If so, are the specific activities / data elements and purpose documented and are made part of SLA                                                                                                                                                                                                                                                                                  |

| S.No | Parameters                                                                                                                                                                                                   |
|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 39.  | The bidder/vendor will not be permitted to take any crucial decisions on behalf of SBI without specific written approval from the IT Application Owner/BU.                                                   |
| 40.  | The bidder/vendor should ensure that the data shared by SBI is secured while transit, processing, at store, during backup and Archivals, over external media etc. with latest & secured encryption standards |
| 41.  | The bidder/vendor must not share data with outsiders without explicit & case specific approval of SBI.                                                                                                       |
| 42.  | The key used by the bidder/vendor to encrypt SBI data should be different i.e. it should not be the same that was/is used for other clients.                                                                 |
| 43.  | The bidder/vendor should not download or to prepare copies of data unless explicitly approved.                                                                                                               |
| 44.  | The bidder should not host application and database (containing SBI data) in Public Cloud without specific approval from the Bank to this effect                                                             |
| 45.  | The bidder/vendor should ensure proper log generation, storage, management and analysis happens for application(including DFRA & access logs)                                                                |
| 46.  | The bidder/vendor should ensure that privilege access activities are logged, monitored, controlled and governed preferably using Privilege Identity Management (PIM)                                         |
| 47.  | The Bidder/Vendor to inform if they have witnessed any security or privacy breach in the past 2 years.                                                                                                       |
| 48.  | The Bidder/Vendor should perform periodic DR Drills                                                                                                                                                          |

f) **Hardware / Software (HS)**

| S.No | Hardware/Software                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1    | Solution should use only enterprise editions of Operating systems, Middleware, Database and any other software required.                                                                                                                                                                                                                                                                                                                                                |
| 2    | The solution should use 3 tier architecture- Web, App and DB. Web and App Server architecture should be in cluster mode.<br>Bidders to present Architecture diagram, Network diagram, process/data flow diagram, proposed software specification along with OEM and features of each software product, proposed hardware specification, proposed internal and external network specification, rackspace, power, cooling, NW bandwidth and any other relevant artefacts. |
| 3    | The Database component of the solution should be on Exadata.                                                                                                                                                                                                                                                                                                                                                                                                            |
| 5    | With the above projected volume, the CPU Utilization at any time not to exceed 70% at any of the sites (Production, Disaster Recovery, UAT, Pre-Prod etc). Bidder has to propose the required Hardware configuration at each of the sites.<br>Bidder should propose the required software stack including Tools, technologies, OS, Programming languages etc.                                                                                                           |
| 6    | The solution should support Host Security Modules(HSMs) of different makes / Models (Eg: Payshield, Eracom, RACL(THALES) etc). Solution should have capability to automatically switch between multiple HSMs to ensure high availability                                                                                                                                                                                                                                |
| 7    | The Web/App tier should be on Oracle SUN Solaris, HP-UX or IBM-AIX or Redhat Linux platforms only. Necessary license if required should be provisioned as well for unlimited capacity.                                                                                                                                                                                                                                                                                  |
| 8    | The DB tier should be on Exadata platforms only.                                                                                                                                                                                                                                                                                                                                                                                                                        |

|    |                                                                                                                                  |
|----|----------------------------------------------------------------------------------------------------------------------------------|
| 9  | The solution should run on Oracle Database with TDE enabled. (Application should be compatible with Oracle 19 C and above).      |
| 10 | The solution should run on industry-leading middleware Weblogic or Websphere.                                                    |
| 11 | System should provide the capability of load balancing on servers- NextGen architecture.                                         |
| 12 | System should be in position to be scaled for daily card requests upto 15 Lacs per day and support functions upto 3 Lac per day. |

**g) Proven performance of the proposed solution/PP (Essential)**

| S. No. | Parameters                                                                                                                                                                                                                                                                                                |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | Number of years' experience in providing Debit Card Management solution.<br>A $\geq 2$ and $< 5$<br>B $\geq 5$ and $< 7$<br>C $\geq 7$                                                                                                                                                                    |
| 2.     | Proposed Solution is in use and operational in multiple Leading Banks having CMS setup and operations in India<br>A (1 or 2 Banks)<br>B (3 to 6)<br>C ( $> 6$ )                                                                                                                                           |
| 3.     | Proposed Solution has proven capability in issuance of Daily Card volumes in single instance in any one of the serving Leading Banks having CMS setup and operations in India<br>A (10000 $<$ 30000 Cards per day)<br>B (30,000 to 50,000)<br>C ( $> 50,000$ )                                            |
| 4.     | Proposed Solution has inbuilt capability to allot Emboss Files based on Card Products/BINs/Variants and percentage of daily/monthly volume to multiple personalization vendors in single instance in any one of the serving Leading Banks in India<br>A (1 or 2 Vendors)<br>B (3 to 5)<br>C ( $> 5$ )     |
| 5.     | Best of Project documentation practices to be followed. Bidder to mention CMM level<br>A CMM level 3<br>B CMM level 4<br>C CMM level 5                                                                                                                                                                    |
| 6.     | Number of Technically Qualified & Skilled personnel (Project Managers/PCI certified QSAs/Application Architects/Business Analysts/Developers/DBAs who have done professional certifications) that can be dedicated to this project<br>A $\geq 10$ and $< 30$<br>B $> 30$ and $< 50$<br>C $> 50$ and above |

**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 because of evaluation process of EOIs.**

**Phase-II:**

- Technical Walkthrough of the system will be taken by the technical committee of the bank.
- Evaluation will be done based on verification of the bidder's technical walkthrough and respective responses submitted by the bidder for Mandatory(Y) requirements in Phase-I .

**Final Evaluation:** Based on evaluation of phase II technical walkthrough, bank will shortlist the bidders.

**Note:**

- ❖ Period for Completion of Project – Details to be submitted with High level Plan ( Eg: Proposed Team strength, Qualifications/Competence of the Team, WBS etc)
- ❖ Bidder should be in readiness to arrange for Live Site visit or POC (Proof of Concept) or Demo of the Proposed Solution, without any additional cost to the Bank, as may be decided by the Bank during subsequent stages of procurement.

**Name & Signature of authorised 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<br>a) Name<br>b) Designation<br>c) Address<br>d) Phone Number (Landline)<br>e) Mobile Number<br>f) Fax Number<br>g) Email Address |         |

**Name & Signature of authorized signatory**

**Seal of Company**



**Appendix-E**

**Pre-Bid Query Format**  
**(To be provide strictly in Excel format)**

| <b>Vendor Name</b> | <b>Sl. No</b> | <b>EOI Page No</b> | <b>EOI Clause No.</b> | <b>Existing Clause</b> | <b>Query/Suggestions</b> |
|--------------------|---------------|--------------------|-----------------------|------------------------|--------------------------|
|                    |               |                    |                       |                        |                          |
|                    |               |                    |                       |                        |                          |
|                    |               |                    |                       |                        |                          |
|                    |               |                    |                       |                        |                          |

**Appendix-F**

**Format for Submission of Client References**

**To whosoever it may concern**

| <b>Particulars</b>                                     | <b>Details</b> |
|--------------------------------------------------------|----------------|
|                                                        |                |
| <b>Client Information</b>                              |                |
| Client Name                                            |                |
| Client address                                         |                |
| Name of the contact person and designation             |                |
| Phone number of the contact person                     |                |
| E-mail address of the contact person                   |                |
| <b>Project Details</b>                                 |                |
| Name of the Project                                    |                |
| Start Date                                             |                |
| End Date                                               |                |
| Current Status (In Progress / Completed)               |                |
| <b>Size of Project</b>                                 |                |
| Value of Work Order (In Lakh) (only single work order) |                |

**Details of Existing Project (To be Filled by Bidder and certified by Client Reference)**

|                                                                                                                     |  |
|---------------------------------------------------------------------------------------------------------------------|--|
| <b>Name of the Solution</b>                                                                                         |  |
| <b>Duration of engagement</b>                                                                                       |  |
| <b>Role of the Bidder (System Integrator/ OEM)</b>                                                                  |  |
| <b>Existing Version</b>                                                                                             |  |
| <b>Actual Product Owner (if base product procured from OEM)</b>                                                     |  |
| <b>Environment in which Application is installed and running is PCI DSS Compliant and duly certified every year</b> |  |





|                                                                                                                                                          |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>Average Daily Card issuance Capacity</b>                                                                                                              |  |
| <b>Maximum Daily Card issuance Capacity</b>                                                                                                              |  |
| <b>Number of Debit Cards managed by Solution</b>                                                                                                         |  |
| <b>Number of Credit Cards managed by Solution</b>                                                                                                        |  |
| <b>Number of Prepaid Cards managed by Solution</b>                                                                                                       |  |
| <b>Number of Other Cards of Financial nature managed by Solution</b>                                                                                     |  |
| <b>Architecture (3 tier Web-App-DB or 2 tier App-DB)</b>                                                                                                 |  |
| <b>Number of Servers</b>                                                                                                                                 |  |
| <b>Infrastructure (Cloud or Physical)</b>                                                                                                                |  |
| <b>Application Software stack</b>                                                                                                                        |  |
| <b>Last Application version Upgraded Version &amp; Date</b>                                                                                              |  |
| <b>Whether the Product Owner has provided any Upgrades to Base Product (Yes or No)<br/>If Yes, what were the improvements (eg. Performance/Security)</b> |  |
| <b>Delivery performance with regards to Change Requests<br/>Timely Delivery (Rating out of 10)<br/>Vulnerability Free Delivery (Rating out of 10)</b>    |  |

**Performance of Existing Solution**

| <b>Team Name</b>                       | <b>Roles &amp; Responsibilities</b> | <b>Strength (Number of Resources)</b> | <b>Skills/Competencies along with CV</b> |
|----------------------------------------|-------------------------------------|---------------------------------------|------------------------------------------|
| <b>On-Site Production Support Team</b> |                                     |                                       |                                          |
| <b>On-Site Operations Team</b>         |                                     |                                       |                                          |
| <b>On-Site</b>                         |                                     |                                       |                                          |

**Expression of Interest for procurement of  
CARDS MANAGEMENT SYSTEM**



|                                        |  |  |  |
|----------------------------------------|--|--|--|
| <b>Development<br/>Team</b>            |  |  |  |
| <b>Project<br/>Management<br/>Team</b> |  |  |  |

## Appendix-G

### **Compliance related to Bank's Private Cloud**

1. The proposed application which will be hosted on Bank's existing Private Cloud on VMware(Meghdoot) should comply the following:
  - a. The application must be compatible with the existing virtualized x86 platform running on VMware vSphere 6.x,7.x
  - b. The application must be installed on Operating systems which his certified and supported by the underlying Hypervisor used in SBI's existing private cloud i.e. vSphere 6.x,7.x
  - c. The guest Operating System used for the virtual machines must support the ability to hot-add CPU, Memory, hot-plug Disks and NICs
  - d. The virtual machines used to install the applications must be secured using micro-segmentation using SBI's existing SDN solution i.e. VMware NSX. The solution provider must provide all the details required to configure micro-segmentation rules.
  - e. The application must use the existing software load balancer deployed in SBI's existing private cloud using VMware NSX
  - f. The application must use the exiting DR solution available in SBI's Private Cloud i.e. host based replication solution using vSphere Replication and DR orchestration using VMware Site Recovery Manager for automated failover and failback.
  
2. Application should support the following modernisation requirements:
  - a. The solution should support development of the application using the existing VMware Container Platform available with on SBI Private Cloud and must have the capability to run both stateful and stateless applications.
  - b. The application should be compatible to be deployed on SBI's existing VMware PaaS platform and must support the cloud native applications that are able to take full advantage of the scalable, elastic and distributed capabilities of SBI's existing private cloud infrastructure. The containers should be created by the platform automatically using source code and deploy applications faster.
  - c. The solution should support SBI's existing Software Defined Network solution using VMware NSX which is available in SBI's Private Cloud platform and should provide an integrated networking solution (CNI implementations) as well as provide advance container networking services at Layer 2 to 7 such as DNAT/SNAT, DHCP, Load Balancers (L4 and L7) and firewall in addition to switching and routing (North-South and East-West)
  - d. The application platform (monolith, containers, microservices) should be able to integrate with SBI's existing log analytics solution deployed in the private cloud i.e. VMware Log Insight
  - e. The solution should support multiple Kubernetes Clusters to support multiple teams, projects or environments or compliance requirements such as PCI/DSS using Banks existing VMware container platform deployed in SBI's private cloud setup.
  - f. The sizes and shape of the Kubernetes Master & Worker Nodes should be easily configurable. The configuration of these Nodes can be changed easily after the Kubernetes Cluster is provisioned through a GUI or CLI.

**Appendix-H**

**Evaluation Template**

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

Requirements are classified into below categories:

| Symbol | Category   | Importance for scoring         |
|--------|------------|--------------------------------|
| Y      | Mandatory  | Will be considered for scoring |
| P      | Preferable | Will be considered for scoring |

| STATUS (CAPABILITY)                                   | Short form |
|-------------------------------------------------------|------------|
| Available as a standard product included in the offer | A          |
| Will be developed /customized                         | C          |
| Not supported/Not available                           | N          |

Bidder to give their responses through status codes (A/C/N) to the below requirements:

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                  | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents /details are submitted |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------------|---------------|--------------------------------------------------------|
| 1     | Application should have provision to process Core Files (card request files) as one of the input source. Application to perform QC on core files. (QC is Quality check on Card request file received from CBS. QC parameter will be shared by the Bank. Application to Approve, Reject or Hold records as per the Parameters.) Expectation is to have Quality checking in-built in the solution.            |     |                |               |                                                        |
|       | A. Email to Card requesting branch for rejected records with reason of rejection and details of records approved in QC.                                                                                                                                                                                                                                                                                     | P   |                | FR1A          |                                                        |
|       | B. Process Approve records for generation of PAN, Encrypted EMBOSSA, PIN and Online/Offline CAF/auto file movement / processing for all activities available in solution through automated process / scheduler, without any manual intervention, with option to select mode of processing (i.e. auto or manual)with a capacity to process atleast 10 lakh cards per day. Provision to Hotlist / Block Cards | Y   |                |               | FR1B                                                   |

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents/details are submitted |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------------|---------------|-------------------------------------------------------|
|       | through following channels: Contact Centre, CMS, SMS, INB, IVR Mobile Banking, Other channels (like Kiosk, etc.), PRM.<br>Support Functions ( support CAF refresh single/bulk), Re-PIN Green PIN, Blocking/Unblocking, A/c Linking De Linking of A/c. (with maker checker facility), Card Expiry with minimum 2 lakh (supprt functions per day)                                                                                                                                                               |     |                |               |                                                       |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |     |                |               |                                                       |
| 2     | <b>Application should have capability to handle card requests uploaded by Branches / Processing Centre or other offices, with provision to</b>                                                                                                                                                                                                                                                                                                                                                                |     |                |               |                                                       |
|       | A. Upload / select background image for Card requested.                                                                                                                                                                                                                                                                                                                                                                                                                                                       | P   |                | FR2A          |                                                       |
|       | B. Select / add multiple accounts under same CIF at the time of Card request.                                                                                                                                                                                                                                                                                                                                                                                                                                 | P   |                | FR2B          |                                                       |
|       | C. Set POS, ATM or other limits for Card requested.                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Y   |                | FR2C          |                                                       |
|       | D. Aadhar No./ any other detail as Fourth line data.                                                                                                                                                                                                                                                                                                                                                                                                                                                          | P   |                | FR2D          |                                                       |
|       | E. Upload Customer photo to be printed on Card. (For Photo Debit Cards)                                                                                                                                                                                                                                                                                                                                                                                                                                       | P   |                | FR2E          |                                                       |
|       | F. System should have the capabilities of photo card issuance, storage, photos retrieval when required and maintenance of photos in the system for image cards.                                                                                                                                                                                                                                                                                                                                               | P   |                | FR2F          |                                                       |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |     |                |               |                                                       |
| 3     | <b>Application to support generation of EMBOSSA file: Bank Wise/Country Wise(For Foreign Offices), Vendor Wise, Branch Wise, Product Wise, Processing Centre indicator wise, Circle / LHO Wise, Option to generate EMBOSSA should be parameterized so that we can add or remove above mentioned sequences. Also, provision to generate EMBOSSA files for VIP and proprietary files like Admin and Channel Manager Access Cards (CMAC), SID, WelcomeKits/PrePrintedKit etc. [with option for bulk upload ]</b> | P   |                | FR3           |                                                       |

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents/details are submitted |
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|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |     |                |               |                                                       |
|       | <b>System should handle PIN generation(Online/Offline):</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |     |                |               |                                                       |
|       | <b>A. Solution with E – PIN or smart PIN or green PIN functionality. (i.e. Paperless PIN) minimum 2 lakh per day</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Y   |                | FR4A          |                                                       |
| 4     | <b>B. In case of printing PIN, system should handle generation and printing of PINs in following manner:</b> <ul style="list-style-type: none"> <li>- Parameterized Printing of PIN, Bank Wise/Country Wise, Vendor Wise, Branch Wise, Product Wise, Processing Centre Indicator Wise, Circle / LHO Wise</li> <li>- Option to generate PIN should be parameterized so that we can add or remove above mentioned sequences.</li> <li>- To enable single packet for dispatch of PIN &amp; Re PIN per branch per day.</li> <li>- Generate Covering letter for PIN / Re PIN / ADMIN PIN / CMAC PIN etc.</li> <li>- Print PIN in digits and words.</li> <li>- Generate Re PIN for requesting branch, enabling Re PIN dispatch to requesting branch.</li> <li>- Generate Re PIN through INB / Mob banking.</li> <li>- Generate Hardware and/ or software PIN.</li> <li>- Generate 4 or 6 digit PIN (digits in PIN to be parameterized)</li> </ul> | P   |                | FR4B          |                                                       |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |     |                |               |                                                       |
| 5     | <b>System should support Magnetic stripe, Chip n PIN cards, Contactless ,NCCMC, NFC Cards,wearable devices or any other form factor on single platform.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Y   |                | FR5           |                                                       |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |     |                |               |                                                       |

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents/details are submitted |
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| 6     | <p><b>Provision to generate various reports/interactive dashboards, report builder should also be available with the facility of printing/download and option to extract reports into formats like .xls, .txt, .csv, .pdf etc. option to generate customized reports like</b></p> <ul style="list-style-type: none"> <li>-MIS / reports ( for Corp Centre/LHOs /Zonal office / RBO – parameterized)</li> <li>-Bank / LHO &amp; Card type (product) wise Details of Cards issued.</li> <li>-Bank / LHO wise Re PIN count.</li> <li>-Reconciliation of Core file or report for Card/PIN requests processed versus Card / PIN dispatch details received from vendor.</li> <li>-Exception reports</li> <li>-For daily tracking and monitoring purpose related to card lifecycle.</li> <li>-Quality check error analysis.</li> <li>-Report for Loyalty Rewards team – on daily basis</li> <li>-DWH data extraction– on daily basis</li> </ul> | Y   |                | FR6           |                                                       |
| 7     | <p><b>Capability of Billing Module to generate report for Card personalization vendor's Billing data verification As per SLA (based on CARD and PIN delivery acknowledgement received from dispatch agency) and Option to download MIS at LHOs with challan (for CARD and PIN) details.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Y   |                | FR7           |                                                       |
| 8     | <p><b>Application should have provision to store and update dispatch details of Card, PIN &amp; Re PIN details (details like dispatch article / awb no., dispatch date, delivery date, challan number, etc.) received from card vendor or dispatch agency.</b></p> <p><b>Application must also enable the Branches/ offices to check dispatch details and status of Card or PIN.</b></p> <p><b>Application should directly support the tracking of dispatched data from</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Y   |                | FR8           |                                                       |

| S. No | Parameters                                                                                                                                                                                                                                                                                                          | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents /details are submitted |
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|       | delivery partner, for example, India Post.                                                                                                                                                                                                                                                                          |     |                |               |                                                        |
| 9     | Card data in Card management application should be in Sync with ATM Switch, for example, Base 24 Card data like Card status, Accounts linked in same order (i.e. primary and secondary accounts), PIN offset, Account type, limit, usage(domestic or international) and channel(ATM / POS /PG) etc.                 | Y   |                | FR9           |                                                        |
| 10    | Solution should have provision to maintain and update Branch Master (for State Bank Group Branch) on regular basis. Application should be capable of integration with bank's Data Warehouse Links for Bank/ LHO / Branch wise reports & Card MIS.                                                                   | P   |                | FR10          |                                                        |
| 11    | System should have provision to send notification through SMS /eMail alert to Customers for e.g.<br>Card dispatch details<br>PIN dispatch details.<br>Re PIN dispatch details.<br>Card blocking confirmation<br>Unblocking confirmation<br>A/c Linking confirmation<br>De-linking of A/c<br>RTO dispatch<br>Renewal | Y   |                | FR14          |                                                        |
| 12    | Application should have provision to search for customer on various inputs like account number, Card number, mobile number, Name & branch code, name and Date of Birth, etc. for all support functions viz. blocking                                                                                                | Y   |                | FR15          |                                                        |



| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents/details are submitted |
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| 13    | Application has to provide user interfaces/interactive chatbot at Branches, Call Centre etc. for various day to day operations and query.                                                                                                                                                                                                                                                                                                                                                                           | P   |                | FR16          |                                                       |
| 14    | Application should provide the support for foreign offices related issues like geo location/out of zone.                                                                                                                                                                                                                                                                                                                                                                                                            | Y   |                | FR18          |                                                       |
| 15    | Application should have the provision of supporting the tokenization process and issuance of virtual/instant cards.                                                                                                                                                                                                                                                                                                                                                                                                 | P   |                | FR19          |                                                       |
| 16    | All parameterization in proposed solution should be through Maker Checker Facility                                                                                                                                                                                                                                                                                                                                                                                                                                  | Y   |                | FR23          |                                                       |
| 17    | Bidder should prepare a migration plan to migrate existing Card Data (60 Crore) from existing Solution to the proposed Solution                                                                                                                                                                                                                                                                                                                                                                                     | Y   |                | FR24          |                                                       |
| 18    | Application should have provision for Customizable Charges Module with a frontend application for making changes in charges along with GST reporting and calculate Issuance Fee/ Replacement Fee/Renewal Fee/Annual Maintenance Fee / trickle feed generation for Annual maintenance fee (AMC) based on the input given by the Bank. (Conditions for calculation of AMC will be provided by Bank, option to modify, add or remove condition for calculation of AMC, without changing the code should be available). | Y   |                | FR25          |                                                       |
| 19    | Provision to calculate Cash back / Loyalty points based on the input given by Bank. (Conditions for calculation of Cash back/ Loyalty will be provided by Bank, option to modify, add or remove these conditions without changing the code should be available)                                                                                                                                                                                                                                                     | Y   |                | FR26          |                                                       |

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                             | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents/details are submitted |
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| 20    | System should be capable of allowing Foreign Offices to manage Exchange rate through maker/checker for respective Currencies and update the same in ATM Switch.                                                                                                                                                                                        | Y   |                | TR1           |                                                       |
| 21    | Application should have provision for SDK kit / API / XML / SOA infrastructure support for easy integration with third party or external system, it will happen in just plug and play. Webservices/API for Management of Debit card operation Such as Blocking, Unblocking, Management of limits, Card Flags etc as per specification provided by Bank | Y   |                | TR5           |                                                       |
| 22    | Application should support parameterized product configuration (on existing or new BIN) with Option to store image (background image of card) in database.                                                                                                                                                                                             | Y   |                | TR6           |                                                       |
| 23    | System should have provision to auto process renewal of cards (generation of trickle feed for CBS upload with MIS) of following types. a. International usage renewal b. Regular renewal c. Forced renewal / Incident based d. Other renewal (as per Bank's decision). Option to renew cards before or after expiry date should be available.          | Y   |                | TR7           |                                                       |
| 24    | System should have functionality to block old card on issuance/Activation of new card.                                                                                                                                                                                                                                                                 | Y   |                | TR8           |                                                       |
| 25    | Application should support identification of cards personalized under Per-Wel Kit request, Non-Per Wel-Kit request, regular card request, instant card request and VIP card request. (With option to modify, add or                                                                                                                                    | Y   |                | TR10          |                                                       |

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                               | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents/details are submitted |
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|       | delete above category without changing code)                                                                                                                                                                                                                                                                                                                                                             |     |                |               |                                                       |
| 26    | System should support auto alerts (eMail / SMS) as per matrix shared by Bank for · Low Disk space· CPU usage · Unauthorized access etc.· Application related (Non-functioning of any of the web service available in solution e.g. Web Service for blocking of card, Interface for contact centre, Web service for Digital Banking, etc.), if required Bidder to provide necessary details of the tools. | P   |                | TR12          |                                                       |
| 27    | Application should have capability to Interface with CBS / Finacle and Other applications of Bank.                                                                                                                                                                                                                                                                                                       | Y   |                | TR13          |                                                       |
| 28    | Applications should have online documentation for users including user manual and FAQ.                                                                                                                                                                                                                                                                                                                   | P   |                | TR15          |                                                       |
| 29    | Solution should have capability to handle minimum 70,000 concurrent connections from contact centre/ Branches / other offices, to access Application online for various activities like Support functions, Complaints / Resolution of complaint, etc.                                                                                                                                                    | Y   |                | TR17          |                                                       |
| 30    | The web access from the branches should not use more than 2 kbps per connection. Further the application should be optimized by reducing duplicate data transfer using the application only without breaching any Bank's security guidelines.                                                                                                                                                            | Y   |                | TR18          |                                                       |
| 31    | GUI for Systems/Services Management, monitoring & reporting of exceptions/incidents.                                                                                                                                                                                                                                                                                                                     | P   |                | TR20          |                                                       |

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents /details are submitted |
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| 32    | Supports real time replication of data from production site to DR site and permit manual and / or automatic shift to the DR site with ACTIVE – ACTIVE mode for Primary and DR setup. The bidder/vendor should deploy secure environments for their application for: Production, Disaster Recovery, Testing Environment. The bidder/vendor should perform periodic DR Drills. RTO (Recovery Time Objective & RPO (Recovery Point Objective to be documented as part of Business Continuity Plan and ensure compliance. Availability of proposed solution must be 99.99% | P   |                | PR1           |                                                        |
| 33    | Solution should be platform agnostic – not dependent on a particular hardware/software setup.                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Y   |                | PR2           |                                                        |
| 34    | Proposed solution should be scalable to handling a total card base of 120 Crore and active card base of 60 Crore                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Y   |                | PR5           |                                                        |
| 35    | Onsite Site Resources to be provided for Application Support as well as Operational Support on 24x7x365 basis                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Y   |                | PR7           |                                                        |
| 36    | Dedicated Development Team for Customization requirements of the Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Y   |                | PR8           |                                                        |
| 37    | Load/ Stress/ Regresssion testing to be a part of every solution implementation or change                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Y   |                | PR9           |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |     |                |               |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |     |                |               |                                                        |

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents /details are submitted |
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| 38    | <p>Access to the system should be through both second factor authentication like OTP,Biometric etc and password to ensure that only authorized users gain access to the system. User management with all security provision (as per Bank's policy) for e.g.-</p> <ul style="list-style-type: none"> <li>- Unique ID</li> <li>-Single login session</li> <li>-Forced password change interval</li> <li>-Enforce minimum password length</li> <li>-Password with number and special characters</li> <li>-New password should not match last 5 passwords ( configurable)</li> <li>-The user rights on the system should be definable so that a user can perform only those tasks, which are assigned to him.</li> <li>-Role based security to allow control over access to the application, functions and data Access to the solution is strictly role and privilege based.</li> </ul> | Y   |                | SR1           |                                                        |
| 39    | <p>Application must be PA DSS compliant (wherever applicable), Certificate (as per latest version / standard) should be current during the tenure of the contract.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | P   |                | SR2           |                                                        |
| 40    | <p>Application must be PCI DSS environment Complaint during the tenure of contract, with new version or changes from time to time.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Y   |                | SR3           |                                                        |
| 41    | <p>Application with Industry standard HTTPS security for all web access components and SSL (TLS 1.2 or 1.3) support.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Y   |                | SR4           |                                                        |
| 42    | <p>Critical information stored in the system (like passwords, keys,PII data etc.) should be in encrypted form.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Y   |                | SR7           |                                                        |

| S. No | Parameters                                                                                                                                                                                                                                                                              | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents/details are submitted |
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|       | Support data encryption / decryption, data authentication and server authentication, payload encryption wherever required by the Bank.                                                                                                                                                  |     |                |               |                                                       |
| 43    | Secure Session Management such as Automatic log out for certain idle time (configurable), Account locking after configurable number of failed access attempts.                                                                                                                          | Y   |                | SR10          |                                                       |
| 44    | Solution supports audit trails at all levels / activities with easy to use storage, retrieval, display and print of audit logs based on various parameters. Should ensure proper log generation, storage, management and analysis happens for application(including DFRA & access logs) | Y   |                | SR11          |                                                       |
| 45    | Solution should be compatible with all latest Browsers (Eg. Edge, Chrome, Mozilla etc)                                                                                                                                                                                                  | Y   |                | SR13          |                                                       |
| 46    | The Bidder shall have obligation to comply with Regulatory (Indian and Foreign Country wherever applicable) guidelines with respect to Cards (Debit/Prepaid/Other Form factors that may be applicable)                                                                                  | Y   |                | SR16          |                                                       |
| 47    | Automated Key Management Module with an option to define encryption method and key length and report generation related to all interfaces, Application should also support Dynamic Key Management and encryption within application and with other interfaces                           | Y   |                | SR17          |                                                       |
| 48    | Industry acceptable "Change Management", "Code Deployment" practices to be part of the solution and change controls like "Version Control                                                                                                                                               | Y   |                | SR21          |                                                       |

| S. No | Parameters                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Y/P | Status (A/C/N) | EOI Reference | Map your Module where documents /details are submitted |
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|       | Management” to be either part of the system or solution is ready to integration with the existing change management tools like ITSM etc.,                                                                                                                                                                                                                                                                                                                               |     |                |               |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |                |               |                                                        |
| 49    | The solution should use 3 tier architecture- Web, App and DB. Web and App Server architecture should be in cluster mode.<br>Bidders to present Architecture diagram, Network diagram, process/data flow diagram, proposed software specification along with OEM and features of each software product, proposed hardware specification, proposed internal and external network specification, rackspace, power, cooling, NW bandwidth and any other relevant artefacts. | Y   |                | HS2           |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |                |               |                                                        |
| 50    | The solution should support Host Security Modules(HSMs) of different makes / Models (Eg: Payshield, Eracom, RACL(THALES) etc). Solution should have capability to automatically switch between multiple HSMs to ensure high availability                                                                                                                                                                                                                                | Y   |                | HS6           |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |                |               |                                                        |
| 51    | The solution should run on Oracle Database with TDE enabled.<br>(Application should be compatible with Oracle 19 C and above).                                                                                                                                                                                                                                                                                                                                          | Y   |                | HS9           |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |                |               |                                                        |
| 52    | The solution should run on industry-leading middleware Weblogic or Websphere.                                                                                                                                                                                                                                                                                                                                                                                           | Y   |                | HS10          |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |                |               |                                                        |
| 53    | System should provide the capability of load balancing on servers- NextGen architecture.                                                                                                                                                                                                                                                                                                                                                                                | Y   |                | HS11          |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |                |               |                                                        |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |     |                |               |                                                        |

| S. No. | Parameters                                                                                                                                                                                                                                                                                | Y | A/B/C | EOI Reference | Map your Module where documents/details are submitted |
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| 54     | <b>Number of years' experience in providing Debit Card Management solution.</b>                                                                                                                                                                                                           | Y |       | PP1           |                                                       |
|        | A >=2 and <5                                                                                                                                                                                                                                                                              |   |       |               |                                                       |
|        | B >=5 and <7                                                                                                                                                                                                                                                                              |   |       |               |                                                       |
|        | C >=7                                                                                                                                                                                                                                                                                     |   |       |               |                                                       |
| 55     | <b>Proposed Solution is in use and operational in multiple Leading Banks having CMS setup and operations in India</b>                                                                                                                                                                     | Y |       | PP2           |                                                       |
|        | A (1 or 2 Banks)                                                                                                                                                                                                                                                                          |   |       |               |                                                       |
|        | B (3 to 6)                                                                                                                                                                                                                                                                                |   |       |               |                                                       |
|        | C (>6)                                                                                                                                                                                                                                                                                    |   |       |               |                                                       |
| 56     | <b>Proposed Solution has proven capability in issuance of Daily Card volumes in single instance in any one of the serving Leading Banks having CMS setup and operations in India</b>                                                                                                      | Y |       | PP3           |                                                       |
|        | A (10000<30000 Cards per day)                                                                                                                                                                                                                                                             |   |       |               |                                                       |
|        | B (30,000 to 50,000)                                                                                                                                                                                                                                                                      |   |       |               |                                                       |
|        | C (>50,000)                                                                                                                                                                                                                                                                               |   |       |               |                                                       |
| 57     | <b>Proposed Solution has inbuilt capability to allot Emboss Files based on Card Products/BINs/Variants and percentage of daily/monthly volume to multiple personalization vendors in single instance in any one of the serving Leading Banks having CMS setup and operations in India</b> | Y |       | PP4           |                                                       |
|        | A (1 or 2 Vendors)                                                                                                                                                                                                                                                                        |   |       |               |                                                       |
|        | B (3 to 5)                                                                                                                                                                                                                                                                                |   |       |               |                                                       |
|        | C (>5)                                                                                                                                                                                                                                                                                    |   |       |               |                                                       |
| 58     | <b>Best of Project documentation practices to be followed. Bidder to mention CMM level</b>                                                                                                                                                                                                | Y |       | PP5           |                                                       |



| S. No. | Parameters                                                                                                                                                                                                                                    | Y | A/B/C | EOI Reference | Map your Module where documents/details are submitted |
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|        | A CMM level 3                                                                                                                                                                                                                                 |   |       |               |                                                       |
|        | B CMM level 4                                                                                                                                                                                                                                 |   |       |               |                                                       |
|        | C CMM level 5                                                                                                                                                                                                                                 |   |       |               |                                                       |
|        |                                                                                                                                                                                                                                               |   |       |               |                                                       |
| 59     | <b>Number of Technically Qualified &amp; Skilled personnel (Project Managers/PCI certified QSAs/Application Architects/Business Analysts/Developers/DBAs who have done professional certifications) that can be dedicated to this project</b> | Y |       | PP6           |                                                       |
|        | A >=10 and <30                                                                                                                                                                                                                                |   |       |               |                                                       |
|        | B >30 and <50                                                                                                                                                                                                                                 |   |       |               |                                                       |
|        | C >50 and above                                                                                                                                                                                                                               |   |       |               |                                                       |
|        |                                                                                                                                                                                                                                               |   |       |               |                                                       |

End of Part-II