



**REQUEST FOR EXPRESSION OF INTEREST
FOR PROCUREMENT OF SCREENING AND AML/CFT SOLUTION(S) FOR
SBI FOREIGN OFFICES ALONG WITH SUPPORT AND MAINTENANCE**

Ref: SBI/GITC/ITFO/2024/2025/50 Date:22.07.2024

***ITFO DEPT
II FLOOR, TOWER 1, L & T SEAWOODS
SEAWOODS, NAVI MUMBAI-400706***

Schedule of Events

| Sl 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 Rajesh Kumar Jha Designation: DGM (ITFO) Email ID:dgmit.fo@sbi.co.in CC:agmit.foreg@sbi.co.in; Contact Address: State Bank of India IT-Foreign Offices, State Bank Global IT Centre L&T Seawoods Grand Central,2 nd Floor, Tower 1, Seawoods Station Road Seawoods (West) Sector 40 Seawoods, Navi Mumbai 400706 Contact Number:7858994986, Vijay Panda: 9987527161 |
| 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 22.07.2024 to 20.08.2024 |
| 3 | Last date for requesting clarification | Upto 04:00 PM on 31.07.2024 (date) All communications regarding points / queries requiring clarifications shall be given in writing or by e-mail. |
| 4 | Pre - bid Meeting at (venue) | From 04:00 PM to 06:00 PM on 07.08.2024 through online meeting |
| 5 | Clarifications to queries raised at pre-bid meeting will be provided by the Bank. | On 12.08.2024 |
| 6 | Last date and time for Bid submission | Upto 03:00 PM on 20.08.2024 |
| 7 | Address for submission of Bids | M/s eProcurement Technologies Limited (EPTL) https://etender.sbi |
| 8 | Date and Time of opening of Technical Bids | 05:00 PM on 20.08.2024 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. | | | | | | | | | | | | | | | | |
| 9 | Presentation by the bidders | All or some selected bidders may be asked to give a presentation online related to their submission between 26.08.2024 and 30.08.2024. The exact date and time will be advised later. | | | | | | | | | | | | | | | | |
| 11 | Tender Fee | <p>Rs. 20,000 (Rupees Twenty Thousand only) Amount should be deposited in</p> <p>Account Name: Subsidy Inward Remittance</p> <table border="1"> <tr> <td>Mode of Transaction</td> <td>NEFT and RTGS only.</td> </tr> <tr> <td>Account No.</td> <td>4897932113433</td> </tr> <tr> <td>IFSC</td> <td>SBIN0011343</td> </tr> <tr> <td>Address</td> <td>Branch OAD, GITC, Belapur</td> </tr> </table> <p>Account Name: System Suspense Branch Parking A/C Account No. 37608352111</p> <table border="1"> <tr> <td>Mode of Transaction</td> <td>Intra-bank transfer (SBI to SBI only)</td> </tr> <tr> <td>Account No.</td> <td>37608352111</td> </tr> <tr> <td>IFSC</td> <td>SBIN0011343</td> </tr> <tr> <td>Address</td> <td>Branch OAD, GITC, Belapur</td> </tr> </table> <p>Tender fee will be non-refundable.</p> | Mode of Transaction | NEFT and RTGS only. | Account No. | 4897932113433 | IFSC | SBIN0011343 | Address | Branch OAD, GITC, Belapur | Mode of Transaction | Intra-bank transfer (SBI to SBI only) | Account No. | 37608352111 | IFSC | SBIN0011343 | Address | Branch OAD, GITC, Belapur |
| Mode of Transaction | NEFT and RTGS only. | | | | | | | | | | | | | | | | | |
| Account No. | 4897932113433 | | | | | | | | | | | | | | | | | |
| IFSC | SBIN0011343 | | | | | | | | | | | | | | | | | |
| Address | Branch OAD, GITC, Belapur | | | | | | | | | | | | | | | | | |
| Mode of Transaction | Intra-bank transfer (SBI to SBI only) | | | | | | | | | | | | | | | | | |
| Account No. | 37608352111 | | | | | | | | | | | | | | | | | |
| IFSC | SBIN0011343 | | | | | | | | | | | | | | | | | |
| Address | Branch OAD, GITC, Belapur | | | | | | | | | | | | | | | | | |
| 12 | Contact details of e-Procurement agency appointed for e-procurement | <p>e-Procurement Technologies Limited</p> <p>i) Utkarsh Pal Ph:6352632098 utkarsh@eptl.in</p> <p>ii) Mubassera Mansuri Ph:759800621 mubassera@eptl.in</p> <p>iii) Sandhya Vekariya Ph:6352631968 sandhya@eptl.in</p> <p>iv) Trupti Patel Ph:6352632310 trupti.p@eptl.in</p> | | | | | | | | | | | | | | | | |

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 |

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 Screening and AML/ CFT solution(s) for its Foreign Offices
- 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 Bank plans to implement Customer/Transaction Screening and AML/CFT Transaction monitoring and alert generation solution(s) at its Foreign Offices operating in 24+ geographies (ASIA, AMERICAS, EUROPE, MIDDLE EAST, AFRICA, FAR EAST, OCEANIA, etc.) with following features:

- i) The solution(s) to be deployed should be in line with the Government / regulatory guidelines of various geographies where it will be implemented. Further, the application(s) should also adhere to the guidelines (including those related to Data protection) prescribed by these regulators/government authorities from time to time.
- ii) The solution is required to interface with the Core Banking Solution of the Bank's Foreign Offices and other 3rd party solutions (e-trade application, SWIFT, etc) to meet the regulatory compliance requirements of the Bank.
- iii) The solution should be made available in a single license to Bank.
- iv) The solution should have AI/ML capabilities.
- v) The solution should have advanced analytics capabilities.

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 its foreign offices/branches located in India/Outside India , its foreign 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. Information received from the Bidder and marked "Confidential" will not be disclosed to any third parties under any circumstances without the prior written consent of the Bidder unless such disclosure of Confidential Information is required by law, legal process or any order of any government authority. In such event, it will be notified to the Bidder that such disclosure has been made in accordance with law; legal process or order of a government authority.

9. BID PREPARATION AND SUBMISSION:

- i. The Bid is to be submitted on portal of e-Procurement agency for EOI of SCREENING AND AML/CFT SOLUTION(S) FOR SBI FOREIGN OFFICES ALONG WITH SUPPORT AND MAINTENANCE OF THE SOLUTION in response to the EOI No. **SBI/GITC/ITFO/2024/2025/50 dated 22.07.2024**. 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 to bind the Bidder to the Contract.
- (h) All the enclosures (Bid submission) shall be serially numbered.
- (i) The Bank reserves the right to reject Bids not conforming to above.
- (j) The Bid document shall be complete in accordance with various clauses of the RFP document or any addenda/corrigenda or clarifications issued in connection

thereto, duly signed by the authorized representative of the Bidder. Board resolution authorizing representative to Bid and make commitments on behalf of the Bidder is to be attached.

- (k) Bidder(s) should prepare and submit their online Bids well in advance before the prescribed date and time to avoid any delay or problem during the bid submission process. The Bank shall not be held responsible for any sort of delay or the difficulties faced by the Bidder(s) during the submission of online Bids.
- (l) Bidder(s) should ensure that the Bid documents submitted should be free from virus and if the documents could not be opened, due to virus or otherwise, during Bid opening, the Bid is liable to be rejected.

10. DEADLINE FOR SUBMISSION OF BIDS:

- i. Bids must be submitted online on portal of e-Procurement agency by the date and time mentioned in the “Schedule of Events”.
- ii. In the event of the specified date for submission of Bids being declared a holiday for the Bank, the Bids will be received 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. EXEMPTION OF EMD AND TENDER FEE:

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

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

Bidders may please note:

- i. NSIC certificate/ Udyog Aadhar Memorandum/Udyam Registration Certificate should cover the items tendered to get EMD/tender fee exemptions. Certificate/Memorandum should be valid as on due date / extended due date for Bid submission.
- ii. “Start-up” company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with the technical bid.
- iii. *Start-ups which are not under the category of MSE shall not be eligible for exemption of tender fee.
- iv. Bidder who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and conditions and who are having MSE or Start-up company status, can claim exemption for EMD/ tender fee.
- v. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids without tender fees /EMD will be summarily rejected and no queries will be entertained.

19. NOTICES:

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

20. OTHER TERMS & CONDITIONS

- i. Lodgement of an EOI is evidence of a Bidder’s consent to comply with the terms and condition of Request for EOI process and subsequent bidding process. If a Bidder fails to comply with any of the terms, its EOI may be summarily rejected.
- ii. Willful misrepresentation of any fact within the Bid will lead to the disqualification of the Bidder without prejudice to other actions that the Bank may take. All the submissions, including any accompanying documents, will become property of the Bank. The Bidders shall be deemed to license, and grant all rights to the Bank, to

reproduce the whole or any portion of their Bid document for the purpose of evaluation and to disclose the contents of submission for regulatory and legal requirements.

- iii. Bidders must advise the Bank immediately in writing of any material change to the information contained in the EOI application, including any substantial change in their ownership or their financial or technical capacity. Copies of relevant documents must be submitted with their advices. For shortlisted Bidders, this requirement applies until a contract is awarded as a result of subsequent bidding process.
- iv. Shortlisted Bidders must not advertise or publish the same in any form without the prior written consent of SBI.
- v. Brief overview of the proposed procurement/scope of work given in this document may be further elaborated, viz., more details may be included in the Request for Proposal (RFP) document to be issued as a result of evaluation process of EOIs.
- vi. The Bank reserves the right to formulate any terms & conditions while framing the RFP, even if these are in variance with the terms provided in this EOI. Further, the Bidders shall have no claim in this regard.
- vii. The Bank shall have the right to cancel the EOI process itself at any time, without thereby incurring any liabilities to the affected Bidders. Reasons for cancellation, as determined by the Bank in its sole discretion include but are not limited to, the following:
 - a. Services contemplated are no longer required.
 - b. Scope of work not adequately or clearly defined due to unforeseen circumstance and/or factors and/or new developments.
 - c. The project is not in the best interest of the Bank.
 - d. Any other reason.

PART-II

Appendix –A

BID FORM (TECHNICAL BID)

[On Bidder's letter head]

Date: _____

To:

State Bank of India

IT-Foreign Offices, State Bank Global IT Centre

L&T Seawoods Grand Central, 2nd Floor, Tower 1, Seawoods Station Road

Seawoods (West) Sector 40 Seawoods, Navi Mumbai

Dear Sir,

Ref: EOI No. SBI/GITC/ITFO/2024/2025/50 dated 22.07.2024

~~~~~  
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:

| S. No. | Eligibility Criteria                                                                                                                                                                                                                                                     | Compliance (Yes/No) | Documents to be submitted                                                                                                                                                  |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | The Bidder must be an Indian Company/ LLP /Partnership firm registered under applicable Act in India                                                                                                                                                                     |                     | Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed. |
| 2.     | The Bidder (including its OEM, if any) must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 |                     | Bidder should specifically certify in <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 turnover of minimum Rs._60 crore during last 03 (three) financial year(s) i.e. FY2021-22, FY2022-23 and FY2023-24                                                                                                                        |                     | 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.                                                                                                                                                                   |                     | Copy of the order and / or Certificate of completion of the work. The Bidder should also furnish user acceptance report.                                                   |

|     |                                                                                                                                                                                                                                                                                                          |  |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6.  | <p>Similar Project Experience.<br/>Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects.<br/>(Start and End Date of the Project to be mentioned) in the past (At least 03 client references from BFSI sector are required)</p> |  | <p>Bidder should have successfully completed similar projects in 03 separate Regulatory jurisdiction in BFSI sector (out of 06 jurisdictions as listed hereunder):<br/>i) Hong Kong: HKMA<br/>ii) South-Africa: SARB<br/>iii) Singapore: MAS<br/>iv) UK: FCA<br/>v) USA: FRB/FDIC<br/>vi) Bahrain: CBB</p> <p>Bidder should specifically confirm on their letter head in this regard as per <b>Appendix-F</b></p> |
| 7.  | <p>Past/present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of the Bank)</p>                                                                                                                                                             |  | <p>Brief details of litigations, disputes, if any are to be given on Company's letter head.</p>                                                                                                                                                                                                                                                                                                                   |
| 8.  | <p>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.</p>                     |  | <p>Bidder should specifically certify in <b>Appendix A</b> in this regard.</p>                                                                                                                                                                                                                                                                                                                                    |
| 9.. | <p>The Bidder should not have any Service Level Agreement pending to be signed with the Bank for more than 6 months from the date of issue of purchase order.</p>                                                                                                                                        |  | <p>Bidder should specifically certify in <b>Appendix A</b> in this regard.</p>                                                                                                                                                                                                                                                                                                                                    |
| 10. | <p>The Bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined under this EOI.</p>                                                                                                                                                                             |  | <p>Certificate of local content to be submitted as per <b>Appendix-G</b>.</p>                                                                                                                                                                                                                                                                                                                                     |
| 11  | <p>Software Certification:<br/>The Bidder (including its OEM, if any) should have been assessed and must possess a valid certification for SEI CMMI (Capability Maturity Model</p>                                                                                                                       |  | <p>Copy of certificate valid on the date of submission of the EOI response</p>                                                                                                                                                                                                                                                                                                                                    |

|    |                                                                                                                                                                  |  |                                                                         |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------|
|    | Integration) Min Level 3 as on the date of submission of bid                                                                                                     |  |                                                                         |
| 12 | Quality Management Certification:<br>The Bidder (including its OEM, if any) should have ISO 9001 certification as on the date of submission of bid               |  | Copy of certificate valid on the date of submission of the EOI response |
| 13 | Information Security Management Certification:<br>The Bidder (including its OEM, if any) should have ISO 27001 certification as on the date of submission of bid |  | Copy of certificate valid on the date of submission of the EOI response |

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 (including global references of Projects for proof of technical capability for any 03 geographies as specified in clause 6 above , should be highlighted.

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

- i. Start-up” company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with the technical bid.
- ii. Bidder who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and conditions and who are having Start-up company status, can claim exemption for eligibility criteria mentioned at SI No 2 to 5 in table above.  
Exemption as stated above is not applicable for selling products and/or services, manufactured/ rendered by other companies.
- iii. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids will be summarily rejected, and no queries will be entertained.

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

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



“**Class-I local supplier**” means a supplier or service provider whose product or service offered for procurement meets the minimum local content as prescribed for ‘Class-I local supplier’ hereunder.

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

“**Non-local supplier**” means a supplier or service provider whose product or service offered for procurement has ‘local content’ less than that prescribed for ‘Class-II local supplier’ under this RFP.

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

#### **Verification of local content**

The ‘Class-I local supplier’/ ‘Class-II local supplier’ at the time of submission of bid shall be required to provide a certificate as per **Appendix-G** from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content requirement for ‘Class-I local supplier’/ ‘Class-II local supplier’ as the case may be.

**Name & Signature of authorised signatory**

**Seal of Company**

**Technical Criteria/Scope of Work**

✓ **Architecture:**

High availability (HA) architecture featuring multi-node clusters and a three-layer architecture capable of hosting multiple logically segregated instances (One instance per Foreign Office). The proposed system should be resilient, scalable, and capable of meeting the performance, security and availability needs of the organization including real-time tracking of system health and performance metrics.

**1. Third party application integration**

- a. License restrictions: Solution(s) should not have any OS, DB, Middleware license restrictions.
- b. CPU Architecture: The solution(s) must be able to operate on both x86 and Power (ppc64) CPU architectures, ensuring seamless operation across different hardware platforms.
- c. Database Compatibility: The application(s) must support major databases commonly used on Windows, Linux, and AIX systems, such as Microsoft SQL Server, Oracle, DB2, and PostgreSQL.
- d. Operating System Support:
  - i. Linux: The solution(s) must be compatible with major versions of Windows and Linux operating systems running on x86 architectures.
  - ii. AIX: The solution(s) must be compatible with the latest and commonly used versions of IBM AIX running on Power architecture.
- e. Middleware Compatibility: The application(s) must be able to integrate with middleware solutions and tools available on Windows, Linux, and AIX platforms, such as, IBM MQ, message brokers and ESBs.
- f. Integration Protocols: The solution(s) must support common integration protocols, including HTTP/S, FTP, SFTP, and others commonly used across different operating systems. API solutions should support both REST and SOAP protocols.
- g. Integration with Bank's Email server through SMTP.
- h. Integration with Bank's Identity Management System.

**2. Performance**

- a. Response Time: Real-time screening must respond within 5 second for individual lookups.
- b. Throughput: The system must be able to handle 100,000 screenings per hour.
- c. Availability: The application must have a minimum uptime of 99.9%.

### 3. Security

- a. Data Encryption: All data at rest and in transit must be encrypted using industry-standard algorithms.
- b. Access Control: Users must authenticate using multifactor authentication, and access must be controlled based on roles and permissions.
- c. Audit Trail: The application must log all user actions and system changes for auditing and compliance purposes.
- d. Application should integrate with Bank's security tools/ solutions, wherever applicable. Application should adequately capture the forensics and is required to be integrated with Bank's existing security infrastructure. (viz SIEM, DAM etc.)
- e. Bank will regularly conduct security posture assessments covering various security aspects such as VA & PT, etc. Solution provider shall be responsible to fix any observations found in the proposed solution(s) during such exercises.
- f. Application should comply with latest local laws and security guidelines and Bank's policies in force in respect of Information and communication Technology

### 4. Scalability

- a. Horizontal Scaling: The application must support horizontal scaling to accommodate increased demand.
- b. Load Balancing: The system must use load balancing to distribute traffic evenly across servers.

### 5. Documentation: Comprehensive documentation covering all aspects of the solution(s) and architecture of the solution(s) should be made available to the Bank

### 6. Unified Maintenance: The application must allow for unified maintenance practices across different operating systems, including patch management and updates.

### ✓ Solution Deployment:

#### 7. Designing the solution

- a. Prepare High Level & Low Level Design for the Proposed Solution based on functional requirements.
- b. Develop & Customize the Software Solution that would have the required capabilities as per specifications provided by Bank
- c. Support multiple languages, including English and Scoped countries/international regional languages
- d. Automatically generate alerts based on pre-defined rules.
- e. Allow user to create custom dashboards/ reports based on their analysis.
- f. Create and manage Users through a User Management Interface for controlling access, enforcing rules, and auditing usage;
- g. Tune system parameters and performance to improve accuracy of results.
- h. Provide specifications and Bill of Material (BOM) of the hardware required for solution deployment.

#### 8. Implementing Solution

- a. Configure and Deploy the Software Solution in the test/lab environment for testing purpose.
  - b. Configure and Deploy the Software Solution on the Hardware procured by Bank based on the specifications and Bill of Material (BOM) provided.
  - c. Coordinate and carry out the intermediate and final testing of the configured solution.
  - d. Coordinate and provide necessary support for conduct of acceptance testing.
  - e. Prepare & provide necessary documentation in the form of User Manuals and trouble Shooting manuals for the solution.
9. Operating and Maintaining the Solution
- a. Adhere to the contracted Service Level Agreements to ensure necessary uptime of the solution during the Warranty & AMC period.
  - b. Train specific groups of users to be able to manage and optimally utilise the solution.
10. Providing enhancements, post commissioning of the Solution
- a. Suggest desirable features to maximize the usefulness of the solution over and above the basic user requirements.
  - b. Design and develop/ customize modules/features as per evolving User requirements during the Warranty & AMC period. The custom code developed will be owned by Bank.
  - c. Carry out testing of customized modules/ features and coordinate acceptance testing.
  - d. Integrate the new customized modules / features in the live solution.
  - e. Train the users and provide necessary documentation.

✓ **Functional aspects:**

The brief functions of the solution are as under:

11. Proposed solution(s) would cater to the requirements of multiple Foreign offices (FO's) (including foreign subsidiaries) and should be capable of providing a logically segregated operating environment to each FO/instance in a way that one instance does not have access to another instance for any module.
12. Each instance should be capable of having its own set of sanctions screening program, rules for performing matches/generating alerts, and associated parameters/thresholds. Each instance of screening solution shall also give the flexibility of whitelisting/blacklisting to specific end-users. Similarly, each instance of transaction monitoring system should give the ability to create custom scenarios for alert generation.
13. **Financial Transactions Monitoring, Risk Classification & Controlling Facilities:** along with Business Rules engine, Alerts Mechanisms and MIS reporting based System. The solution should integrate seamlessly with Bank's various organizational financial transaction based Systems/Applications, Storage and Retrieval Solution..
14. **Online customer screening at the time of onboarding (realtime) as well as present and/or incremental customer database screening periodically(batch mode) against banned entities, PEP and adverse media.** This functionality should

also be capable of on-line screening of transactions, including trade transactions against banned entities and PEP(where required as per local regulations)

15. The AML/CFT solution should be capable of generating all statutory reports in required format in respect of both above mentioned functionalities/module. These reports are required to be generated as per requirements of concerned regulators in domestic as well as Foreign locations. At present STR, CTR ,CCR, NTR and CBWT-Cross Border Wire Transfer are being reported. The solution should be flexible enough to take care of existing as well as any new future reports mandated by statutory authority, within the timeline stipulated by various regulators. As the formats of these reports may vary for different foreign offices, the bidder will be required to configure, integrate and deliver them as per applicable format/regulations

- ✓ **Deployment methodologies** (integration/migration/data conversion, etc.);  
Migration of data from existing Applications is included in Project Scope
- ✓ **Services required** : customization; help desk requirements; MIS report generation; ATS/AMC by OEM/Channel partner, Onsite Support 24X7 365 days by OEM/Channel partner
- ✓ **Period for completion of the project.**  
18 months after issuance of PO

Indicative timelines:

| # | Project Activity                                                    | Timeline (in Months) |
|---|---------------------------------------------------------------------|----------------------|
| 1 | Issuance of PO                                                      | T                    |
| 2 | Design and customization                                            | T+4                  |
| 3 | Deployment and testing on Test environment for pilot foreign-office | T+6                  |
| 4 | Go-live of pilot foreign-office                                     | T+8                  |
| 5 | Go-live of all foreign-offices                                      | T+18                 |

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

| S.N. | Parameters                                                                                                                                                                                                                                     | Functionality available (Yes/No) |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| 1    | Whether the system would provide Sanctions (Customer and Transactions) screening                                                                                                                                                               |                                  |
| 2    | Whether the system would provide Transaction monitoring and alert generation for AML/CFT and generation of associated reports                                                                                                                  |                                  |
| 3    | Whether the system would provide functionalities mentioned in BOTH 1 and 2 above as integrated solution.                                                                                                                                       |                                  |
| 4    | Out of the box integration for sanctions data with Major data-feed providers such as Refinitiv, Dow-Jones, Accuity, etc. Updation of sanction list to be completed in minimal time (Not to exceed 8 hours) once any sanctions list is updated. |                                  |
| 5    | Capability to segregate geography/program specific sanctions data (For SBI Foreign Offices operating in separate regulatory landscapes). This process should be independent of the daily sanctions data processing.                            |                                  |
| 6    | Ability to consume local sanctions data otherwise not covered by the Data Feed service provider. Facility to upload/update such data should be made available in both single and batch mode.                                                   |                                  |
| 7    | Out of the box screening for ISO 20022 (MX) and SWIFT MT messages                                                                                                                                                                              |                                  |
| 8    | Out of the box capability for Native language screening.                                                                                                                                                                                       |                                  |
| 9    | Exhaustive abilities for Case management with configurable role-based escalation mechanism. (Should have four-eye principle)                                                                                                                   |                                  |
| 10   | Adaptive system (preferably AI/ML based) to reduce false positives                                                                                                                                                                             |                                  |
| 11   | Support for periodic benchmarking exercise.                                                                                                                                                                                                    |                                  |
| 12   | Customization of solution as per local business and regulatory requirements of respective Foreign Offices.                                                                                                                                     |                                  |
| 13   | Screening of customer details against selected custom sanction list and its report with Ability to configure sanction list by front end user                                                                                                   |                                  |
| 14   | Behavioural alerts generation capabilities using advanced analytics                                                                                                                                                                            |                                  |
| 15   | Out of the box integration for PEP and Adverse Media screening for real time/post-facto transactions and customer screening.                                                                                                                   |                                  |
| 16   | Out of the box features to enable lookback screening. (Screening of past the transactions with latest sanctions data)                                                                                                                          |                                  |

|    |                                                                                                                                                                                                                                                                    |  |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| 17 | <p>Capability of field level screening for SWIFT messages (with special emphasis on ISO 20022 data elements) for both MT and MX types.</p> <p>System to allow for Message type and/or field level skipping of the SWIFT message screening per FO requirements.</p> |  |
| 18 | Out of the box capability for report MIS and regulatory reporting including, but not limited to, LVT, STR, Go-AML, CTR ,CCR, NTR and CBWT etc.                                                                                                                     |  |
| 19 | Support for enhanced analytics – including MIS and Reporting capabilities.                                                                                                                                                                                         |  |
| 20 | Support for multi-instance, multi-platform, configurable Transaction monitoring, routing and screening solution. Having capability to create multiple customizable logical segregations in the solution.                                                           |  |
| 21 | Comprehensive audit, logging and digital forensics capabilities.                                                                                                                                                                                                   |  |
| 22 | Compliant with global data privacy regulations. (GDPR, DPDP Act, DSL & PIPL of PRC etc.)                                                                                                                                                                           |  |
| 23 | API endpoints to provide real-time sanctions screening and reporting services to internal applications such as CBS, Trade solutions, etc.                                                                                                                          |  |
| 24 | To have flexible, de-centralized, user management module supporting multi instance/ multi location environment.                                                                                                                                                    |  |
| 25 | The solution to be able to integrate seamlessly with the Core Banking Solution/other applications at our Foreign Offices, currently Finacle Core / Finacle Payment Hub / Finacle Treasury                                                                          |  |
| 26 | Interface with middle-wares such as MQ and ESB.                                                                                                                                                                                                                    |  |
| 27 | Integration with SWIFT Alliance Gateway either directly or through middleware)                                                                                                                                                                                     |  |
| 28 | Integration with Bank's Mail servers.                                                                                                                                                                                                                              |  |
| 29 | Integration with Bank's SMS aggregator (For MFA integration)                                                                                                                                                                                                       |  |
| 30 | Integration support for Multi Factor Authentication.                                                                                                                                                                                                               |  |
| 31 | Applications with capability of out of the box integration with various local payment systems (viz CHIPS, CHAPS, FEDWIRE, SAMOS, etc.) for transaction screening will be preferred                                                                                 |  |
| 32 | Out of the box features enabling configurable content-based message routing to MQ for both MT and MX SWIFT messages.                                                                                                                                               |  |

Expression of Interest for procurement of Screening and AML/CFT solution(s) for SBI Foreign Offices along with support and maintenance



|    |                                                                                  |  |
|----|----------------------------------------------------------------------------------|--|
| 33 | Capability to detect and stop duplicate messages. (This should be configurable.) |  |
| 34 | Frontend capability to set-up percent match parameter and fuzzy logic            |  |
| 35 | Availability of TBML module in AML/CFT solution                                  |  |
| 36 | Support for Vessel tracking and Dual Usage Goods identification                  |  |

**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 authorised 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> |
|--------------------|---------------|--------------------|-----------------------|------------------------|--------------------------|
|                    |               |                    |                       |                        |                          |
|                    |               |                    |                       |                        |                          |
|                    |               |                    |                       |                        |                          |
|                    |               |                    |                       |                        |                          |

**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                                    |                |
| Regulatory Jurisdiction                                |                |
| Start Date                                             |                |
| End Date                                               |                |
| Current Status (In Progress / Completed)               |                |
| <b>Size of Project</b>                                 |                |
| Value of Work Order (In Lakh) (only single work order) |                |

Appendix-G

Certificate of Local Content

<Certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, on their letter head with Registration Number with seal.>

Date:

To,  
State Bank of India  
IT-Foreign Offices, State Bank Global IT Centre  
L&T Seawoods Grand Central, 2<sup>nd</sup> Floor, Tower 1, Seawoods Station Road  
Seawoods (West) Sector 40 Seawoods, Navi Mumbai

Dear Sir,

Ref: SBI/GITC/ITFO/2024/2025/50 Date: 22.07.2024

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

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

**Signature of Statutory Auditor/Cost Auditor**  
**Registration Number:**  
**Seal**

**Counter-signed:**

**Bidder**

**OEM**

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

**OR**

**Format for Self-Certification of Local Content**

Date:

To,  
State Bank of India  
IT-Foreign Offices, State Bank Global IT Centre  
L&T Seawoods Grand Central, 2<sup>nd</sup> Floor, Tower 1, Seawoods Station Road  
Seawoods (West) Sector 40 Seawoods, Navi Mumbai

Dear Sir,

Ref: SBI/GITC/ITFO/2024/2025/50 Date: 22.07.2024

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

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

| Sl No | Product details | Name of place |
|-------|-----------------|---------------|
| 1     |                 |               |
| 2     |                 |               |

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

**Signature of authorised official**  
**Name:**

**Company seal:**