

“OFFER DOCUMENT”

**EMPANELMENT OF ADDRESS VERIFICATION AGENCIES FOR
STATE BANK OF INDIA, PATNA CIRCLE**

1. State Bank of India, Local Head Office, Patna invites applications from reputed verification agencies for following works:

- (a) Conducting Business Address Verification by actually visiting the applicant's place of business/office, followed by back-check over phone.
- (b) Conducting Business Phone Verification by making a phone call to the applicant's place of business/office.
- (c) Details of other Units / Entity operating from the same address / premises, if any, with justification.
- (d) **Ease of accessibility / locating**
- (e) **Cooperation from Customer**
- (f) **Verification of Type of ownership of the Business address**
- (g) Type of locality viz - Village / Semi Urban / Urban / Metropolitan (h) Conducting verification of type of ownership of the Business Address. (i) Verification of documents with which address was verified.
- (j) **Verification of whether the Business activity exists**
- (k) Verification of level of business / stock / activity (compared to other units in the area) viz – Negligible / Average / Normal / High or not applicable
- (l) **Verification of Ambience / look -**
- (m) Verification of assets seen at the premise (Viz- Vehicle / furniture / Computer / AC etc.
- (n) **Nature of signage – permanent / temporary (on paper / cardboards) old or new**
- (o) **Distance of the unit from the Branch**
- (p) **No of Selfie (geo tagging) taken during the visit and attached (selfie taken with proprietor / partners / key person**
- (q) **Any other observations, not covered above**
(Details of observations should be filled in Annexure -II attached)

2. The minimum criteria for prequalification is as under: -

- I. The verification agency should have all the required statutory licenses to carry on their business.
- II. The agency should have sufficient infrastructure, robust systems & procedures, and adequate human resource to provide the services required.
- III. The verification agency should have their centres / offices in Patna and other major centres all over India.
- IV. Applicant Verification agency should be an Income Tax assessee with a valid PAN/GST number and filing of its Tax returns for the last 3 years must be complete.
- V. The agency should have prior satisfactory work experience in conducting necessary customer point verification for a Bank/Financial Institution anywhere in India for at least two years, and must provide at least two references from existing clientele, acceptable to the Bank.
- VI. The agency should not have been black-listed by any State Government, Central Government, Reserve Bank of India, IBA, SEBI, any Bank or any Regulatory body/ authority, Government Deptt., any other Public Sector Undertaking or a Corporation during last 3 years.
- VII. The Agencies/ Firms de-paneled by our Bank or by any other bank/ Financial Institution will not be considered for empanelment with our Bank.
- VIII. The Verification agency must have an excellent track record of dealing with reputed Corporate Customers, Commercial Banks, Central and State Govt. Departments; **they must have not incurred losses during the last three years.**

3. Important Dates

Tender Issuance Date	:	23rd January 2025 by 11:00 am
Last Date and Time of Submission of bids	:	31st January 2025 by 6:00 pm
Technical Bid opening Date and Time	:	2nd February 2025 at 11:00 am

1	Availability of Tender documents	Tender documents can be downloaded from Bank's website www.sbi.co.in or www.bank.sbi under 'Procurement News' section
2	Tender documents downloading start Date	From 10.00 am on 23.01.2025
3	Tender documents downloading end date	Up to 5:00 pm on 31.01.2025
4	Last date and time of submission of Tender	Up to 6:00 pm on 31.01.2025
5	Address at which the tenders are to be submitted	Electronically Sealed e-tenders in two separately sealed parts i.e. Cover-I (Technical Bid) and Cover-II (Price Bid) are to be submitted online on the website: https://www.tenderwizard.com/SBI/ETENDER
6	Digital Certificates	For integrity of data and authenticity/ non-repudiation of electronic records, and to be compliant with IT Act 2000, it is necessary for each user to have a Digital Certificate (DC). also referred to as Digital Signature Certificate Page 8 (DSC), of Class II or above, issued by a Certifying Authority (CA) licensed by Controller of Certifying Authorities (CCA) [refer http://www.cca.gov.in].

7	Registration to use the Electronic Tender portal : https://www.tenderwizard.com/SBIETENDER	Bidders need to register on the portal. Registration of each organization is to be done by one of its senior persons vis-a-vis Authorized Signatory who will be the main person coordinating for the e-tendering activities. In the above portal terminology, this person will be referred to as the Super User (SU) of that organization. For further details, please visit the website/portal, and follow further instructions as given on the site. Note: After successful submission of Registration details please contact to the Helpdesk of the portal to get your registration accepted/activated.
8	For E-Tender related Queries	"M/S Antares Systems Limited. 1 st floor, Old Bank of India compound, M/22 Building, Road No. 25, S.K. Nagar, Patna-800001
		Mobile : Rakesh kumar 9771414548, Email: r.rakeshkumar@antaressystems.com "
9	Date and time of opening of Tender	02.02.2025 at 11:00 AM

(In case, dates of submission of tender or bid opening dates, given above, is declared holiday, then the bids shall be submitted & opened on next working day)

Interested Verification agencies may download Offer Documents from Bank's e-tendering portal <https://www.tenderwizard.com/SBIETENDER> and Bank's website <https://bank.sbi> under Important Links -> Procurement News and may submit fully completed tender as per process detailed below.

4. Submission of Tender

The tender will be processed under Two-Bid Electronic Tender System. Therefore, separate TECHNICAL and COMMERCIAL BIDS are to be submitted as per the following procedure:

- I. **Cover-I (Technical Bid):** Technical Bid shall involve the following process: -
 - (i) Earnest Money Deposit (EMD) amount (Refer to Point No. 5 of the Offer Document) has to be submitted by way of **IOI/ Demand Draft/ Banker's Cheque** in favour of "Empanelment of Verification Agencies 2024-25" drawn on any bank in India payable at Patna Main Branch. Photocopy of the same has to be uploaded on the Bank's e-tendering portal <https://etender.sbi>
 - (ii) Soft Copy of Annexure-C to be downloaded from the site <https://etender.sbi>. The requisite information (on the Letter Head of the Company) to be duly filled, stamped and signed on each page by the authorized signatory and a copy to be uploaded on the site.
 - (iii) All documents marked in Asterisk (*) as per Annexure-C, to be stamped and signed on each page by the authorized signatory, and to be uploaded on the site.

- (iv) A copy of the Offer Document mentioning the important dates (as mentioned in Point. No.3) viz. tender issue date, last date & time of submission of bids and technical bid opening date and time also stamped & signed on each page by the authorized signatory and **sent only in hard copy**.
- (v) **HARD AND PHYSICAL COPY OF ALL THE UPLOADED DOCUMENTS (INCLUDING ANNEXURE-C IN ORIGINAL) AS PER S.No. (i), (ii), (iii) ABOVE ALONG WITH THE ORIGINAL EMD INSTRUMENT SHOULD BE KEPT IN A BIG ENVELOPE AND SEALED.**
The Envelop should be super-scribed with “SBI LHO PATNA – EMPANELMENT OF VERIFICATION AGENCIES – JANUARY 2025 ADVERTISEMENT DATED **(WILL BE DECLARED LATER)**” and sender’s name and address with contact details should be invariably written on the envelope.
- (vi) The envelope should be sent by registered post/ speed post/ courier at the following address.

**The Deputy General Manager (D&TB),
State Bank of India,
6th Floor, Local Head Office,
Patna – 800001.**

- (vii) Tender documents **NOT** submitted in sealed cover shall be summarily rejected. The last date for receiving the documents as above at the Head Office will be 2 days after the last date of submission of online bids.
- (viii) Delays in submission of above documents arising out of the postal irregularities/ or any other reason at any stage will not be considered. The Bank will not be responsible for damage to tender in transit in case of postal/ courier delivery. Only those bidders will be considered for the process who send a hard copy of the documents mentioned above.
- (ix) **Cover –I will be opened as per above mentioned date and time in the presence of Tenderers who desire to attend.** The tenderers can view the Tender opening details through their respective log in Ids on the above-mentioned e-tender portal (Website).
- (x) Technical bids shall be evaluated before evaluation of commercial bids.

II. Cover-II (Commercial Bid):

- (i) Shall contain the Electronic format of commercial bid. No condition/ stipulation in Cover-II other than unconditional general rebate shall be accepted.
- (ii) Cover-II (Commercial Bid) will be opened only of those bidders who are successful in Technical Bid (Cover-I) after scrutiny. The tenderers can view the Tender opening details through their respective log in Ids on the above-mentioned e-tender portal (Website).
- (iii) Commercial bids shall be received online using “Sealed Bid option” on the same portal.
- (iv) L1 Bidder shall be decided on the basis of Techno-commercial evaluation as given under para 7 below.
- (v) Price Confirmation letter shall be given by the L-1 vendor.

NOTE: The above e-tendering system is an automatically time locked system which will be locked immediately as soon as due date and time is over and will not accept any offer after that. So, the tenderers are strictly advised to complete their process well before the due date and time to avoid any such instance

5. Earnest Money & Bank Guarantee

All bidders have to submit Earnest Money Deposit of Rs. 1,00,000/- (Rupees One lakh only) for participation in the bidding process. The earnest money is refundable after the bidding process is over.

Once the tender is finalized, the amount of unsuccessful bidder shall be returned to them. Tenders without proper EMD will summarily be rejected.

On empanelment, the successful agency shall be required to submit a Bank Guarantee of Rs. 10,00,000/- (Rupees Ten Lakh Only) with the Bank, on or before date of actual empanelment. Bank may review the Bank Guarantee amount on a yearly basis, depending on the volume of business handled by the agency. After submission of Bank Guarantee of Rs.10 lakh, EMD of Rs. 1 Lakh of successful bidder shall also be returned.

6. Evaluation of Bids

The bids received by the Bank within the timelines stipulated in this offer document, will be evaluated as per criteria set below **ANNEXURE –A** :-

6.1. Technical Bid - Scoring Model

Annexure A

S. No.	Eligibility Criteria	Max. Marks for the Criteria	Marks assigned to sub-criteria
1.	Past experience of verification work of the company/ firm (minimum two year as at 31.03.2018)	20	
	> 10 years		20
	> 5 years but < 10 years		15
	> 2 years but < 5 years		10
	< 2 years		0
2.	Existing Clientele (Presently Approved by Nationalized Banks)	20	
	Approved by more than 5 Banks		20
	Approved by 2-5 Banks		15
	Approved by less than 2 Banks		0
3.	Financial Strength of the Agency (Average turnover for last 3 financial year or since date of Establishment)	10	
	Above Rs. 5.00 crs		10
	Above Rs. 3.00 crs & upto Rs. 5.00 crs		8
	Above Rs. 1.00 crs & upto Rs. 2.00 crs		5
	Below Rs. 1.00 crs		1
4.	Constitution of the Company/firm	10	
	Company (Public/Pvt. Ltd.)		10
	Partnership firm		6
	Proprietary Concern		4
	Any other		2
5.	Agency's Staff Strength (Only Field & Supervisory staff on company's/firm's roll shall be considered)	5	
	>100		5
	>50 & <100		4
	>25 & <50		3
	<25		2
6.	Area of Operation	10	
	Pan India		10
	Entire State of Bihar & Jharkhand		8

	Selected Cities of Bihar & Jharkhand including Patna and Ranchi.		6
	Selected Cities of Bihar & Jharkhand excluding Patna and Ranchi.		4
	States/Cities other than those mentioned above		2
7.	Operational Efficiency with present Banking clientele (Average Turn Around Time (TAT) of final submission of verification reports from anywhere in India since empanelment at existing clients – should be verifiable through Data/MIS of agency or existing Banking client)	10	
	Less than 24 hours		10
	Between 24 hours & 48 hours		7
	More than 48 hours		1
8.	Volume of work with present Banking clientele (Avg. no. of verifications done per month since empanelment)	5	
	More than 2000		5
	>1000 to <2000		3
	>250 to <1000		2
	<250		1
9.	Technical Capability (minimum norms of infrastructure proportional to no.of offices) a. Computer Systems/Nodes to office - 5:1 b. Scanners to office - 2:1 c. Geo-tagging Cameras to office - 2:1	10	
	Availability of all three infrastructure greater than or equal to above defined ratios		10
	Availability of any two infrastructure greater than or equal to above defined ratios		7
	Availability of any one infrastructure greater than or equal to above defined ratios		3
	Availability of all infrastructure less than above defined ratios		0
	Maximum Marks	100	

7. Award of Contract

Only those agencies scoring minimum 50 marks or above in the technical bid (as per Technical Bid Scoring Model at para 6.1 above) shall be considered eligible for being shortlisted under commercial bids.

Commercial Bid of only eligible agencies (scoring 60 marks & above in technical bid) shall be considered and L1 bidder will be decided on the basis of charges quoted by them under Price-Bid (as per **Annexure – B**) provided the Bank's empanelment committee after verification of the information furnished by the bidder is satisfied with the capability of bidder to deliver services as per Bank's stipulated policy norms and timeframe. It will be done on the basis of weightage of technical bid and commercial bid on the ratio of 60:40.

In case parallel empanelment of more than one service provider is required by the Bank, the Bank at its discretion, may empanel two or more agencies, out of agencies qualifying under technical bid, provided they accept to provide their services at the rates quoted by L1 bidder by reverse e tendering process.

The Bank reserves its right to accept / reject any or all the offers without assigning any reason(s).

The empanelled verification agency(ies) will have to maintain account with SBI and have to quote their SBI account number, PAN No., GST No. on the bill, while submitting the monthly bill and all the payments shall be made through such account. The bill must be on the letter head of verification Agency of whom the empanelment is done.

Empanelled agency shall be required to enter into an agreement which shall be valid for a period of one year from the date of execution as per Annexure-D.

Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the empanelment of agencies, not limited to selection criteria set out in above scoring models or this offer document.

Bank shall have the right at its discretion to renew this Agreement in writing, for a further term of one year on the same terms and conditions.

8. Important Instructions

- I. Tenders sent through mode/manner other than as described at para 4, say by way of Telegraphic or telex and fax quotations etc. will be summarily rejected.**
- II. Tenderers are advised to carefully read and understand the complete scope / value and volume of the contract involved before submitting their bids. No clarifications will be entertained after submitting the bids.
- III. Tenderers are advised in their own interest to study the terms and conditions of the tender carefully and then only submit bids accordingly. Any tender/quotation received against this tender and any contract resulting from this tender shall be governed by the terms and conditions indicated in the offer document and the tenderers quoting against this tender shall be deemed to have read, understood and accepted the same.
- IV. The agency which is not operating from Patna or Bihar & Jharkhand should furnish a detailed write up about the manner in which contract will be operated on day to day basis failing which such bids will be rejected at the sole discretion of SBI without any reference to such bidder. In case SBI is not satisfied with the details furnished by the tenderer, such tenders will also be rejected without any reference to the bidder.
- V. The bidder should furnish comprehensive company profile, list of directors (along with their PAN copy), copies of licenses, copy of PAN, copy of TAN/GST, one-year account statement, with a copy of audited annual accounts for the last three years and copy of latest tax returns filed for GST and income tax.

- VI. Commercial bids shall be invited through sealed bid option on e-procurement portal and opened on scheduled date and time.
- VII. TAT for submission of Duly completed Annexure- II with minimum 3 geo tagging to be maintained (metro & Urban Centre – T+1 days Semi Urban & Rural Centre – T+2 days)
- VIII. Detail list of employee (person who complete the exercise) their KYC & police verification report, 2 copies of postcard size photo and specified area of operation to be submitted at the time of agreement
- IX. Monthly bill of agency should be submitted at respective RBO before 10th of next month.

9. Disclaimer

Each participant agency acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the empanelment of agencies, not limited to those selection criteria set out in this “Offer Document”. The issuance of offer document is merely an invitation to offer and must not be construed as any agreement or contract or arrangement nor would it be construed as any investigation or review carried out by a review agency. The agency unconditionally acknowledges by submitting its response to this offer document that it has not relied on any idea, information, statement, representation, or warranty given in this offer document.

10. UNDERTAKING BY THE CONTRACTOR

I / We hereby declare having read the terms and conditions contained in this offer document and note to abide by the covenants of the terms and conditions.

Authorized Signatory

(Company/Firm Seal)

Name of Authorized Signatory :
Designation :
Date :

(PRICE BID)
(Price-Bid will be submitted online only)

Annexure – B

To,
Dy. General Manager (D&TB) ,
State Bank of India,
3rd Floor, Local Head Office,
Patna. 800001

Date:

Place:

EMPANELMENT OF OUTSOURCING AGENCIES – COMMERCIAL BID

With reference to your advertisement in the newspaper dated (**WILL BE DECLARED LATER**), we submit our quotation as under:

NATURE OF SERVICES	CHARGES (PER LOAN APPLICATION/ PER CASE) *Only one charge will be applicable for all places PAN India *Only one charge to be quoted against each S.No. * Exclusive of the Taxes
Name of the Company	
1 a) Physical verification of Unit and its Office	
b) Tele calling Office & Residence	
c) Details of Units operating from same office / premises	
d) Verification of level of business – stock / activity	
e) Verification of assets seen at the premises viz- Vehicle, furniture, computer	
f. minimum 3 Selfie with geo tagging of unit with stocks, office furniture, Signage, proprietor, Partners, Key person with his identity	
g) Verification of documents with which address was verified.	

Total Charges	
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Yours faithfully,

Authorized Signatory

(Company/Firm Seal)

Name of Authorized Signatory :

Designation :

Date :