



REQUEST FOR PROPOSAL FOR

**Supply, Development, Installation and
Maintenance of Customer Relationship
Management (CRM) Solution**

REF: SBI PAYMENTS/VM/2025-26/06 DATED. 03.06.2025

**SBI PAYMENT SERVICES PRIVATE LTD
23rd Floor, Urmi Estate, 95 Ganpatrao Marg
Lower Parel, Mumbai - 400013**

INDEX

Part-I.....	5
1. Invitation to Bid:	5
2. Disclaimer:	6
3. Definitions:.....	7
4. Scope of Work:	8
5. Eligibility Criteria, Technical and Functional Specifications, Bill of Material (BOM) and Compliances:	8
6. Cost of Bid document:.....	9
7. Clarification and amendments to RFP/Pre-Bid Meeting	9
8. Contents of bidding document:	10
9. Earnest Money Deposit (EMD):.....	10
10. Bid Preparation and submission:	11
11. Deadline for Submission of Bids:	15
12. Modification and Withdrawal of Bids:	15
13. Period of Validity of Bids:	15
14. Bid integrity:	16
15. Bidding process/Opening of Technical Bids:	16
16. Technical Evaluation:	17
17. Evaluation of Price Bids and Finalization:	18
18. Contacting the SBI Payments :	20
19. Award Criteria:	20
20. Powers to Vary or Omit Work:	21
21. No Waiver of SBI Payments Rights or Successful Bidder's Liability:.....	22
22. Change in Orders:	22
23. Contract Amendments:	23
24. SBI Payments' Right to Accept Any Bid and to Reject Any or All Bids:	23
25. Documentary Evidence Establishing Bidder's Eligibility and Qualifications:	23
26. Performance Bank Guarantee:.....	23
27. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)	24
28. Delivery, Installation, Commissioning & Documentation:	25
29. Services:	26
30. Warranty	28
31. Compliance with IS Security Policy:	31
32. Penalty/SLA conditions:.....	32
33. Right to Verification:	32
34. Purchase Price:	32
35. Inspection and Quality Control Tests	33
36. Right to Audit:	34
37. Subcontracting:	35
38. Validity of Agreement:	35
39. Limitation of liability:	35
40. Confidentiality:	36
41. Delay in Vendor's Performance:	37
42. Vendor's obligations:.....	37
43. Technical Documentation:.....	38
44. Patent Rights/Intellectual Property Rights:	39
45. Liquidated Damages:.....	42
46. Conflict of Interest:	42
47. Fraud & Corrupt Practices:	44
48. Termination for Default:.....	45
49. Force Majeure:	46
50. Termination for Insolvency:	47

51.	Termination for Convenience:	47
52.	Disputes / Arbitration [applicable in case of successful Bidder only]:	48
53.	Governing Language:	48
54.	Applicable Law:	48
55.	Taxes and Duties:	49
56.	Tax deduction at Source:	50
57.	Tender Fee:	51
58.	Notices:	51
59.	Exemption of EMD and Tender Fee	51
	Part-II.....	53
	Schedule of Events	53
	Annexure-A	55
	BID FORM (TECHNICAL BID)	55
	Annexure-B	59
	BIDDER'S ELIGIBILITY CRITERIA	59
	Annexure-B2	63
	TECHNICAL ELIGIBILITY CRITERIA	63
	Annexure-B3	66
	TECHNICAL SPECIFICATION OF THE OFFERED SOLUTION	66
	Annexure-C	71
	SCOPE OF WORK	71
1.	General Scope of Work	71
2.	Proposed Solution Architecture and Technology Stack:.....	72
3.	Detailed scope of work:.....	73
4.	Implementation:	106
5.	ACCEPTANCE TESTING	107
6.	Build Operate Transfer (BOT)-	107
7.	Project Milestone and Payment Terms	108
	Annexure-D	110
	BIDDER DETAILS	110
	Annexure-E.....	111
	TECHNO-COMMERCAIL EVALUATION	111
	Annexure-F.....	114
	PRICE-BID.....	114
	Annexure G	116
	UNDERTAKING OF AUTHENTICITY	116
	Annexure H	118
	MANUFACTURERS' AUTHORIZATION FORM	118
	Annexure-I.....	120
	FORMAT FOR EMD BANK GUARANTEE	120
	Annexure-J.....	123
	PERFORMANCE BANK GUARANTEE FORMAT	123
	Annexure-K	126
	SATISFACTORY PERFORMANCE CERTIFICATE FROM THE CLIENTS	126
	Annexure-L.....	127
	PENALTIES and SLA TERMS	127
	Annexure-M	131
	SERVICE LEVEL AGREEMENT	131
	Annexure-N	178
	NON-DISCLOSURE AGREEMENT	178
	Annexure-O	185
	PRE-BID QUERY FORMAT	185
	Annexure-P.....	186

PRE CONTRACT INTEGRITY PACT.....	186
Annexure Q	195
ESCALATION MATRIX	195
Annexure R.....	196
BILL OF QUANTITY / MATERIAL	196
Annexure S	198
HARDWARE REQUIREMENT FOR DEPLOYMENT OF CRM.....	198

Part-I

1. Invitation to Bid:

- 1.1. **“SBI Payment Services Private Limited”** (hereinafter referred to as “SBI Payments”) is a subsidiary of State Bank of India established with the objective of carrying out Merchant Acquiring Business activities. This Request for Proposal has been issued by SBI Payments for **“Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution on Opex or Build Operate Transfer (BOT) Model”**.
- 1.2. In order to meet the requirements for the CRM Solution, SBI Payments proposes to invite Bids from eligible Bidders on **Opex or Built Operate Transfer model** of CRM as per details / scope of work mentioned in **Annexure-C** of this RFP.
- 1.3. Bidder shall mean any entity (i.e., juristic person) who meets the eligibility criteria given in **Annexure-B** of this RFP and willing to provide the Services as required in this RFP. The interested Bidders who agree to all the terms and conditions contained in this RFP may submit their Bids with the information desired in this RFP. Consortium bidding is not permitted under this RFP.
- 1.4. Address for submission of Bids, contact details including email address for sending communications are in Part II of this RFP document.
- 1.5. The purpose of SBI Payments behind this RFP is to seek a detailed technical and commercial proposal for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution on Opex or Build Operate Transfer (BOT) Model as desired in this RFP.
- 1.6. This RFP document shall not be transferred, reproduced, or otherwise used for purposes other than for which it is specifically issued.
- 1.7. Interested Bidders are advised to go through the entire document before submission of Bids to avoid any chance of elimination. The eligible Bidders desirous of taking up the project for supply of proposed product and services for SBI Payments are invited to submit their technical and commercial proposal in response to this RFP. The criteria and the actual process of evaluation of the responses to this RFP and subsequent selection of the successful Bidder will be entirely at SBI Payments’ discretion. This RFP seeks proposal from Bidders who have the necessary experience, capability & expertise to provide SBI

Payments the proposed services adhering to SBI Payments' requirements outlined in this RFP.

2. Disclaimer:

- 2.1. The information contained in this RFP document or information provided subsequently to Bidder(s) whether verbally or in documentary form/email by or on behalf of SBI Payments, is subject to the terms and conditions set out in this RFP document.
- 2.2. This RFP is not an offer by SBI Payments, but an invitation to receive responses from the eligible Bidders. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by a duly authorized official(s) of SBI Payments with the selected Bidder.
- 2.3. The purpose of this RFP is to provide the Bidder(s) with information to assist preparation of their Bid proposals. This RFP 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 RFP and where necessary obtain independent advice/clarifications. SBI Payments may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.
- 2.4. SBI Payments, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Applicant or 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 RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process.
- 2.5. SBI Payments 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 RFP.
- 2.6. The issue of this RFP does not imply that the SBI Payments is bound to select a Bidder or to appoint the Selected Bidder or Concessionaire, as the case may be, for the Project and the SBI Payments reserves the right to reject all or any

of the Bidders or Bids without assigning any reason whatsoever.

2.7. The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding document. Failure to furnish all information required by the bidding document or to submit a Bid not substantially responsive to the bidding document in all respects will be at the Bidder's risk and may result in rejection of the Bid.

3. Definitions:

In this connection, the following terms shall be interpreted as indicated below:

- 3.1. **"SBI Payments"** means **SBI Payment Services Private Limited** incorporated under the Companies Act, 2013 and having its registered office at 23rd Floor, Urmi Estate, 95, Ganpatrao Kadam Marg, Opp Peninsula Business Park, Lower Parel, West, Mumbai – 400 013.
- 3.2. **"Bidder/Vendor/System Integrator"** means an eligible entity/firm submitting the Bid in response to this RFP.
- 3.3. **"Bid"** means the written reply or submission of response to this RFP.
- 3.4. **"The Contract"** means the agreement entered into between the SBI Payments and the Vendor, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- 3.5. **"Vendor/Service Provider"** is the successful Bidder found eligible as per eligibility criteria set out in this RFP, whose Bid has been accepted and who has emerged as TC1 as per the selection criteria considering Reverse Auction set out in the RFP. Bidder as per the selection criteria set out in the RFP and to whom notification of award has been given by SBI Payments.
- 3.6. **"The Contract Price/Project Cost"** means the price payable to the Vendor under the Contract for the full and proper performance of its contractual obligations.
- 3.7. **"The Product / Software / License"** means all the Proposed Solution/software and licenses along with its all components, associated software/firmware/operating software which the Vendor is required to supply to the SBI Payments under the Contract / RFP."

3.8. **“Work / Services”** means all services, scope of work and deliverables to be provided by a Bidder as described in the RFP and include provision of technical assistance, training, certifications, auditing and other obligations of Vendor covered under this RFP.

3.9. **“The Project”** means **Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution**, if required for the contract period.

3.10. **“The Project Site”** means locations where supply and services as desired in this RFP document are to be provided.

3.11. OEM / OSD means Original Equipment Manufacturer / Original Solution Developer.

4. Scope of Work:

As given in **Annexure-C** of this document.

5. Eligibility Criteria, Technical and Functional Specifications, Bill of Material (BOM) and Compliances:

5.1. Bid is open to all Bidders who meet the eligibility criteria, Technical and functional specifications as given in **Annexure-B, Annexure-B2 and Annexure B3** of this document. The Bidder has to submit the documents substantiating eligibility criteria as mentioned in this RFP document.

5.2. No Bidder or its associate shall submit more than one Bid for the Scope of Work as desired under this RFP. A Bidder applying individually or as an associate shall not be entitled to submit another Bid either individually or through associates, as the case may be.

5.3. The Bidder shall also submit **PRE-CONTRACT INTEGRITY PACT** (Annexure-P) along with technical Bids as prescribed by the Govt. of India, duly signed by the Bidder on each page and witnessed by two persons. The agreement shall be stamped as applicable in the State where it is executed. Bid submitted without **PRE-CONTRACT INTEGRITY PACT**, as per the format provided in RFP, shall not be considered.

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 SBI Payments or any other costs incurred in connection with or relating to their Bid. SBI Payments 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 to RFP/Pre-Bid Meeting

- 7.1. Bidder requiring any clarification of the bidding document may notify the SBI Payments in writing **strictly as per the format given in Annexure-O** at the **address/by e-mail given in part II** of this document within the date/time mentioned in the schedule of events.
- 7.2. A pre-Bid meeting will be held on the date and time specified in the schedule of events which may be attended by the authorized representatives of the Bidders interested in responding to this RFP.
- 7.3. The queries received (without identifying source of query) and response of SBI Payments thereof will be posted on the SBI Payments' website or conveyed to the Bidders via e-mail.
- 7.4. SBI Payments reserves the right to amend, rescind or reissue the RFP, at any time prior to the deadline for submission of Bids. SBI Payments, for any reason, whether, on its own initiative or in response to a clarification requested by a prospective Bidder, may modify the bidding document, by amendment which will be made available to the Bidders by way of corrigendum/addendum. The interested parties/Bidders are advised to check the SBI Payments' website / e-mails regularly till the date of submission of Bid document specified in the schedule of events/email and ensure that clarifications / amendments issued by the SBI Payments, if any, have been taken into consideration before submitting the Bid. Such amendments/clarifications, if any, issued by the SBI Payments will be binding on the participating Bidders. SBI Payments will not take any responsibility for any such omissions by the Bidder. SBI Payments, 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.

7.5.No request for change in commercial/legal terms and conditions, other than what has been mentioned in the RFP or any addenda/corrigenda or clarifications issued in connection thereto, will be entertained and queries in this regard, therefore will not be entertained.

7.6.Queries received after the scheduled date and time will not be responded/acted upon.

8. Contents of bidding document:

8.1.The Bidder must thoroughly study/analyze and properly understand the contents of this RFP document, its meaning and impact of the information contained therein.

8.2.Failure to furnish all information required in the bidding document or submission of Bid not responsive to the bidding documents in any respect will be at the Bidder's risk and responsibility and the same may finally result in rejection of its Bid. SBI Payments has made considerable effort to ensure that accurate information is contained in this RFP and is supplied solely as guidelines for Bidders.

8.3.Nothing in this RFP 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 contained in RFP and its addenda, if any.

8.4.The Bid prepared by the Bidder, as well as all correspondences and documents relating to the Bid exchanged by the Bidder and SBI Payments including supporting documents and printed literature shall be submitted in English.

8.5.The Information provided by the Bidders in response to this RFP will become the property of SBI Payments and will not be returned. Incomplete information in Bid document may lead to non-consideration of the proposal.

9. Earnest Money Deposit (EMD):

9.1.The Bidder shall furnish EMD for the amount and validity period mentioned in Part II of this document.

9.2.EMD is required to protect the SBI Payments against the risk of Bidder's conduct.

- 9.3. The EMD shall be in the form of a Bank Guarantee [**on the lines of Annexure-I**], issued by a Scheduled Commercial Bank in India, drawn in favour of SBI Payment Services Pvt Ltd payable at Mumbai.
- 9.4. Any Bid not accompanied by EMD for the specified amount and not submitted to the SBI Payments as mentioned elsewhere in the RFP will be rejected as non-responsive.
- 9.5. The EMD of the Unsuccessful Bidders shall be returned within 1 month from the date of Bid finalization.
- 9.6. The EMD of successful Bidder will be discharged upon the Bidder signing the Contract and furnishing the Performance Bank Guarantee for the amount and validity as mentioned in Part II of this RFP) which should be strictly on the lines of format placed at **Annexure-J**.
- 9.7. No interest is payable on EMD.
- 9.8. The EMD may be forfeited: -
- i. If a Bidder withdraws his Bid during the period of Bid validity specified in this RFP; or
 - ii. If a Bidder makes any statement or encloses any form which turns out to be false / incorrect at any time prior to signing of Contract; or
 - iii. If the successful Bidder fails to sign the contract or furnish Performance Bank Guarantee, within the specified time period in the RFP/Purchase Order.
- 9.9. If EMD is forfeited for any reasons mentioned above, the concerned Bidder may be debarred from participating in the RFPs floated by the SBI Payments/this department, in future, as per sole discretion of SBI Payments

10. Bid Preparation and submission:

- 10.1. The Bid is to be submitted in two separate envelopes. One of the envelopes is to be prominently marked as 'Technical Proposal for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution in response to the RFP No. **SBI Payments/VM/2025-26/06 dated 03.06.2025**. This envelope should contain the following documents and be properly sealed:

- i. Bid covering letter/Bid form on the lines of **Annexure-A** on Bidder's letter head.
 - ii. Earnest Money Deposit (EMD) as specified in this document.
 - iii. A letter on Bidder's letterhead: -
 - a) Mentioning details of EMD submitted, technical competence and experience of the Bidder
 - b) Certifying that the period of the validity of the Bid is as per terms of this RFP.
 - c) Confirming that the Bidder has quoted for all the items/services mentioned in this RFP in their commercial Bid.
 - d) Confirming that they agree with all the terms and conditions mentioned in the RFP.
 - e) Specific response with supporting documents in respect of Eligibility Criteria as mentioned in **Annexure-B, and Technical Eligibility Criteria on the lines of Annexure-B2 and Annexure B3.**
 - iv. Bidder's details as per **Annexure-D** on Bidder's letter head.
 - v. Undertaking of Authenticity - Annexure-G
 - vi. Format for Manufacturer's Authorization From OEM/OSD as per– Annexure-H
 - vii. Any deviations sought from technical criteria/specifications given in RFP.
 - viii. Audited balance sheets and profit and loss account statement for any Three (3) out of the last Four (4) financial years.
 - ix. A copy of board resolution and power of attorney (POA wherever applicable) showing that the signatory has been duly authorized to sign the Bid document.
- 10.2. Detailed explanation of functioning of License/Software/firmware/Web Application/Mobile Application.

10.3. A second sealed envelope prominently marked as Indicative Price Proposal for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution in response to the RFP No. SBI Payments/VM/2025-26/06 dated 03.06.2025. **This envelope should contain only indicative Price Bid strictly on the lines of Annexure-F.** The Indicative Price must include all the price components mentioned. Prices are to be quoted in Indian Rupees Only.

10.4. Technical Bid & Price Bid should be separate; Technical Bid must not contain the price information. Such a proposal, if received, will be rejected.

10.5. Bidder may please note:

- i. The Bidder should quote for the entire package on a single responsibility basis for software / services it proposes to supply.
- ii. A soft copy with signature/digital signature on a CD / Pen-drive should also be kept in a separate envelope within the envelope of technical Bid. Voluminous documents should be submitted on CDs / Pen-drives apart from physical delivery.
- iii. While submitting the Technical Bid, literature on the Proposed Solution and its associated operating software/firmware/website application/mobile application should be segregated and kept together in one section / lot in a separate envelope.
- iv. Care should be taken so that the Technical Bid shall not contain any price information. Such a proposal, if received, will be rejected.
- v. 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 and stamped with the official stamp of the Bidder. Board resolution authorizing representatives to Bid and make commitments on behalf of the Bidder is to be attached.
- vi. Bids are liable to be rejected if only one (i.e., Technical Bid or Indicative Price Bid) is received.
- vii. Prices quoted by the Bidder shall remain fixed for the period specified in part

II of this document and shall not be subjected to variation on any account, including inflation, exchange rate fluctuations and custom duty. **A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.**

- viii. If deemed necessary, SBI Payments 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 or the price quoted.
- ix. The Bidder may also be asked to give a presentation for the purpose of clarification of the Bid.
- x. The Bidder must provide specific and factual replies to the points raised in the RFP.
- xi. The Bid shall be typed and signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract.
- xii. All the enclosures (Bid submission) shall be serially numbered with rubber stamp of the participating Bidder's company. The person or persons signing the Bids shall initial all pages of the Bids, except for un-amended printed literature.
- xiii. Any inter-lineation, erasures or overwriting shall be valid only if these are initialed by the person signing the Bids.
- xiv. The Bid document shall be spirally bound.
- xv. SBI Payments reserves the right to reject Bids not conforming to above.
- xvi. The two NON-WINDOW envelopes shall be put together and sealed in an outer NON-WINDOW envelope.
- xvii. All the envelopes shall be addressed to SBI Payments and delivered at the address given in Part-II of this RFP and should have name and address of the Bidder on the cover.
- xviii. If the envelope is not sealed and marked, SBI Payments will assume no responsibility for the Bid's misplacement or its premature opening.

11. Deadline for Submission of Bids:

- 11.1. Bids must be received by the SBI Payments at the address specified and by the date and time mentioned in the "Schedule of Events".
- 11.2. In the event of the specified date for submission of Bids being declared a holiday for the SBI Payments, the Bids will be received up to the appointed time on the next working day.
- 11.3. In case the SBI Payments 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 SBI Payments and Bidders will remain the same.
- 11.4. Any Bid received after the deadline for submission of Bids prescribed will be rejected and returned unopened to the Bidder.

12. Modification and Withdrawal of Bids:

- 12.1. The Bidder may modify or withdraw its Bid after the Bid's submission, provided that written notice of the modification, including substitution or withdrawal of the Bids, is received by the SBI Payments, prior to the deadline prescribed for submission of Bids.
- 12.2. A withdrawal notice may also be sent by email, but followed by a signed confirmation copy, not later than the deadline for submission of Bids.
- 12.3. No modification in the Bid shall be allowed, after the deadline for submission of Bids.
- 12.4. No Bid shall be withdrawn in the interval between the deadline for submission of Bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of a Bid during this interval may result in the forfeiture of EMD submitted by the bidder.
- 12.5. Withdrawn Bids, if any, will be returned unopened to the Bidders.

13. Period of Validity of Bids:

- 13.1. Bids shall remain valid for 180 days from the last date of submission of bid. A Bid valid for a shorter period is liable to be rejected by the SBI Payments as non-responsive.

- 13.2. In exceptional circumstances, SBI Payments may solicit the Bidders' consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. A Bidder is free to refuse the request. However, in such case, SBI Payments will not forfeit its EMD. However, any extension of validity of Bids will not entitle the Bidder to revise/modify the Bid document.
- 13.3. SBI Payments reserves the right to call for fresh quotes at any time during the Bid validity period, if considered, necessary.

14. Bid integrity:

Willful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that the SBI Payments may take. All the submissions, including any accompanying documents, will become property of SBI Payments. The Bidders shall be deemed to license, and grant all rights to SBI Payments, to reproduce the whole or any portion of their product for the purpose of evaluation, to disclose the contents of submission to other Bidders and to disclose and/ or use the contents of submission as the basis for RFP process.

15. Bidding process/Opening of Technical Bids:

- 15.1. All the technical Bids received up to the specified time and date will be opened for an initial evaluation on the time and date mentioned in the schedule of events available in part II of this document. The technical Bids will be opened in the presence of representatives of the Bidders who choose to attend the same. However, Bids may be opened even in the absence of representatives of one or more of the Bidders.
- 15.2. In the first stage, only technical Bid will be opened and evaluated. Proposals of such Bidders satisfying eligibility criteria and agree to comply with all the terms and conditions specified in the RFP, will be evaluated for technical criteria/specifications/eligibility. Only those Bids complied with technical criteria shall become eligible for commercial Bid opening and further RFP evaluation process.
- 15.3. SBI Payments will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed, EMD for the desired amount and validity period is available and the Bids are generally in order. SBI Payments may, at its discretion waive any minor non-conformity or irregularity in a Bid which does not con-

stitute a material deviation.

- 15.4. Prior to the detailed evaluation, SBI Payments will determine the responsiveness of each Bid to the bidding document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the bidding document in to, without any deviation.
- 15.5. SBI Payments' determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- 15.6. After opening of the technical Bids and preliminary evaluation, some or all the Bidders may be asked to make presentations on the hardware, operating software/firmware proposed to be offered by them.
- 15.7. If a Bid is not responsive, it will be rejected by the SBI Payments and will not subsequently be made responsive by the Bidder by correction of the non-conformity.

16. Technical Evaluation:

- 16.1. Technical evaluation will include technical information submitted as per technical Bid format, demonstration of proposed solution / product / services, reference calls and site visits, wherever required. The Bidder may highlight the noteworthy/superior features of their proposed solution/product/services. The Bidder will demonstrate/substantiate all claims made in the technical Bid to the satisfaction of the SBI Payments, the capability of the product to support all the required functionalities at their cost in their lab or those at other organizations where similar product is in use.
- 16.2. SBI Payments reserves the right to evaluate the Bids on technical & functional parameters including factory / workplace visit and witness demos of the system and verify functionalities, response times, etc.
- 16.3. SBI Payments will evaluate the technical and functional specifications of all the proposed solution quoted by Bidder.
- 16.4. During evaluation and comparison of Bids, SBI Payments may, at its discretion ask the Bidders for clarification on the Bids received. The request for clarification shall be in writing and no change in prices or substance of the Bid shall be sought, offered or permitted. No post Bid clarification at the initiative of the Bidder shall be entertained.

16.5. The evaluation will also take into account:

- i. 'The solution/product' to be supplied/services as offered by the Bidder should have been delivered / deployed to any noticeable Bank/Fintech companies in India. The Bidder should furnish the details.
- ii. Does the proposed product handle the projected volumes and offer a proven solution to meet the requirements.
- iii. Is the product offered by the Bidder a complete system or does it have integrations with third party solutions.
- iv. Upgrade(s) assurance by the Bidder as per requirements of SBI Payments for the duration of the project.
- v. Capability of the proposed product to meet future requirements outlined in the RFP.
- vi. Support on open platforms and product based on the latest technology (both hardware, operating software/firmware/website application / mobile application).
- vii. Bidder support facilities: Support requirement like online support/ email support/ offline support, time period.
- viii. Bidder will support the SBI Payments as required in peak days of business (month-end, start of the month and festival seasons) and during switching over process from PR to DR and vice versa.

17. Evaluation of Price Bids and Finalization:

- 17.1. The envelope containing the Commercial Bids of only those Bidders, who are short-listed after technical evaluation, would be opened. The minimum qualifying score for being technically qualified would be 70% of the total technical score.
- 17.2. All the Bidders who qualify in the evaluation process shall have to participate in the online reverse auction to be conducted by SBI Payments' authorized Vendor on behalf of the SBI Payments, details of which are given in Part II of this RFP document.
- 17.3. Shortlisted Bidders shall be willing to participate in the reverse auction pro-

cess and must have a valid digital signature certificate. Such Bidders will be trained by SBI Payments” authorized Vendor for this purpose. Bidders shall also be willing to abide by the e-business rules for reverse auction framed by the SBI Payments / Authorized Vendor. The details of e-business rules, processes and procedures will be provided to the short-listed Bidders

- 17.4. After the discovery of Price Bid through Reverse Auction, the scores of both Technical Evaluation and Commercial Evaluation would be calculated on 70:30 basis (70% Weightage to Technical and 30% Weightage to Commercial)
- 17.5. Successful bidder would be selected based on techno-commercial evaluation as defined in Annexure E.
- 17.6. The successful Bidder is required to provide price confirmation and price breakup strictly on the lines of Annexure-F within 48 hours of conclusion of the Reverse Auction, failing which SBI Payments may take appropriate action
- 17.7. Errors, if any, in the price breakup format will be rectified as under:
 - i. If there is a discrepancy between the unit price and total price which is obtained by multiplying the unit price with quantity, the unit price shall prevail and the total price shall be corrected unless it is a lower figure. If the Bidder does not accept the correction of errors, the Bid will be rejected
 - ii. If there is a discrepancy in the unit price quoted in figures and word, the unit price in figures or in words, as the case maybe , which corresponds to the total Bid price for the Bid shall be taken as correct.
 - iii. If the vendor has not worked out the total Bid price or the total Bid price does not correspond to the unit price quoted either in words or figures, the unit price quoted in words shall be taken as correct.
 - iv. The Bidder should quote for all the items/services desired in this RFP. In case, prices are not quoted by any Bidder for any specific product and / or service, for the purpose of evaluation, the highest of the prices quoted by other Bidders participating in the bidding process will be reckoned as the notional price for that service, for that Bidder. However, if selected, at the time of award of Contract, the lowest of the price(s) quoted by other Bidders (whose Price Bids are also opened) for that service will be reckoned. This

shall be binding on all the Bidders. However, SBI Payments reserves the right to reject all such incomplete Bids.

18. Contacting the SBI Payments :

- 18.1. No Bidder shall contact the SBI Payments on any matter relating to its Bid, from the time of opening of Price Bid to the time, the Contract is awarded.
- 18.2. Any effort by a Bidder to influence the SBI Payments in its decisions on Bid evaluation, Bid comparison or contract award may result in the rejection of the Bidder's Bid.

19. Award Criteria:

- 19.1. The successful bidder (TC1) post reverse auction of the RFP as declared by SBI Payments shall be awarded the full contract.
- 19.2. Total cost of Services along with cost of all items specified in Annexure-F would be the Total Cost of Ownership (TCO)/Total Project Cost and should be quoted by the Bidder(s) in Price bid.
- 19.3. SBI Payments will notify successful Bidder (TC1) in writing by way of issuance of purchase order or Letter of Intent through letter or fax/email that its Bid has been accepted. The selected Bidder has to return the duplicate copy of the same to SBI Payments within 3 working days, duly Accepted, Stamped and Signed by Authorized Signatory in token of acceptance.
- 19.4. The successful Bidder will have to submit Non-disclosure Agreement (wherever applicable), a Performance Bank Guarantee for the amount and validity as desired in part II and strictly on the lines of format given at **Annexure-N and annexure J respectively** of this document together with acceptance of all terms and conditions of RFP.
- 19.5. Copy of board resolution and power of attorney (POA wherever applicable) showing that the signatory has been duly authorized to sign the acceptance letter, contract and NDA should be submitted.
- 19.6. The notification of award will constitute the formation of the Contract.
- 19.7. The successful Bidder shall be required to enter into a Service Level Agreement (SLA)/Contract with the SBI Payments and submit the Bank Guarantee, within 5 working days from issuance of Purchase Order or Letter

of Intent or within such extended period as may be decided by SBI Payments.

- 19.8. Until the execution of a formal contract, the RFP, along with the SBI Payment's notification of award by way of issuance of purchase order or Letter of Intent and Vendor's acceptance thereof, would be binding contractual obligation between SBI Payments and the successful Bidder.
- 19.9. The contract/ agreement will be based on Bidder's offer document with all its enclosures, modifications arising out of negotiation /clarifications etc. and will include SLA, project plan – phases & milestones and schedule, copies of all necessary documents, licenses, certifications etc.
- 19.10. SBI Payments reserves the right to stipulate, at the time of finalization of the Contract, any other document(s) to be enclosed as a part of the final Contract.
- 19.11. Failure of the successful Bidder to comply with the requirements/terms and conditions of this RFP shall constitute sufficient grounds for the annulment of the award and forfeiture of the EMD and/or PBG.
- 19.12. Upon notification of award to the successful Bidder, SBI Payments will promptly notify the award of contract to the successful Bidder through email. The EMD of each unsuccessful Bidder will be discharged and returned.

20. Powers to Vary or Omit Work:

- 20.1. No alterations, amendments, omissions, additions, suspensions or variations of the work (hereinafter referred to as variation) under the contract shall be made by the successful Bidder except as directed in writing by SBI Payments. SBI Payments shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents. If any, suggested variations would, in the opinion of the finally selected Bidder, if carried out, prevent him from fulfilling any of his obligations under the contract, he shall notify SBI Payments in writing with reasons for holding such opinion and SBI Payments shall instruct the successful Bidder to make such other modified variation without prejudice to the contract. The finally select-

ed Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents. If SBI Payments confirms its instructions, the successful Bidder's obligations shall be modified to such an extent as may be mutually agreed, if such variation is substantial and involves considerable extra cost. Any agreed difference in cost occasioned by such variation shall be added to or deducted from the contract price as the case may be.

- 20.2. In any case in which the successful Bidder has received instructions from SBI Payments as to the requirements for carrying out the altered or additional substituted work which either then or later on, will in the opinion of the finally selected Bidders, involve a claim for additional payments, such additional payments shall be mutually agreed in line with the terms and conditions of the order.
- 20.3. If any change in the work is likely to result in reduction in cost, the parties shall agree in writing so as to the extent of change in contract price, before the finally selected Bidder(s) proceeds with the change. In all the above cases, in the event of a disagreement as to the reasonableness of the said sum, the decision of the SBI Payments shall prevail.

21. No Waiver of SBI Payments Rights or Successful Bidder's Liability:

Neither any sign-off, nor any payment by SBI Payments for acceptance of the whole or any part of the work, nor any extension of time, nor any possession taken by the SBI Payments shall affect or prejudice the rights of SBI Payments against the finally selected Bidder(s), or relieve the finally selected Bidder(s) of his obligations for the due performance of the contract, or be interpreted as approval of the work done, or create liability in the SBI Payments to pay for alterations/ amendments/ variations, or discharge the liability of the successful Bidder(s) for the payment of damages whether due, ascertained, or certified or not or any sum against the payment of which he is bound to indemnify the SBI Payments nor shall any such certificate nor the acceptance by him of any such amount paid on account or otherwise affect or prejudice the rights of the successful Bidder against SBI Payments.

22. Change in Orders:

- 22.1. SBI Payments may, at any time, by a written order given to the Vendor, make changes within the general scope of the Contract in any one or more of the following:

- i. Place of delivery.
- ii. License Categories (if any)

22.2. If any such change causes an increase or decrease in the cost of, or the time required for the Vendor's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the Contract shall accordingly be amended. Any claims by the Vendor for adjustment under this clause must be asserted within 15 days from the date of Vendor's receipt of SBI Payments' change order.

23. Contract Amendments:

No variation in or modification of the terms of the Contract shall be made, except by written amendment, signed by the parties.

24. SBI Payments' Right to Accept Any Bid and to Reject Any or All Bids:

SBI Payments reserves the right to accept or reject any Bid in part or in full or to cancel the bidding process and reject all Bids at any time prior to contract award, without incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the SBI Payments' action.

25. Documentary Evidence Establishing Bidder's Eligibility and Qualifications:

On acceptance of the Bid by the SBI Payments, the Bidder needs to submit the undertaking of authenticity on the lines of **Annexure-G** along with documentary evidence of their eligibility/qualifications to perform the Contract to the SBI Payments' satisfaction that in case of a Bidder offering to supply products and/or services mentioned in the scope of work, the Bidders need to provide the evidence that Bidder has been duly authorized by the OEM/OSD strictly on the lines of authorization letter **Annexure-H**, that adequate, specialized expertise are available with the Bidder to ensure that the services are responsive, and the Bidder will assume total responsibility for the fault-free operation of the product proposed and maintenance thereof during the support (warranty/annual maintenance contract, if desired) period.

26. Performance Bank Guarantee:

26.1. Performance Bank Guarantee [PBG] of the amount with validity period specified in Part II of this RFP strictly on the format at **Annexure-J** is to be submitted by the finally selected Bidder. The PBG has to be issued by a

Scheduled Commercial Bank and needs to be submitted within the specified time of receipt of formal communication from the SBI Payments about their Bid finally selected. Payment of the value of the Purchase Order will be released only after receipt of the Performance Bank Guarantee.

- 26.2. The PBG is required to protect the interest of the SBI Payments against delay in supply/installation and or the risk of unsuccessful implementation of the project, or performance of the material or services sold, which may warrant invoking of PBG. In case any act of the supplier results in imposition of Liquidated Damages then also SBI Payments reserves the right to invoke the PBG.

27. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)

- 27.1. The On-site, comprehensive BACK-TO-BACK ATS will be valid for a period of Four Years in case of Opex Model and One year in case of Built Operate and transfer model (BOT), after expiry of One Year warranty period and the quoted price will be continued for the entire contract period.
- 27.2. Vendor should make adequate arrangements with OSD/OEM for the same. The scope of AMC/ATS is same as Software Warranty. Payment of AMC/ATS will be released on quarterly basis. The AMC/ATS may be terminated by SBI Payments after giving three months' notice in case of deficiency in services.
- 27.3. SBI Payments may extend the AMC/ATS term for further One year under mutual consent. The quoted price for AMC/ATS would be applicable for proactive support on 24 x 7 x 365 basis. AMC/ATS would cover all components of the offered Solution without any exceptions.
- 27.4. SBI Payments will enter into an all-inclusive Annual Technical Support (AMC/ATS) with the selected bidder after the expiry of respective warranty period for the software/solution. The scope of AMC/ATS will be same as scope of Warranty mentioned in Para 30 below.
- 27.5. UPGRADES AND UPDATES:

The successful bidder shall be required to provide all future updates and upgrades for the proposed software free of cost during the contract period. If, however, the upgrades/updates are not available then the support for the implemented solution should be available at any point of time.

28. Delivery, Installation, Commissioning & Documentation:

- 28.1. Bidder shall be responsible for delivery and implementation of the complete solution (software, licenses, etc.)/ Services ordered at DC, DR and any other site as per SBI Payments's requirement as per implementation schedule mentioned in **Annexure C – Implementation and Timelines**. The point of delivery/ destination will be as defined by SBI Payments in the Purchase Order.
- 28.2. In case of delay on part of bidder in completion of the project or initiating services will attract a penalty / termination of contract as defined in this RFP
- 28.3. Delivery, installation and commissioning of the developed CRM Software shall be made by the Vendor in accordance with the system approved functionality and within the time schedule given in the **Scope of work given in Annexure-C** of this document.
- 28.4. The delivery will be deemed complete when the Software components/ associated software/firmware are received in good working condition at the designated locations, mentioned in part II of this RFP.
- 28.5. The installation will be deemed to be completed, when the developed CRM product including all the hardware, accessories/Software components, firmware/system software and other associated software have been supplied, installed and operationalized as per the technical/Functional specifications and all the features as per the technical/Functional specifications are demonstrated and implemented as required, on the systems, to the satisfaction of the SBI Payments. The Bidder has to resolve any problem faced during installation and operationalization.
- 28.6. In addition, vendor will supply all associated documentation relating to the CRM Software products/hardware, system software/firmware, etc. The product(s) are considered accepted (commissioned and operationalized) after signing the Acceptance Test Plan (ATP) document jointly by the representative of the SBI Payments and the Service Provider. The Software component level checking for individual product/module may be included during the acceptance test. The 'Acceptance Test Plan' document shall be deemed to form a part of the Agreement, to be signed between the vendor and the SBI Payments. On the evaluation of the Acceptance Test results, if required, in view of the performance of the CRM products/services (includ-

ing equipment/ components/ software), as observed during the Acceptance Test, the Bidder shall take remedial measures including upgradation of any of the components there under, including replacement thereof, at no additional cost to the SBI Payments within a fortnight from the date of notification of the same to the vendor. The vendor should ensure that the product meets the requirements of the SBI Payments' as envisaged in the RFP.

- 28.7. Penalties as specified in **Annexure-L** will be applicable for any kind of default in delay of complete CRM Software delivery, installation/commissioning/support etc. expected in scope of work which will be deducted at the time of making payment(s).
- 28.8. In addition to the penalty on delayed CRM Software product supplies, SBI Payments also reserves the right to cancel the Purchase Order and forfeit the EMD. In the event of such cancellation, the vendor is not entitled to any compensation, whatsoever.
- 28.9. For CRM Software required with the following will apply: -
- i. The Vendor shall provide complete CRM Software and legal documentation of all sub systems, licensed operating systems, licensed system software, licensed utility software and other licensed software. The Vendor shall also provide licensed software for all software/ whether developed by them or acquired from others.
 - ii. In case the Vendor is providing software/firmware which is not its proprietary software then the Vendor must submit evidence in the form of agreement he has entered into with the software/ vendor which includes support from the CRM software vendor for the proposed software for the entire period required by the SBI Payments.
- 28.10. The ownership of the software license shall be that of the SBI Payments from the date of delivery of the same. In other words, wherever the ownership of the licenses is indicated, the name "SBI Payment Services Pvt. Ltd." must appear to indicate that SBI Payments is the perpetual owner of the customized CRM software/license. Evidence to this effect must be submitted before the payment can be released.

29. Services:

- 29.1. All professional services necessary to successfully implement the proposed

CRM 'product/solution/services' will be part of the RFP/contract. These services include, but are not limited to, Project Management, Training, Deployment methodologies etc.

- 29.2. The Bidder should also submit as part of technical Bid an overview of Project Management approach of the proposed CRM product.
- 29.3. The bidder should ensure that vendor's key personnel with relevant skillsets are available to the SBI Payment
- 29.4. Vendor should ensure that the quality of methodologies for delivering the services, adhere to quality standards/timelines stipulated thereof.
- 29.5. The bidder shall be willing to transfer skills to relevant personnel from the SBI Payments, by means of training and documentation.
- 29.6. The bidder shall provide and implement patches/ upgrades/ updates for products (Software/OS) as and when released by the Vendor/OEM or as per requirements of the SBI Payments. Bidder should bring to notice of the SBI Payments and its TSP(s) of all releases/ version changes.
- 29.7. The bidder shall obtain a written permission from SBI Payments before applying any of the patches/ upgrades/ updates. Bidder has to support older versions of the proposed CRM Software etc. in case SBI Payments chooses not to upgrade to latest version. In case patches are related to security/compliances, SBI Payments will be informed within 4 hours of releasing the patch.
- 29.8. Bidder shall provide maintenance support for Software/ Operating System/ Middleware over the entire period of contract/warranty period.
- 29.9. All product updates, upgrades & patches shall be provided by the Bidder/ Vendor free of cost during warranty and AMC/ ATS period.
- 29.10. Bidder shall provide legally valid CRM software solution. The detailed information on license count and type of license should also be provided to the SBI Payments.
- 29.11. The ownership of the customized CRM software license and the hardware shall be that of the SBI Payments from the date of delivery of the same to SBI Payments. In other words, wherever the ownership of the CRM Soft-

ware licenses is indicated, the name “SBI Payments” must appear to indicate that the SBI PAYMENTS is the perpetual owner of the customized CRM software associated with the hardware. Evidence in this regard must be submitted before the payment is released.

- 29.12. The Bidder shall keep the SBI Payments explicitly informed the end of support dates on related products/hardware/firmware and should ensure support during warranty and AMC/ATS.
- 29.13. Vendor support staff should be well trained to effectively handle queries raised by the customers/employees of the SBI Payments.

30. Warranty

- 30.1. The selected Bidder shall support the CRM product and its associated items/components including OS/firmware during the period of warranty and AMC (if included in purchase order) as specified in Scope of work in this RFP from the date of acceptance of the product by SBI Payments.
- 30.2. During the warranty, the Bidder will have to undertake support of the entire product (components/ operating software/firmware) supplied by the Bidder at no additional cost to SBI Payments. During the support period, the Bidder shall support the product (software, etc.) to comply with parameters defined for acceptance criteria.
- 30.3. During the support period (warranty), the vendor shall ensure that services of professionally qualified personnel are available for providing comprehensive maintenance of the proposed CRM product / solution and its components at its services. Comprehensive maintenance shall include, among other things, reloading of firmware/software, compliance to security requirements, etc. when required or in the event of system crash /malfunctioning, arranging and configuring facility as per the requirements of the SBI Payments, fine tuning, system monitoring, log maintenance, etc. In case of failure of product (system software or any of its components), the Bidder shall ensure that product is made operational to the full satisfaction of the SBI Payments/Bank within the given timelines.
- 30.4. Warranty/ AMC (if opted) for the system software/ off-the shelf software will be provided to the SBI Payments as per the general conditions of sale of such CRM software Solution.

- 30.5. In the event of CRM Software system breakdown or failures at any stage, protection available, which would include the following, shall be specified.
- i. Diagnostics for identification of systems failures
 - ii. Protection of data/ Configuration
 - iii. Recovery/ restart facility
 - iv. Backup of system software/ Configuration
- 30.6. Prompt support shall be made available as desired in this RFP during the support period at the locations as and when required by the SBI Payments.
- 30.7. The Bidder shall be agreeable for offsite support during peak weeks (last and first week of each month and festival seasons) and at the time of switching over from PR to DR and vice-versa. No extra charge shall be paid by the SBI Payments for such needs, if any, during the support period.
- 30.8. Bidder support staff should be well trained to effectively handle queries raised by the /employees of the SBI Payments.
- 30.9. Updated escalation matrix shall be made available to the SBI Payments once in each quarter and each time the matrix gets changed.
- 30.10. Complete CRM Solution (software/OS/DB) supplied should be covered under comprehensive on-site BACK-TO-BACK software warranty for One Year from the date of implementation. Bidder should make adequate arrangements with OSD/OEM (if, applicable) for the same. This includes updating the latest patches of software, re-configuration, redeployment of application (if required), providing latest version (software subscription) of the software/license etc.
- 30.11. Definition update / patch update, upgrade would be done by vendor immediately for critical updates or on monthly basis for normal updates/upgrades. The vendor shall be fully responsible for the CRM software warranty of the software/solution against any malfunctioning, corruption, bugs/defect that may develop under normal use of supplied CRM software/solution during warranty period.
- 30.12. Warranty should cover the following at no extra cost to SBI Payments:

- i. Service support should be available on 24 x 7 x 365 basis.
- ii. Any issue except hardware failure in the deployed solution should be resolved as per levels defined Annexure L of this RFP.
- iii. Any corruption in the software or media shall be rectified during the full period of the contract including Warranty and ATS.
- iv. Warranty would cover updates/maintenance patches/bug fixes (available from the original software vendor) for system software & firmware patches/bug fixes/ upgrade, if any, for software/solution.
- v. The vendor should provide on-site preventive maintenance on regular interval i.e. quarterly. Pro-active product health status check-up (on-site) and submission of report quarterly.
- vi. During the preventive maintenance, the bidder should also check the operating system running on the servers and other components and upgrade the same to latest version as released by OSD/OEM. The vendor will be required to forward to SBI Payments well in advance (at least 7 days) the preventive maintenance schedule / plan to enable SBI Payments to intimate the locations/offices and obtaining downtime etc.
- vii. Free of cost version upgrade/customization will be done by bidder whenever new version of software/solution is released or new requirements comes.
- viii. The vendor to note that, SBI Payments reserves the right to modify/update the parameter files/configuration after feasibility check by the vendor. The feasibility of same should be informed to SBI Payments.
- ix. The vendor to submit detailed Root Cause Analysis for CRM Software/Solution related issues/failures.
- x. Any coordination with the OSD/OEM for support should be carried out by the bidder engineer.
- xi. The vendor to note that, only under exceptional conditions remote access for devices would be provided. Under all other circumstances vendor to provide on-site support only.
- xii. The OSD/OEM must provide technical support. The OSD/OEM must provide

the dedicated login credentials to SBI Payments with highest level permissions to search knowledge base, downloading of the patches, documents and to manage the device. SBI Payments should be able to raise tickets directly to OSD/OEMs.

xiii. SBI Payments should have a facility to log a call using web interface wherein all the support contract details should be linked. This interface should provide the incident number for monitoring the progress of the call/support ticket. SBI Payments should also have flexibility to log the calls using either emails/telephone also.

xiv. The OSD/OEM should have a comprehensive known error database or knowledge database in the form a web access which is accessible to SBI Payments team for resolving first level issues. This is not a local database maintained to track incidents. This repository is the knowledge base of all the incidents resolved worldwide by the vendor support teams.

31. Compliance with IS Security Policy:

The Vendor shall have to comply with SBI Payments IT & IS Security policy in key concern areas relevant to the RFP, details of which will be shared with the finally selected Bidder. Some of the key areas are as under:

- i. Responsibilities for data and application privacy and confidentiality
- ii. Responsibilities on system and software access control and administration
- iii. Custodial responsibilities for data, software, hardware and other assets of the SBI Payments being managed by or assigned to the Vendor
- iv. Physical Security of the facilities
- v. Physical and logical separation from other customers of the Vendor
- vi. Incident response and reporting procedures
- vii. Password Policy of the SBI Payments
- viii. Data Encryption/Protection requirements of the SBI Payments
- ix. In general, confidentiality, integrity and availability must be ensured

32. Penalty/SLA conditions:

As mentioned in **Annexure-L** of this RFP.

33. Right to Verification:

SBI Payments reserves the right to verify any or all of the statements made by the Bidder in the tender document and to inspect the Bidder's facility, if necessary, to establish to its satisfaction about the Bidder's capacity/capabilities to perform the job.

34. Purchase Price:

- 34.1. Total cost of product/solution (hardware equipment/ components/ software) with support (warranty and AMC), service charge for change request would be the Total Cost of Ownership (TCO) and has to be quoted in commercial Bid.
- 34.2. Bidders should ensure that exchange rate fluctuations, changes in import duty/other taxes should not affect the rupee value of commercial Bid over the validity period defined in this RFP.
- 34.3. The order will be placed for total Cost of "hardware, software/firmware/services/warranty and AMC/ATS. SBI Payments may also issue a separate order for AMC after expiry of the warranty period.
- 34.4. The applicable TDS will be deducted at the time of payment of invoices.
- 34.5. Terms of payment are given in Part-II of this RFP document.
- 34.6. Prices payable to the Vendor as stated in the Contract shall be firm and not subject to adjustment during the performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, any upward revision in duties, charges, etc.
- 34.7. The Bidder will pass on to the SBI Payments, all fiscal benefits arising out of reductions, if any, in Government levies viz. sales tax, excise duty, custom duty, etc. or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.
- 34.8. SBI Payments reserves the right to re-negotiate the prices in the event of change in the international market prices of both the hardware and software.

35. Inspection and Quality Control Tests

- 35.1. SBI Payments reserves the right to carry out inspection by a team of SBI Payments officials or demand a demonstration of the software / product features on a representative model at Bidder's place.
- 35.2. The Inspection and Quality Control tests before evaluation, prior to deployment of the proposed CRM solution and at the time of final acceptance would be as follows:
- i. Inspection, Testing of product/ CRM Solution as per quality control formats, Check list including functional testing, burn-in tests and mains fluctuation tests at full load, facilities etc., as per the standards / specifications and may be done at vendor site of the CRM Solution provider before installation of software, by SBI Payments' Consultants / Testing Agency.
 - ii. Provided that the SBI Payments may, at its sole discretion, waive inspection of Software having regard to the value of the order and/or the nature of the Software and/or any other such basis as may be decided at the sole discretion of the SBI Payments meriting waiver of such inspection of Software solution.
 - iii. In the event of the CRM product solution failing to pass the acceptance test, as per the specifications given, a period not exceeding two weeks will be given to rectify the defects and clear the acceptance test, failing which, SBI Payments reserves the right to cancel the Purchase Order.
 - iv. The inspection and quality control tests may also be conducted at the point of CRM software Solution delivery/Software installation including access to user guides, drawings and production data, shall be furnished to the inspectors, at no charge to the SBI Payments. In case of failure by the vendor to provide necessary details at his premises, all the cost of such inspection like travel, boarding, lodging & other incidental expenses of SBI Payments' representatives to be borne by the vendor.
 - v. Nothing stated herein above shall in any way release the supplier from any warranty or other obligations under this Contract.
- 35.3. SBI Payments' right to inspect, test and where necessary reject the products after the CRM product installation at the destination shall in no way be limited or waived by reason of the products having previously being inspect-

ed, tested and passed by SBI Payments or its representative prior to the products installation from the place of origin by SBI Payments or its representative prior to the installation and commissioning.

- 35.4. Nothing stated hereinabove shall in any way release the Vendor from any warranty or other obligations under this contract

36. Right to Audit:

- 36.1. The Selected Bidder (Vendor) has to get itself annually audited by internal/ external empaneled Auditors appointed by the SBI Payments/SBI Payments/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the SBI Payments// such auditors in the areas of products (IT hardware/ software) and services etc. provided to SBI Payments and the Vendor are required to submit such certification by such Auditors to the SBI Payments/. The Vendor and or his / their outsourced agents / sub – contractors (if allowed by the SBI Payments/SBI Payments) shall facilitate the same. The /SBI Payments can make an expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Vendor. The Vendor shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such an audit shall be borne by the SBI Payments.
- 36.2. Where any deficiency has been observed during audit of the Vendor on the risk parameters finalized by the SBI Payments or in the certification submitted by the Auditors, the Vendor shall correct/resolve the same at the earliest at their cost and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the Vendor shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.
- 36.3. Vendor shall, whenever required by the SBI Payments, furnish all relevant information, records/data to such auditors and/or inspecting officials of the SBI Payments/SBI Payments/Reserve Bank of India and or any regulatory authority. SBI Payments / reserves the right to call and/or retain for any relevant material information /reports including audit or review reports undertaken by the Vendor (e.g., financial, internal control and security reviews) and findings made on Selected Bidder in conjunction with the services pro-

vided to the SBI Payments.

37. Subcontracting:

- 37.1. As per scope of the RFP, subcontracting is prohibited. However, if the Bidder subsequently wishes to sub-contract the scope of work, it will have to obtain specific written permission from the SBI Payments before contracting any work to subcontractors. SBI Payments at its own discretion may permit or deny the same.
- 37.2. In case subcontracting is permitted by the SBI Payments, the contracting vendor will be responsible for all the services provided to the SBI Payments regardless of which entity is conducting the operations. The contracting vendor is also responsible for ensuring that the sub-contractor complies with all security requirements of the contract and the SBI Payments can obtain independent audit report for the same. In such a case, the Bidder shall provide subcontracting details to the SBI Payments and if required, SBI Payments may evaluate the same.

38. Validity of Agreement:

- 38.1. The Agreement/ SLA will be valid for the period of **60 months in case of Opex Model and 24 Months in case of BOT Model** ; however, the project needs to be completed / Go-Live within a duration of 06 months from the date of execution of agreement.
- 38.2. Furthermore, SBI Payments reserves the right to extend the procurement period for further 12 months on same price and terms & conditions.
- 38.3. SBI Payments reserve the right to terminate the agreement as per the terms of the RFP/Agreement.

39. Limitation of liability:

- 39.1. Vendor will ensure SBI Payments/ data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/SBI Payments related information to the extent of loss so caused.
- 39.2. The limitations set forth herein shall not apply with respect to:
 - i. Claims that are the subject of indemnification pursuant to IPR infringement,

- ii. Damage(s) occasioned by the gross negligence, fraud or willful misconduct of Vendor,
- iii. Damage(s) occasioned by Vendor for breach of Confidentiality Obligations,
- iv. Reputational loss or damages thus sustained.
- v. When a dispute is settled by the Court of Law in India.
- vi. Regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the SBI Payments/SBI Payments, provided such guidelines were brought to the notice of Vendor and non-compliance is due to the Vendor.

40. Confidentiality:

- 40.1. Bidder acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, contract, purchase order to be issued, data papers and statements and trade secret of the SBI Payments relating to its business practices and their competitive position in the market place provided to the selected Bidder by the SBI Payments in connection with the performance of obligations of Bidder under the purchase order to be issued, in part or complete shall be considered to be confidential and proprietary information ("Confidential Information") and shall not be disclosed to any third party/published without the written approval of the SBI Payments.
- 40.2. The Confidential Information will be safe guarded and Bidder will take all the necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof. In the event of a breach or threatened breach by Bidder of this section, monetary damages may not be an adequate remedy; therefore, SBI Payments shall be entitled to injunctive relief to restrain Bidder from any such breach, threatened or actual.
- 40.3. Any document, other than the Contract itself, shall remain the property of the SBI Payments and shall be returned (in all copies) to the SBI Payments on completion of the Vendor's performance under the Contract, if so, required by the SBI Payments.

41. Delay in Vendor's Performance:

- 41.1. Delivery installation, commissioning of the Software Products/Solution and performance of Services shall be made by the Vendor within the timelines prescribed in part II of this document.
- 41.2. If at any time during performance of the Contract, the Vendor should encounter conditions impeding timely delivery of the Products and performance of Services, the Vendor shall promptly notify SBI Payments in writing of the fact of the delay, it's likely duration and cause(s). As soon as practicable after receipt of the Vendor's notice, SBI Payments shall evaluate the situation and may, at its discretion, extend the Vendors' time for performance, in which case, the extension shall be ratified by the parties by amendment of the Contract.
- 41.3. Any delay in performing the obligation/ defect in performance by the supplier may result in imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract (as laid down elsewhere in this RFP document).

42. Vendor's obligations:

- 42.1. The Vendor is responsible for and obliged to conduct all contracted activities in accordance with the contract using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the Contract.
- 42.2. The vendor will be responsible for arranging and procuring all relevant permissions / Road Permits etc. for transportation of the equipment to the location where installation is to be done. SBI Payments would only provide necessary letters for enabling procurement of the same
- 42.3. The Vendor is obliged to work closely with SBI Payments's staff, act within its own authority and abide by directives issued by the SBI Payments/SBI Payments from time to time and complete implementation activities.
- 42.4. The Vendor will abide by the job safety measures prevalent in India and will free the SBI Payments from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Vendor's negligence. The Vendor will pay all indemnities arising from such incidents and will not hold the SBI Payments responsible or obligated.

- 42.5. The Vendor is responsible for managing the activities of its personnel or sub-contracted personnel (where permitted) and will hold itself responsible for any misdemeanors.
- 42.6. Vendor shall provide necessary training from the OEM to the designated SBI Payments officials and / or its partners officials on the configuration, operation/ functionalities, maintenance, support & administration for software/ hardware and components, installation, troubleshooting processes of the proposed solution.
- 42.7. The Vendor shall treat as confidential all data and information about SBI Payments, obtained in the process of executing its responsibilities, in strict confidence and will not reveal such information to any other party without prior written approval of the SBI Payments/ SBI Payments as explained under 'Non-Disclosure Agreement' in **Annexure N** of this document.
- 42.8. The Vendor shall report the incidents, including cyber incidents and those resulting in disruption of service and data loss/ leakage immediately but not later than one hour of detection.
- 42.9. The Vendor agrees to comply with the obligations arising out of the Digital Personal Data Protection Act, 2023 and its rules. Any processing of Personal Data by the Vendors in the performance of this Agreement shall be in compliance with the above Act thereafter. The Vendor shall also procure that any sub-contractor (if allowed) engaged by it shall act in compliance with the above Act, to the extent applicable. The Vendor understands and agrees that this agreement may have to be modified in a time bound manner to ensure that the provisions contained herein are in compliance with the above Act.

43. Technical Documentation:

- 43.1. The Vendor shall deliver the following documents to the SBI Payments/Bank for every firmware/software including third party software before software/ service become operational, which includes, user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, on-line tutorials/ CBTs, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures etc.

- 43.2. The vendor shall also provide documents related to Review Records/ Test Bug Reports/ Root Cause Analysis Report, list of all Product components, list of all dependent/external modules and list of all documents relating to traceability of the Product as and when applicable or required.
- 43.3. The Vendor should also provide the MIS reports as per requirements of the SBI Payments. Any level/ version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by the Vendor to the SBI Payments/Bank, free of cost in timely manner. The vendor shall develop customized documentation as per SBI Payments/Bank's requirement, if desired by SBI Payments.

44. Patent Rights/Intellectual Property Rights:

- 44.1. For any licensed software/firmware used by the finally selected TC1 Vendor for performing services, the Vendor shall have the right as well as the right to license for the outsourced services. The vendor shall, if applicable, furnish a photocopy of the Agreement with their Principals/OEM in respect of 'Product' and services offered. Any license or IPR violation on the part of Vendor should not put the SBI Payments/ at risk. The SBI Payments reserves the right to audit the license usage of the Vendor.
- 44.2. The Vendor shall, at its own expenses without any limitation, defend and indemnify the SBI Payments/ against all third party claims or infringements of intellectual Property Rights including patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad. In case of violation/ infringement of patent/ trademark/ copyright/ trade secret or industrial design, the supplier shall after due inspection and testing get the solution redesigned for the SBI Payments, at no extra cost.
- 44.3. The Vendor shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. If the SBI Payments is required to pay compensation to a third party resulting from such infringement(s), the Vendor shall be fully responsible therefore, including all expenses and court and legal fees.
- 44.4. SBI Payments will give notice to the Vendor of any such claim without delay, provide reasonable assistance to the vendor in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the

claim.

- 44.5. Vendor agrees that all data or information supplied by SBI Payments to Vendor and/or in connection with the provision of Services by it shall remain the property of the SBI Payments or its licensors.
- 44.6. Any licensed material used by Vendor for performing Services or developing Work Product SBI Payments, Vendor should have right to use as well as right to license for the outsourced services. SBI Payments shall not be liable for any license or IPR violation on the part of Vendor.
- 44.7. Subject to below mentioned sub-clause (45.4) and (45.5) of this RFP, Vendor shall, at its own expenses without any limitation, indemnify and keep fully and effectively indemnified SBI Payments against all costs, claims, damages, demands, expenses and liabilities of whatsoever nature arising out of or in connection with all claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of Work Product or any part thereof in India or abroad under this RFP.
- 44.8. SBI Payments will give (a) notice to Vendor of any such claim without delay/provide reasonable assistance to Vendor in disposing of the claim; (b) sole authority to defend and settle such claim and; (c) will at no time admit to any liability for or express any intent to settle the claim provided that (i) Vendor shall not partially settle any such claim without the written consent of SBI Payments, unless such settlement releases SBI Payments fully from such claim, (ii) Vendor shall promptly provide the SBI Payments with copies of all pleadings or similar documents relating to any such claim, (iii) Vendor shall consult with the SBI Payments with respect to the defense and settlement of any such claim, and (iv) in any litigation to which the SBI Payments is also a party, the SBI Payments shall be entitled to be separately represented at its own expenses by counsel of its own selection.
- 44.9. Vendor shall have no obligations with respect to any infringement claims to the extent that the infringement claim arises or results from: (i) Vendor's compliance with the SBI Payments's specific technical designs or instructions (except where Vendor knew or should have known that such compliance was likely to result in an infringement claim and Vendor did not inform the SBI Payments of the same); or (ii) any unauthorized modification or alteration of the Work Product by the SBI Payments .

- 44.10. All Work Product prepared by the Vendor in performing the Services shall become and remain the sole and exclusive property of the SBI Payments and all Intellectual Property Rights in such Work Product shall vest with the SBI Payments. Any Work Product, of which the ownership or the Intellectual Property Rights do not vest with the SBI Payments under law, shall automatically stand assigned to the SBI Payments as and when such Work Product is created and Vendor agrees to execute all papers and to perform such other acts as the SBI Payments may deem necessary to secure its rights herein assigned by Vendor. The Work Product shall not be used for any purpose other than intended under the scope of work, without prior written consent of the SBI Payments.
- 44.11. In the event that Vendor integrates any work that was previously created by Vendor into any Work Product, Vendor shall grant to, and the SBI Payments is hereby granted, a worldwide, royalty-free, perpetual, irrevocable license to utilize the incorporated items, including, but not limited to, any and all copyrights, patents, designs, trade secrets, trademarks or other Intellectual Property Rights, in connection with the Work Product.
- 44.12. Vendor agrees that the SBI Payments owns the entire right, title and interest to any inventions, designs, discoveries, writings and works of authorship, including all intellectual property rights, copyrights. Any work made under this RFP shall be deemed to be 'work made for hire' under any Indian/U.S. or any other applicable copyright laws.
- 44.13. The Intellectual Property Rights on the software code, copyright and source code for various applications/ interfaces developed under this RFP, and any other component/ framework/ middleware used/ developed as pre-built software assets to deliver the solution, shall belong to the SBI Payments and the SBI Payments shall have complete and unrestricted rights on such property. However, Vendor shall hold All Intellectual Property rights in any pre-built software, except for those which have been assigned under this RFP.
- 44.14. All information processed by Vendor during software maintenance belongs to the SBI Payments . Vendor shall not acquire any other right in respect of the information for the license to the rights owned by the SBI Payments . Vendor will implement mutually agreed controls to protect the information. Vendor also agrees that it will protect the information appropriately.

44.15. Data Protection:

The Bidder shall process SBI Payments' personal data solely on behalf of SBI Payments and strictly for the purposes of providing the Services, and only to the extent permissible under the Scope of work and the applicable law. The Bidder shall comply with the Information Technology Act, 2000, the Digital Personal Data Protection Act, 2023, and all other applicable privacy and data protection laws and regulations.

The Bidder shall exercise due care in the collection, processing, storage, and handling of sensitive personal data or information, ensuring compliance with all obligations under the DPDP Act and related rules. All personal data related to SBI Payments shall be stored exclusively within SBI Payments' premises and within the territorial boundaries of India.

Any web portal or digital interface used by the Bidder to access, process, or procure SBI Payments' data must be secured with industry-standard security measures to prevent unauthorized access, hacking, malware, data breaches, unauthorized copying, tampering, or any other form of data compromise. The Bidder shall implement and maintain all necessary technical and organizational security measures as required under applicable laws, regulations, and best practices to ensure the confidentiality, integrity, and security of SBI Payments' data..

45. Liquidated Damages:

If Vendor fails to deliver and perform any or all the Services within the stipulated time, schedule as specified in this RFP/Agreement, SBI Payments may, without prejudice to its other remedies under the RFP/Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, SBI Payments may consider termination of the Agreement.

46. Conflict of Interest:

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. In the event of disqualification, the SBI Payments shall be entitled to forfeit and appropriate the Bid Security and/or Performance Security (Performance Bank Guar-

antee), as the case may be, as mutually agreed upon genuine estimated loss and damage likely to be suffered and incurred by SBI Payments and not by way of penalty for, inter alia, the time, cost and effort of the SBI Payments, including consideration of such Bidder's proposal (the "Damages"), without prejudice to any other right or remedy that may be available to the SBI Payments under the bidding documents and/ or the Agreement or otherwise. Without limiting the generality of the above, a Bidder shall be deemed to have a Conflict of Interest affecting the bidding process, if:

- i. 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 SBI Payments, insurance company, pension fund or a public financial institution referred to in section 4A of the Companies Act, 1956. For the purposes of this Clause, indirect shareholding held through one or more intermediate persons shall be computed as follows:
 - a) 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
 - b) Subject always to sub-clause (a) 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 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
- ii. a constituent of such Bidder is also a constituent of another Bidder; or

- iii. 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
- iv. such Bidder has the same legal representative for purposes of this Bid as any other Bidder; or
- v. 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
- vi. such Bidder or any of its affiliates thereof has participated as a consultant to the SBI Payments in the preparation of any documents, design or technical specifications of the Project.
- vii. Bidder shall not receive any remuneration in connection with the assignment except as provided in the Contract.

47. Fraud & Corrupt Practices:

- 47.1. 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 SBI Payments shall reject an Application 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.
- 47.2. Without prejudice to the rights of SBI Payments under Clause 48(i) hereinabove, if a Bidder is found by the SBI Payments 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 SBI Payments during a period of 2 (two) years from the date if such Bidder is found by the SBI Payments to have directly or indirectly or through an agent, engaged or indulged in any corrupt/ fraudulent/
- 47.3. For the purposes of this Clause, the following terms shall have the meaning

hereinafter, respectively assigned to them:

- i. **“corrupt practice”** means (48.1) the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any person connected with the bidding process (for avoidance of doubt, offering of employment to or employing or engaging in any manner whatsoever, directly or indirectly, any official of SBI Payments who is or has been associated in any manner, directly or indirectly with the bidding process or the Letter of Authority or has dealt with matters concerning the Concession Agreement or arising there from, before or after the execution thereof, at any time prior to the expiry of one year from the date such official resigns or retires from or otherwise ceases to be in the service of the SBI Payments, shall be deemed to constitute influencing the actions of a person connected with the bidding process); or (ii) engaging in any manner whatsoever, whether during the bidding process or after the issue of the Letter of Authority or after the execution of the Agreement, as the case may be, any person in respect of any matter relating to the Project or the Letter of Authority or the Agreement, who at any time has been or is a legal, financial or technical adviser of the SBI Payments in relation to any matter concerning the Project;
- ii. **“Fraudulent practice”** means a misrepresentation or omission of facts or suppression of facts or disclosure of incomplete facts, in order to influence the bidding process
- iii. **“Coercive practice”** means impairing or harming or threatening to impair or harm, directly or indirectly, any person or property to influence any person’s participation or action in the bidding process;
- iv. **“Undesirable practice”** means (a) establishing contact with any person connected with or employed or engaged by SBI Payments with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the bidding process; or (b) having a Conflict of Interest; and
- v. **“Restrictive practice”** means forming a cartel or arriving at any understanding or arrangement among Bidders with the objective of restricting or manipulating a full and fair competition in the Bidding Process.

48. Termination for Default:

- 48.1. SBI Payments, without prejudice to any other remedy for breach of Contract, by a written notice of not less than 30 (thirty) days sent to the Vendor,

may terminate the Contract in whole or in part:

- i. If the Vendor fails to deliver any or all of the Products and Services within the period(s) specified in the Contract, or within any extension thereof granted by the SBI Payments; or
- ii. If the Vendor fails to perform any other obligation(s) under the contract; or
- iii. Laxity in adherence to standards laid down by SBI Payments/SBI Payments or
- iv. Discrepancies/deviations in the agreed processes and/or products; or
- v. Violations of terms and conditions stipulated in this RFP.

48.2. In the event the SBI Payments terminates the Contract in whole or in part for the breaches attributable to the Vendor, the SBI Payments/ may procure, upon such terms and in such manner as it deems appropriate, Products and Services similar to those undelivered, and the Vendor shall be liable to the SBI Payments for any increase in cost for such similar Products and/or Services. However, the Vendor shall continue performance of the Contract to the extent not terminated.

48.3. If the contract is terminated under any termination clause, the Vendor shall handover all documents/ executable/ SBI Payments/'SBI Payments's data or any other relevant information to the SBI Payments/SBI Payments in timely manner and in proper format as per scope of this RFP and shall also support the orderly transition to another Vendor or to the SBI Payments.

48.4. During the transition, the Vendor shall also support the SBI Payments on technical queries/support on process implementation or in case of software provision for future upgrades.

48.5. SBI Payments' right to terminate the Contract will be in addition to the penalties /liquidated damages and other actions as deemed fit.

49. Force Majeure:

49.1. Notwithstanding the provisions of terms and conditions contained in this RFP, the Vendor shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if any, and to the extent that the delay in performance or other failure to perform its obligations under the

Contract is the result of an event of Force Majeure.

- 49.2. For the purposes of this clause, 'Force Majeure' means and includes wars, insurrections, revolution, civil disturbance, riots, terrorist acts, public strikes, hartal, bundh, fires, floods, epidemic, quarantine restrictions, freight embargoes, declared general strikes in relevant industries, Vis Major Act of Government, impeding reasonable performance of the Vendor and / or Sub-Contractor but does not include any foreseeable events, commercial considerations or those involving fault or negligence on the part of the party claiming Force Majeure.
- 49.3. If a Force Majeure situation arises, the Vendor shall promptly notify the SBI Payments in writing of such condition and the cause thereof. Unless otherwise directed by the SBI Payments in writing, the Vendor shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

50. Termination for Insolvency:

SBI Payments may, at any time, terminate the Contract by giving written notice to the Vendor, if the Vendor becomes Bankrupt or insolvent or any application for Bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the SBI Payments.

51. Termination for Convenience:

SBI Payments, by written notice of not less than 90 (ninety) days sent to the Vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the SBI Payments convenience, the extent to which performance of the Vendor under the Contract is terminated, and the date upon which such termination becomes effective.

In the event of termination of the Agreement for the SBI Payments' convenience, Vendor shall be entitled to receive payment for the Services rendered (delivered) up to the effective date of termination.

52. Disputes / Arbitration [applicable in case of successful Bidder only]:

- 52.1. All disputes or differences whatsoever arising between the parties out of or in connection with this contract or in discharge of any obligation arising out of the Contract (whether during the progress of work or after completion of such work and whether before or after the termination of this contract, abandonment or breach of this contract), shall be settled amicably. If however, the parties are not able to solve them amicably, either party (SBI Payments or Vendor), give written notice to other party clearly setting out there in specific dispute(s) and/or difference(s) and shall be referred to a sole arbitrator mutually agreed upon, and the award made in pursuance thereof shall be binding on the parties. In the absence of consensus about the single arbitrator, the dispute may be referred to joint arbitrator; one to be nominated by each party and the said arbitrators shall nominate a presiding arbitrator, before commencing the arbitration proceedings. The arbitration shall be settled in accordance with the applicable Indian Laws. Any appeal will be subject to the exclusive jurisdiction of courts at Mumbai.
- 52.2. The Vendor shall continue work under the Contract during the arbitration proceedings unless otherwise directed by SBI Payments or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator is obtained.
- 52.3. Arbitration proceeding shall be held at Mumbai, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.
- 52.4. In case of any change in applicable laws that has an effect on the terms of this Agreement, the Parties agree that the Agreement may be reviewed, and if deemed necessary by the Parties, make necessary amendments to the Agreement by mutual agreement in good faith, in case of disagreement obligations mentioned in this clause shall be observed.

53. Governing Language:

The governing language shall be English.

54. 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.

55. Taxes and Duties:

- 55.1. The Vendor shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Vendor shall include all such taxes in the contract price.
- 55.2. Prices quoted should be exclusive of all Central / State Government taxes/duties and levies but inclusive of Custom duty as also cost of incidental services such as transportation, road permits, insurance etc. The quoted prices and taxes/duties and statutory levies such as GST, Service tax, VAT/ Sales tax, Excise duty, Custom duty, Octroi, etc. should be specified in the separate sheet.
- 55.3. Only specified taxes/ levies and duties in the Annexure-F will be payable by the Bank on actuals upon production of original receipt wherever required. If any specified taxes/ levies and duties in Annexure-F are replaced by the new legislation of Government, same shall be borne by the Bank. The Bank shall not be liable for payment of those Central / State Government taxes, levies, duties or any tax/ duties imposed by local bodies/ authorities, which are not specified by the Bidder in Annexure-F.
- 55.4. Prices payable to Vendor as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations.
- 55.5. Income / Corporate Taxes in India: The Bidder shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Bidder shall include all such taxes in the contract price.
- 55.6. Parties shall fulfil all their respective compliance requirements under the GST law. This shall include (but not be limited to):
- i. SBI Payments shall pay GST amount after verifying the details of invoice on GSTR 2B on GSTN portal.
 - ii. In case any credit, refund or other benefit is denied or delayed to the SBI Payments/Bank due to any non-compliance of GST Laws by the vendor including but not limited to, failure to upload the details of invoice or any other details of the supply of goods or services, as the case may be, as required

under GST Law on the appropriate government's goods and services tax network portal, the failure to pay applicable GST to the Government or due to non-furnishing or furnishing of incorrect or incomplete documents by the party, vendor would reimburse the loss to the SBI Payments/Bank including, but not limited to, any tax loss or denial of credit, interest and penalty and reasonable fee for contesting the demand. The amount payable under this clause shall survive irrespective of termination of agreement if the demand pertains to the agreement period.

- iii. In case of any tax demand or denial of ITC or refund or any other benefit by the GST authorities, both the parties may mutually decide whether to contest the matter. In case, it is decided to contest the matter, the vendor is required to deposit the disputed demand including interest and penalty proposed with the other party without waiting for the outcome of the legal proceeding. In case the matter is finally decided in favour of the other party, the other party is required to refund the amount received from the defaulting party without any interest.

- 55.7. All expenses, stamp duty and other charges/ expenses in connection with the execution of the Agreement as a result of this RFP process shall be borne by Vendor. The Agreement/ Contract would be stamped as per Maharashtra Stamp Act, 1958 and any amendment thereto.

56. Tax deduction at Source:

- 56.1. Wherever the laws and regulations require deduction of such taxes at the source of payment, SBI Payments shall effect such deductions from the payment due to the Vendor. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by SBI Payments as per the laws and regulations for the time being in force. Nothing in the Contract shall relieve the Vendor from his responsibility to pay any tax that may be levied in India on income and profits made by the Vendor in respect of this contract.
- 56.2. The Vendor's staff, personnel and labour will be liable to pay personal income taxes in India in respect of such of their salaries and wages as are chargeable under the laws and regulations for the time being in force, and the Vendor shall perform such duties in regard to such deductions thereof as may be imposed on him by such laws and regulations.

56.3. SBI Payments will deduct TDS at applicable rate while making payment under GST Act 2017 and Income Tax Act 1961.

57. 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.

58. Notices:

Any notice given by one party to the other pursuant to this contract shall be sent to other party in writing or by email 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.

59. Exemption of EMD and Tender Fee

- 59.1. Micro & Small Enterprises (MSE) units and Start-ups are exempted from payment of EMD and tender fee provided the Services they are offering, are rendered by them. Exemption as stated above is not applicable for providing services, rendered by other companies.
- 59.2. Bidder should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption.
- 59.3. 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
- vi. EMD will be summarily rejected and no queries will be entertained.

Part-II

Schedule of Events

Sl. No	Particulars	Remarks
1.	Contact details of issuing department (Name, Designation, Mobile No., Email address for sending any kind of correspondence regarding this RFP)	Vice President (Vendor Management) 23rd Floor, Urmi Estate, 95 Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013 Phone No. 022-41722210 e-mail: procurement@sbipayments.com
2.	Bid Document Availability including changes/amendments, if any to be issued	RFP document may be downloaded from SBI Payments's website https://www.sbipayments.com from 03.06.2025.
3.	Last date of Submission of Queries	Up to 06:00 pm on 09.06.2025
4.	Pre-Bid Meeting	On 10.06.2025 at 3:00 pm
5.	Clarifications to queries raised by bidders will be provided by SBI Payments.	By 06:00 pm on 12.06.2025.
6.	Last date and time for Bid submission.	02:00 pm on 23.06.2025.
7.	Address for submission of Bids	SBI Payment Services Pvt. Ltd., 23rd Floor, Urmi Estate, 95 Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013
8.	Date and Time of opening of Technical Bids	03:00 pm (time) on (date) 23.06.2025 Authorized representatives of Vendors may be present during opening of the Technical Bids. However, Technical Bids would be opened even in the absence of any or all of the Vendor representatives.
9.	Opening of Commercial Bids	On a subsequent date which will be communicated to such Bidders who qualify in the Technical Bid.
10.	Tender Fee	Amount Rs.10,000/- (Rupees Ten Thousand Only) Non-refundable by means of a DD payable at Mumbai in favor of SBI Payment Services Pvt. Ltd.

Sl. No	Particulars	Remarks	
11.	Earnest Money Deposit	Rs.10.0 Lakh (Rupees Ten lakh only)	Validity period of minimum 180 days from the date of RFP.
12.	Performance Bank Guarantee	The Vendor has to furnish a Performance Bank Guarantee to SBI Payments for 10% of total contract value.	Performance Security in form of BG should be valid for 2 years (applicable for BOT proposal) or 5 Years (applicable for Opex proposal) from the effective date of the Contract.
13.	Price validity from the date of price discovery	180 days from the date of Reverse Auction	
14.	Terms of payment	As per the Agreement/SLA	

Annexure-A

BID FORM (TECHNICAL BID)

[On Company's letter head]
(to be included in Technical Bid Envelope)

Date: _____

To:
Vice president (Vendor Management & Operations)
SBI Payment Services Pvt Ltd,
23rd Floor, Urmi Estate, 95 Ganpatrao Kadam Marg,
Lower Parel, Mumbai – 400013

Dear Sir,

Ref: RFP No. SBI Payments/VM/2025-26/06, dated 03.06.2025

~~~~~

1. We have examined the above RFP, the receipt of which is hereby duly acknowledged and subsequent pre-bid clarifications/ modifications / revisions, if any, furnished by SBI Payments and we offer to provide Services detailed in this RFP. We shall abide by the terms and conditions spelt out in the RFP. We shall participate and submit the Bids as mentioned in the RFP.
2. While submitting this Bid, we certify that:
  - The undersigned is authorized to sign on behalf of the VENDOR 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 RFP.
  - Indicative prices submitted by us have been arrived at without agreement with any other Bidder of this RFP for the purpose of restricting competition.
  - The indicative prices submitted by us have not been disclosed and will not be disclosed to any other Bidder responding to this RFP.
  - We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.
  - The rate quoted in the indicative *price Bids are as per the RFP* and subsequent pre-Bid clarifications/ modifications/ revisions furnished by SBI Payments, without any exception.
3. If our offer is accepted, we undertake to complete the formalities for supply,



installation, testing and commissioning of the equipment within the period specified in this document.

4. We agree to abide by all the Bid terms and conditions, contents of Service Level Agreement as per sample available at **Annexure-M** of this document and the rates quoted therein for the orders awarded by SBI Payments up to the period prescribed in the Bid, which shall remain binding upon us.
5. Until a formal contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
6. We undertake that in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
7. **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 SBI Payments, connected directly or indirectly with the bidding process, or to any person, organisation or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.**
8. **We undertake that we will not resort to canvassing with any official of SBI Payments, connected directly or indirectly with the bidding 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.**
9. We certify that we have not made any changes in the contents of the RFP document read with its amendments/clarifications provided by the SBI Payments submitted by us in our Bid document
10. We hereby certify that our name does not appear in any "Caution" list of RBI / IBA or any other regulatory body for outsourcing activity.
11. We hereby certify that on the date of submission of Bid for this RFP, we do not have any past/ present litigation (including our Group concerns/Associates/Subsidiaries) which adversely affect our participation in this RFP or we are not under any debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial SBI Payments/ Public Sector Undertaking/ State or Central Government or their agencies/departments. We also certify that we have not been disqualified / debarred / terminated on account of poor or unsatisfactory performance and/or

blacklisted by any Scheduled Commercial SBI Payments / Public Sector Undertaking / State or Central Government or their Agencies / Departments at any time, during the last 3 years

12. It is further certified that the contents of our Bid are factually correct. We also accept that in the event of any information / data / particulars proving to be incorrect, the SBI Payments will have the right to disqualify us from the Bid.
13. We understand that you are not bound to accept the lowest or any Bid you may receive and you may reject all or any Bid without assigning any reason or giving any explanation whatsoever.
14. We hereby undertake that our name does not appear in any "Caution" list of RBI / IBA or any other regulatory body for outsourcing activity.
15. If our Bid is accepted, we undertake to enter into and execute at our cost, when called upon by the SBI Payments to do so, a contract in the prescribed form and we shall be jointly and severally responsible for the due performance of the contract.
16. By submitting this proposal/response, the undersigned hereby provides explicit consent for the collection, processing, storage, and use of any personal data included in this submission, strictly for the purposes of evaluation and communication related to this RFPO, in accordance with the Digital Personal Data Protection Act, 2023. The undersigned acknowledges that they have been informed of their rights under the Act, including the right to withdraw consent at any time.
17. Till execution of a formal contract, the RFP, along with the SBI Payment's notification of award by way of issuance of purchase order or Letter of Intent and our acceptance thereof, would be binding contractual obligation on SBI Payments and us.
18. We hereby undertake and agree to abide by all the terms and conditions stipulated by SBI Payments in the RFP document.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature)

(In the capacity of)

\_\_\_\_\_  
(Name)

Duly authorised to sign Bid for and on behalf of

---

**Seal of the company.**

## **Annexure-B**

### **BIDDER'S ELIGIBILITY CRITERIA**

Bidders meeting the following criteria are eligible to submit their Bids along with supporting documents. If the Bid is not accompanied by all the required documents supporting eligibility criteria, the same would be rejected:

| <b>Sl. No.</b> | <b>Eligibility Criteria</b>                                                                                                                                                                                                                                                                                      | <b>Documents to be submitted</b>                                                                                                                                                                                                                                                                                                                                   |
|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.             | The Bidder must be an Indian/ firm / company/ organization registered under applicable Act in India.                                                                                                                                                                                                             | a) Copy of the Partnership deed/Bye Law/ Certificate of Incorporation issued by Registrar of Companies along with Memorandum & Articles of Association and full address of the registered office.<br>b) Copy of GST Certificate                                                                                                                                    |
| 2.             | The bidder must have Minimum Average Annual Turnover of Rs.30 Crore in at least Three (3) out of the last Four (4) financial years i.e., 2020-21, 2021-22, 2022-23 and 2023-24.                                                                                                                                  | a) Copy of the audited Balance Sheet for FYs 2020-21, 2021-22, 2022-23 and 2023-24<br>b) Certificate from CA must be submitted mentioning Average Annual turnover of respective Financial Years.                                                                                                                                                                   |
| 3.             | The Bidder should have a positive net worth as on March 31st, 2024.                                                                                                                                                                                                                                              | a) Copy of the audited balance sheets along with profit and loss statement for corresponding years.<br>b) Certificate from CA must be submitted mentioning Positive Net-worth of respective Financial Year.                                                                                                                                                        |
| 4.             | The bidder should have implemented Customer Relationship Management (CRM) Solution successfully during the last four years from bid submission in at least Five scheduled commercial banks / Fintech companies in India .<br>Please note, the solution should be currently running successfully, if implemented. | a) Satisfactory Performance Certificate from the Clients as per Annexure-K.<br>OR<br>b) Purchase Order along with e-mail from the client containing all the required information. (Kindly note that Client's Email should be from their official Email IDs only, containing their name, designation and Mobile number)<br>OR<br>c) Copy of Work Order/Purchase Or- |

| Sl. No. | Eligibility Criteria                                                                                                                                                                                                                                                                                                                | Documents to be submitted                                                                                                                                                                                                                                                                  |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                                                                                                                                                                                                                                                                                                                                     | der along with Installation / Implementation Certificate signed and stamped by the Client<br>OR<br>c) Copy of Work Order/Purchase Order along with any other proof of execution (Go-Live sign-off or Reference Letter/Certificate from Schedule Commercial Banks/ Fintech companies)       |
| 5.      | Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects. (At least 03 client references are required)                                                                                                                                                        | 1.<br>2.<br>3.                                                                                                                                                                                                                                                                             |
| 6.      | The bidder should be the Original Solution Developer (OSD)/OEM of the offered CRM Solution or its authorized representative in India with presence in India.<br><br>Please note, if OSD/OEM participates in the tender process directly, authorized representative will not be permitted to participate in the same tender process. | In case of authorized representative, MAF from OSD/OEM of the Solution as per <b>Annexure-H</b> in OEM's/OSD's letter Head needs to be provided.<br><br>In case the bidder is itself the OSD/OEM, undertaking / Self-declaration letter on their company's letter head should be provided. |
| 7.      | Bidders/OEMs and their associates should not have been blacklisted for deficiency in service by any Scheduled Commercial Bank/ Financial Institution/Central government/ state Government /PSUs/PSBs on any ground during the last 05 years.                                                                                        | Bidder should specifically confirm by submitting a self-declaration on their letterhead in this regard.                                                                                                                                                                                    |

| Sl. No. | Eligibility Criteria                                                                                                                                                                                                                                                                                   | Documents to be submitted                                                                               |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| 8.      | The Bidder must warrant that there is no legal action been taken against them for any cause in any legal jurisdiction. If such an action exists and the Bidder considers that it does not affect its ability to deliver the requirements as per the Tender, it shall provide details of the action(s). | Bidder should specifically confirm by submitting a self-declaration on their letterhead in this regard. |
| 9.      | The Bidder should not have any Service Level Agreement pending to be signed with the SBI Payments for more than 6 months from the date of issue of purchase order or Letter of Intent.                                                                                                                 | Bidder should specifically certify Annexure A in this regard.                                           |

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.

**Eligibility criteria mentioned at Sl. 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 Sl No 2 to 5 in table above.
- iii. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids will be summarily rejected, and no queries will be entertained.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature) (Name)  
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
**Seal of the company.**



## Annexure-B2

### TECHNICAL ELIGIBILITY CRITERIA

#### 1. TECHNICAL AND FUNCTIONAL EVALUATION

Bidders who qualify Eligibility Criteria (Annexure-B) and Technical Specifications Annexure B3) will be called for demonstration (i.e., Technical Presentation) of their solution as per Technical Scope of Work of the subject RFP. The overall technical evaluation will involve scoring on the following aspects: -

| Sl. No.                   | Evaluation Parameter              | Maximum Score | Evaluation Criteria                  |
|---------------------------|-----------------------------------|---------------|--------------------------------------|
| 1                         | Technical Competence              | 60            | Qualifying Score: Minimum 70%        |
| 2                         | Presentation & Product Competence | 40            | Qualifying Score: Minimum 70%        |
| <b>Overall evaluation</b> |                                   | <b>100</b>    | <b>Qualifying Score: Minimum 70%</b> |

The Technical evaluation will be done on the basis of scoring criteria given below and the overall score of the bidders as mentioned above.

Bidder has to ensure minimum score stipulated by SBI Payments, for qualifying technical evaluation.

#### 2. TECHNICAL COMPETENCE (60 MARKS)

| Sl. No. | Evaluation Parameters                                                       | Max. Marks | Scoring                                                                                                                                      | Supporting Documents                                                                |
|---------|-----------------------------------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| 1.      | Bidders implementation experience in Acquiring Business / Payment Ecosystem | 5          | <ul style="list-style-type: none"> <li>If implemented &gt; 3 = 5 Marks</li> <li>If implemented in &gt;1 = 3 Marks</li> </ul>                 | Reference Letter from companies engaged with Acquiring Business / Payment Ecosystem |
| 2.      | Bidder experience in CRM domain                                             | 10         | <ul style="list-style-type: none"> <li>If experience is &gt; 3 Years : 10 marks</li> <li>If experience is up to 3 years: 07 marks</li> </ul> | Reference Letter from SCBs / Fintech companies                                      |
| 3.      | CRM solution offering on Built Operate Transfer model.                      | 10         | <ul style="list-style-type: none"> <li>if yes = 10 marks</li> <li>if no = 0 marks</li> </ul>                                                 | Self-declaration on bidder's letter head.                                           |
| 4.      | Proposed Solution Compliance to Technical                                   | 20         | <ul style="list-style-type: none"> <li>if &gt;=90% solution compliance and min 10% customization:20 marks.</li> </ul>                        | on bidder's letter head duly signed and stamped by authorized signatory.            |

| Sl. No. | Evaluation Parameters                                                                                     | Max. Marks | Scoring                                                                                                                                                                                                                                                                                   | Supporting Documents |
|---------|-----------------------------------------------------------------------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
|         | Specification mentioned in Annexure-B3                                                                    |            | <ul style="list-style-type: none"> <li>if <math>\geq 85\%</math> and <math>&lt; 90\%</math> solution compliance and minimum 15% customization: 17 Marks</li> <li>if <math>\geq 80\%</math> and <math>&lt; 85\%</math> solution compliance and min 20% customization: 15 marks.</li> </ul> |                      |
| 5.      | Deployment of CRM Solution On-premise at SBI Payments DC/DR/ other site as per SBI Payments's requirement | 10         | <ul style="list-style-type: none"> <li>If Yes = 10 Marks</li> <li>If No = 0 marks</li> </ul>                                                                                                                                                                                              |                      |
| 6.      | Proposed Solution Architecture & Technology Stack as per Annexure C, clause 2 of this RFP                 | 5          | <ul style="list-style-type: none"> <li>If the proposed solution is developed using a combination of the mentioned architectural principles and technology stack = 5 Marks</li> <li>Combination other than mentioned architectural principles and technology stack = 2 Marks</li> </ul>    |                      |
|         | <b>Total Marks</b>                                                                                        | <b>60</b>  |                                                                                                                                                                                                                                                                                           |                      |

### 3. PRESENTATION & PRODUCT COMPETENCE (40 MARKS)

| Sl. No. | Evaluation Parameter                                                                                                                                                                                                                 | Max Marks |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1       | <b>Implementation Plan of CRM Solution</b> <ul style="list-style-type: none"> <li>Single OEM/OSD platform addressing all component of RFP: 5 Marks</li> <li>Two OEM/OSD platform addressing all component of RFP: 3 Marks</li> </ul> | 5         |
| 2       | Integration capability with different channels/ applications (Appropriate documents to be provided)                                                                                                                                  | 5         |
| 3       | Reports and Analytical Component (Appropriate documents to be provided)                                                                                                                                                              | 5         |
| 4       | Data Security and compliances (Appropriate documents to be provided)                                                                                                                                                                 | 5         |
| 5       | Demo of CRM solution clearly demonstrating all the technical functionalities and deployment architecture                                                                                                                             | 20        |
|         | <b>Total Marks</b>                                                                                                                                                                                                                   | <b>40</b> |

**Note:**

1. Technical Architecture Diagram should be part of Technical Bid.
2. Bidder should have clarity for the job workflow/Business Rule Engine (BRE)/processing etc. Should earmark deployment of servers/devices requirement including RAM/CPU, n/w interface, & on prem module infra, API etc. and any other application for proposed Solution.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature) (Name)  
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**Annexure-B3**

**TECHNICAL SPECIFICATION OF THE OFFERED SOLUTION**

(To be submitted in Original on letter head of OSD/OEM & signed by OSD/OEM and to be countersigned by the bidder)

Bidder has to comply with all the given requirements of Functional and Technical Requirements under this Part. Bidder has to mark "Yes" as compliance, and "C" as Customizable to each point mentioned below. All technical specifications are mandatory.

The Customizable technical specifications, if any, should be done within one month from purchase order, if customizable items are not completed within a given timeline the penalty will be charged as per clause, or Bidder may be blacklisted, and SBI Payments may refloat the RFP as per the SBI Payments's discretion.

Bidder shall have to demonstrate each of the technical specifications in the Product Demonstration during presentation within the allotted time. SBI Payments may increase or decrease the score in case the same is found not in order during the Presentation.

The bidder needs to fill in the response column according to the criteria given below:

| Description                                                                                                                                            | Response                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| Required functionality is readily available (Complied)                                                                                                 | 'Y' = 10 Mark                                                         |
| Required functionality will be made available with customization (Customization). <b>Bidders have to mention how much % customization is required.</b> | 'C':<br>25% = 8 Mark<br>50% = 7 Mark<br>75% = 6 Mark<br>100% = 5 Mark |

**We confirm to provide above technical/functional specification of the solution to the SBI Payments. The same may be verified by the SBI Payments at the time of Sign-off/UAT.**

| Sl. No. | Technical Specification                                                                                                                                                                                                                     | Compliance (Complied/ Non-Complied /Customization) | Remarks, if any |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------|
| 1       | <b>Merchant Onboarding</b>                                                                                                                                                                                                                  |                                                    |                 |
|         | The solution must support a complete merchant onboarding journey, including lead scoring, lead prioritization, lead management, and automated workflows for approvals. It should provide comprehensive lead reporting and analytics such as |                                                    |                 |

| Sl. No. | Technical Specification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Compliance (Complied/ Non-Complied /Customization) | Remarks, if any |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------|
|         | merchants onboarded, approved, rejected, pending for checker, pending for risk, with weekly, monthly, and yearly comparisons. Additionally, it should facilitate DTL threshold setup. The onboarding process must include the collection of customer data such as personal information, identification documents, and contact details, with integration of digital KYC verification linked to national ID databases. E-signature capabilities and digital document management should allow customers to securely sign and submit documents online. |                                                    |                 |
| 2       | <b>Field Force Mobile &amp; Web Application:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                    |                 |
|         | A mobile and web-based application is required to enable field teams to mark attendance and location tracking, request and manage leave, plan daily tasks, upload and assign leads, log merchant visits, provide feedback, participate in polls and access training content. Supervisors should have dashboards to monitor team activities in real time.                                                                                                                                                                                           |                                                    |                 |
| 3       | <b>Merchant Mobile &amp; Web Application:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                    |                 |
|         | Merchants must have access to a mobile and web-based portal where they can view dashboards, request additional terminals, view relationship manager details, receive chargeback intimations, track sales and service performance, log and track service calls, download reports, access e-charge slips, view transaction history and summaries, upload chargeback documents, and refer or request additional products                                                                                                                              |                                                    |                 |
| 4       | <b>API Integration/Customization</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                    |                 |
|         | The CRM should allow seamless integration with existing CRM tools used by SBI, SBI Payments, or third-party service providers. It must enable smooth data flow across dashboards, core banking systems, and document management platforms.                                                                                                                                                                                                                                                                                                         |                                                    |                 |
| 5       | <b>Feedback and Campaign Management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                    |                 |
|         | The system should support scheduling feedback questionnaires, real-time polling, campaign updates, leaderboard information, PDF/video content broadcasting, FAQs, quizzes, real-time scoring and generation of status reports to monitor engagement activities.                                                                                                                                                                                                                                                                                    |                                                    |                 |

| Sl. No. | Technical Specification                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Compliance (Complied/ Non-Complied /Customization) | Remarks, if any |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------|
| 4       | <b>Complaint Management Module</b>                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                    |                 |
|         | The CRM should accept complaints from multiple sources (internal teams and external users), sort and prioritize them automatically, and assign them to the appropriate teams via defined workflows. It should enable real-time communication updates to stakeholders, track complaint resolution performance via dashboards, and offer AI-powered ticket categorization, smart routing, SLA-driven prioritization, auto-escalations, and chatbot or IVR-based ticket creation |                                                    |                 |
| 7       | <b>Reconciliation Module</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                    |                 |
|         | This module should validate reconciled payout files provided by third-party systems, manage the lifecycle of payout processing, automate rejection file handling, and support API-based integration with banking and refund service providers. Features must include dashboard visibility into transaction statuses, rejections, payouts, multi-currency support, automatic fee deductions (interchange, gateway fees, MDR), and third-party integrations.                    |                                                    |                 |
| 8       | <b>Inventory Module</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                    |                 |
|         | The CRM must manage the full lifecycle of inventory items such as payment devices (POS, Soundbox etc) and accessories (e.g., paper rolls). It should support inward bulk uploads, dispatch management, dispatch approvals, customer acknowledgments, asset owner changes, partial orders, L1/L2 approvals, stock tracking, inventory reconciliation reports, balance sheets, and detailed inventory dashboards                                                                |                                                    |                 |
| 9       | <b>Vendor Management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                    |                 |
|         | The CRM should facilitate the management of vendor relationships, RFP's and contracts such as third-party payment processors, insurance providers or any third party service provider firms providing services to SBI Payments. Features must include contract tracking, SLA tracking and renewal management                                                                                                                                                                  |                                                    |                 |
| 10      | <b>Document Management &amp; Helpdesk</b>                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                    |                 |
|         | An integrated digital repository is required for Merchants Documents, agreements, invoices, and compliance documents. The system must automate                                                                                                                                                                                                                                                                                                                                |                                                    |                 |

| Sl. No. | Technical Specification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Compliance (Complied/ Non-Complied /Customization) | Remarks, if any |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------|
|         | document renewal reminders (e.g., KYC expiration) and offer real-time access to support tickets with live status updates                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                    |                 |
| 11      | <b>Churn Management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                    |                 |
|         | The solution should analyze customer data and historical interactions to predict customer behavior patterns such as purchase likelihood, churn propensity and product preferences. This will support the creation of targeted marketing campaigns, personalized offers and proactive customer retention strategies                                                                                                                                                                                                                                                                           |                                                    |                 |
| 12      | <b>Risk Assessment</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                    |                 |
|         | The CRM should use predictive analytics to identify potentially fraudulent activities by detecting unusual patterns or anomalies in transactions. It must help minimize financial risks and ensure the security of customer accounts. The system must integrate with fraud detection tools and transaction monitoring systems to detect suspicious activities automatically, trigger alerts, and freeze accounts as necessary to comply with AML, KYC, and other legal obligations. It should help track and manage compliance-related actions, ensuring adherence to regulatory guidelines. |                                                    |                 |
| 13      | <b>Audit Trail and Compliance Reporting</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                    |                 |
|         | The CRM should maintain an audit trail of financial transactions, changes, and activities to ensure transparency and generate compliance reports required by regulatory authorities such as RBI.                                                                                                                                                                                                                                                                                                                                                                                             |                                                    |                 |
| 14      | <b>Dashboards for Users &amp; Management Hierarchy</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                    |                 |
|         | The CRM must offer multiple dashboards for users and management, showcasing metrics such as targets and achievements (FTD/MTD/YTD), required run rates, day's plan, scheduled meetings, market-targeted merchant data, lead status analytics, RM sales performance, sales scores, and incentive cards. Dashboards for helpdesk activities, campaigns, and analytics must be customized as per different user groups.                                                                                                                                                                         |                                                    |                 |
| 15      | <b>Portfolio Management</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                    |                 |
|         | This module aims to enhance business insights and decision-making by enabling profitability analysis at merchant, product, and transaction levels. It supports identification of cross-sell and up-sell opportunities                                                                                                                                                                                                                                                                                                                                                                        |                                                    |                 |



| Sl.<br>No. | Technical Specification                                                                                                                                                                                                                                                                                         | Compliance<br>(Complied/ Non-<br>Complied<br>/Customization) | Remarks,<br>if any |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------|
|            | through analysis of customer behavior and usage trends. A dynamic dashboard will be provided to extract portfolio data cuts, aiding in business tracking and activation strategies. The module will also include user-specific access for sales teams and SBI officials to monitor their respective portfolios. |                                                              |                    |

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature) (Name)  
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
**Seal of the company.**

**Annexure-C**

**SCOPE OF WORK**

**1. General Scope of Work**

**1.1** SBI Payments seeks a suitable CRM solution that aligns its vision, process requirements, scalability goals, integration needs and security considerations. The selected CRM platform must be highly adaptable to evolving business needs and supported by a capable implementation partner for successful deployment

**1.2** The scope of work under this RFP is to Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution up to 05 years in case of Opex or up to 02 years in case of BOT, where expected Go-Live is 06 months. In case of BOT model, on completion of the contract period, the ownership of the entire CRM Solution must be transferred to SBI Payments.

**1.3** The solution shall manage use-cases of a strategic nature like:

**1.3.1**Lead Generation

**1.3.2**Customer Onboarding

**1.3.3**Customer Service

**1.3.4**Merchant Mobile & Web Application

**1.3.5**Feedback and Campaign Management

**1.3.6**Document Management & Helpdesk

**1.3.7**Inventory Management

**1.3.8**Transaction settlement & Reconciliation

**1.3.9**Risk Management (Hold, Chargeback & Refund)

**1.3.10** Advanced Reporting and others

**1.3.11** Integration with existing core systems/Applications

**1.3.12** Call Centre and Dashboard

**1.3.13** Merchant Management

## **2. Proposed Solution Architecture and Technology Stack:**

The proposed solution is **preferred to be developed using a combination of the following architectural principles and technology stack** to ensure scalability, maintainability, and performance:

### **2.1 Architectural Model**

#### **i. 3-Tier Architecture:**

- a. Presentation Layer:** Web-based user interface
- b. Application Layer:** Business logic and service orchestration
- c. Data Layer:** Persistent and non-persistent data storage

#### **ii. Modern Web Server:**

Use of high-performance web servers such as **Nginx** or **Apache HTTP or similar Server** for serving frontend assets and reverse proxying backend services

#### **iii. Caching Strategy:**

Implementation of caching mechanisms using Redis etc. to reduce latency and improve performance

#### **iv. Message Queuing:**

Use of asynchronous messaging systems like **RabbitMQ**, **Apache Kafka**, etc. to decouple services and enable scalable background processing

### **2.2 Technology Stack**

#### **i. Frontend (Client-Side)**

- a. Frameworks/Libraries:** React.js, Angular, or Vue.js
- b. Languages:** HTML5, CSS3, JavaScript (ES6+), TypeScript

#### **ii. Backend (Server-Side)**

- a. Languages & Frameworks:** Node.js, Python (Django/Flask), Java (Spring Boot)
- b. API Design:** RESTful APIs, GraphQL

### **2.3 Database**

- i. Relational Databases:** PostgreSQL, MySQL, Microsoft SQL Server, Oracle, etc.
- ii. NoSQL Databases:** MongoDB, Cassandra etc.

### 3. Detailed scope of work:

All modules required for the CRM Solutions are listed and explained below:

#### 3.1 Lead Process (Module 1):

##### Scope:

The CRM implementation for SBI Payments will cover the end-to-end lead management process, including lead generation, capture, assignment, tracking, and conversion. It will integrate digital campaigns, merchant onboarding systems, and backend platforms for seamless data exchange.

##### 3.1.1 Key Requirements for Automation for Lead Conversion and Handling Process

###### iii. Lead Generation

Capture leads from multiple sources such as digital campaigns and website Forms and existing merchant onboarding systems. Also allow manual entries.

###### iv. Lead File Sharing (SBI → SBIP)

CRM triggers **automated SFTP transfers** at scheduled intervals to send encrypted lead files to SBIP.

###### v. 1.3 File Retrieval by SBIP

CRM monitors the SFTP folder and **automatically detects new files**, notifying SBIP for retrieval. (New files will be fetched based on date.)

###### vi. Lead Transfer future automation

Categorize leads and routes them to appropriate teams. Transfer leads requiring field verification by field agents or regional sales managers. Update status to '**Send to SBI Payments – Sales**' for tracking.

###### vii. Lead Consumption

Designated teams allow teams to access and act on leads. Allow field agents to initiate contact and update CRM stages such as "**Follow-up,**" "**Appointment Scheduled,**" or "**Docs Collection**" based on progress. Track status changes dynamically.

###### viii. Conversion to Excel Format

CRM is integrated with the **MAB LEAD Tool** (a tool) to process encrypted files and convert them into **CSV format** without manual intervention.

###### ix. File Decryption

CRM automates the **decryption process** by updating the required date and triggering the MAB tool via scripts.

- x. Data Distribution**  
CRM **auto-categorizes** decrypted lead data and distributes it to **Circle Teams, ZSMs, and CSHs** based on predefined rules
- xi. Lead Assignment**  
Auto-assign leads based on predefined rules such as geography, product type, and sales hierarchy. Provide manual assignment options for high priority leads. Update CRM with 'Assigned to' details and send notifications
- xii. Lead Conversion**  
Verify and collect required documents. If the merchant qualifies, mark the lead as 'Converted' and trigger backend onboarding via ETL/SFG. Receive status updates from SBI Payments backend: Accepted (Merchant onboarded), Lead Converted (Setup complete), or Rejected (Merchant disqualified)
- xiii. Lead Status Update**  
CRM enables real-time status updates from Circle Teams, allowing them to mark leads as Accepted, Rejected, or Converted directly in the system.
- xiv. Business Team Update**  
Maintain a complete log of all lead interactions, status changes, communications, and actions taken. Ensure transparency and compliance with audit trails.
- xv. Return File Naming Convention**  
CRM automatically renames updated lead files using the format SBIPSPL\_REV\_YYYYMMDD\_01 before encryption
- xvi. File Encryption**  
CRM triggers batch encryption scripts to secure the updated lead file before sending it back to SBI.
- xvii. Sharing Encrypted File with CRM**  
CRM auto-integrates received encrypted files into dashboards, providing real-time tracking and visibility for SBI and SBIP teams.
- xviii. Lead Reporting /logs**  
Generate dashboards and reports on lead status (Open, In Process, Converted, Rejected), turnaround time (TAT), agent performance, and region-wise conversion rates. Provide exportable reports for strategic planning and management reviews.
- xix. Feedback & Closure**

After lead conversion or rejection, send a feedback form to merchants. Capture responses to improve future lead handling. Close the lead once feedback is received.

**xx. History & Audit**

Maintain a complete log of all lead interactions, status changes, communications, and actions taken. Ensure transparency and compliance with audit trails.

**3.1.2 Automation for Lead flow**

**i. Lead Capture**

Accept leads via direct API integration from multiple sources (Business Team, SBIP, external platforms).

**ii. Auto-Format Conversion**

Adapt dynamically to changing lead formats by mapping fields automatically in CRM.

**iii. Lead Validation & Enrichment**

Verify details before entry into application, ensuring data integrity and completeness.

**iv. Lead Assignment**

Auto-allocate leads based on location, product type, and customer stage using predefined rules.

**v. Workflow Automation**

Streamline lead flow from Business Team (SBIP) → CRM → Application without manual intervention.

**vi. Tracking & Reporting**

Maintain real-time dashboards to monitor lead progress and response times.

**3.2 MMS (sales)and Installation Journey (Module 2)**

**Scope:**

The scope of this CRM implementation for SBI Payments covers the installation, onboarding, and field operations management while ensuring smooth integration with MMS, EPH, and TMS. The key areas include:

- Call & Ticket Management
- Installation & Onboarding Tracking
- Field Operations Management
- Stock & SIM Management

- Complaint & Breakdown Handling
- Approval & Reporting

### 3.2.1 Call Management & Installation

- Call Ticket Generation:** Allow automatic and manual creation of call tickets for installation, breakdown, and service requests.
- Assignment of Tickets:** Auto-assign calls pin code-wise or manually assign to Field Engineers (FOS).
- Installation Tracking:** Track onboarding progress from MMS → EPH → TMS.
- TID Release & Onboarding:** Track onboarding progress from MMS → EPH → TMS.

### 3.2.2 Field Operations (FOS & RM Actions)

- Attendance Marking:** FOS logs attendance via the mobile app before starting tasks.
- Live Location Tracking:** Monitor FOS movement from origin to destination for audit trails.
- Merchant Interaction Logging:** Track details of merchant visits, POS usage, competitor analysis, and feedback.
- Media Uploads & Verification:** FOS uploads images and videos from site visits for validation.
- Approval Workflow:** RM verifies details before updates. Requires approval from CSH, Sales, and Ops for change.

### 3.2.3 Stock & SIM Management

- Stock Dispatch Tracking:** Maintain stock flow from regional warehouse hubs to sub-regions.
- Pending ME Follow-ups:** Auto-classify pending merchant cases into relevant categories.
- SIM Card Management:** Track SIM assignments for POS terminals via manual entry.



### 3.2.4 Breakdown Handling & Complaint Registration

- i. **Complaint Registration:** Accept complaints via email, WhatsApp, landline, toll-free number.
- ii. **Ticket Resolution Workflow:** Auto-escalation based on urgency & complaint type.
- iii. **QR Code Mapping:** Ensure proper mapping of multiple QR codes to a single merchant.
- iv. **Call Closure Verification:** If calls are backdated, enforce backend validation rules before closure. (If FOS fails to close a call on time (e.g., 24th), backend team can't close it for the same date will reflect closure as per current backend date (e.g., 30th).

### 3.2.5 Suggested UI Tabs:

- i. **Dashboard**
  - Real-time view of open tickets, installations, merchant onboardings.
  - Performance tracking for FOS, RMs, stock dispatch, complaint handling.
- ii. **Call & Installation Management**
  - New Call Requests → View, create, and assign service calls.
  - Installation Progress → Track MMS → EPH → TMS onboarding flow.
- iii. **Field Operations & Merchant Visits**
  - FOS Attendance & Location → Check-in via mobile app.
  - Merchant Logs → Capture merchant details, POS usage, competitor service.
  - Approval Requests → Process requests requiring CSH, Ops approval.
- iv. **Stock & SIM Management**
  - Stock Dispatch Tracking → Monitor warehouse distribution.
  - SIM Assignments → Track manually entered POS SIM data.
- v. **Complaint & Breakdown Handling**
  - Ticket Management → Register breakdown & service requests.
  - Escalation Handling → Auto-route complaints based on severity.
  - QR Code Mapping → Ensure correct merchant association.

### 3.3 Merchant Onboarding (Module 3)

**Scope:**

- i. **Customer Onboarding - Data Collection:** Collection of customer data during the onboarding process.
  - Include personal information, identification documents, contact details, and other relevant information required for account setup.
  - Automate the onboarding process, guiding the customer through each step and ensuring all necessary information and documents are collected. This minimizes manual errors, saves time, and increases operational efficiency.
- ii. **Integration with Backend Systems:** Integrate with other backend systems, such as core banking systems or document management platforms, to streamline data flow and ensure seamless transfer of customer information with SBI or TSP working with SBIP.
  - Onboarding Experience: Enable personalization of the onboarding experience based on customer profiles, preferences, and needs. SBIP can tailor communications, product offerings, and support based on individual customer characteristics, enhancing customer satisfaction.
  - Personalized Onboarding Experience: Enable personalization of the onboarding experience based on customer profiles, preferences, and needs. SBIP can tailor communications, product offerings, and support based on individual customer characteristics, enhancing customer satisfaction.
  - Training and Educational Resources: Provide access to training materials, tutorials, and educational resources for new customers. This helps familiarize them with banking services, products, and features, empowering them to make informed decisions.
  - Performance Tracking and Optimization: Provide reporting and analytics capabilities to track onboarding performance metrics, such as onboarding time, completion rates, and customer satisfaction. This allows SBIP to identify bottlenecks, optimize processes, and continuously improve onboarding experience.
- iii. **Customer Details**
  - Data as provided by the company / Upload periodically or API
  - Customized format
  - Basic details – Name/Address/Phone/email
  - Sales data showing variation/triggers
  - Navigation/call/email/SMS button

### **3.3.1 Merchant Basic Information Entry Use case**

- i. Item Details Goal Capture and validate merchant's basic details including Name, Email, Phone Number, Onboarding Flow Type, and Zone to initiate the onboarding journey.
- ii. Primary Actor: Merchant (User)
- iii. Supporting Actors: System (Portal)
- iv. Pre-conditions: User has logged into the Merchant App and landed on the Onboarding dashboard.
- v. Post-conditions: Basic information validated and saved in session. User is redirected to next screen based on selected flow.
- vi. Main Success Scenario
  - User taps the "Merchant Onboarding" button on the dashboard.
  - Full Name Entry: User enters their full name (non-empty, no numeric/special characters allowed).
  - Email Entry: User enters a valid email address (validated against standard email format).
  - Phone Number Entry: User enters a valid 10-digit mobile number.
    - System checks: numeric only, exactly 10 digits, not already used in an active application.
- vii. Flow Type Selection:
  - User selects one from the 8 onboarding types (Individual, Proprietor, Partnership, Company, OMC, Trust, Society, CSD).
  - System ensures selection is mandatory.
- viii. Zone Selection:
  - Users select a Zone from a dropdown list populated dynamically.
  - Selection is mandatory.
- ix. Upon valid entry in all fields, the "Merchant Onboarding" button becomes active.
- x. User taps "Merchant Onboarding" to proceed.
- xi. System saves data and routes users to the next screen of the selected flow.

### **3.3.2 Alternate / Exception Flows Use case:**

- i. Invalid Phone Number
  - If the phone number entered is not numeric or not exactly 10 digits, an error message is shown: "Please enter a valid 10-digit mobile number."
- ii. Duplicate Phone Number
  - If the entered number already exists in an active onboarding application, the system shows: "This number is already registered in an active application."
- iii. Missing Mandatory Field(s)
  - If any required field is left blank or improperly filled, the system prevents continuation and highlights the missing/invalid fields.
- iv. No Flow Type Selected
  - If user attempts to proceed without selecting a Flow, the system prompts: "Please select a merchant type to proceed."

### **3.3.3 Business Rules & Validations**

- i. Phone numbers must be unique across active applications.
- ii. Email must follow standard email format.
- iii. Name field must not contain digits or special characters.
- iv. Flow Type selection is mandatory.
- v. Zone selection is mandatory.
- vi. All fields must pass validation before enabling "Merchant Onboarding" button.

Similar use cases created for the next steps too (e.g., PAN Upload, Identity Proof, etc.)

### **3.3.4 Use Case: Individual Merchant Onboarding**

- i. Actors: Merchant, System
- ii. Description: Merchant submits individual onboarding data and documents.
- iii. Main Flow:
  - Enter basic info (Name, Email, Phone).
  - Select Individual flow.
  - Upload PAN card; auto-extract data.

- Verify/edit PAN details.
- Upload Identity Proof (AADHAR, DL, Voter ID).
- Upload Address Proof.
- Confirm Installation Address (same/different).
- Upload cancelled cheque; accept Penny Drop consent.
- Upload premises photos.
- Declaration and consent.
- Preview and sign contract (digital/physical).
- OTP verification.
- Final submission and onboarding completion.

### **3.3.5 Use Case: Proprietor Merchant Onboarding**

- Actors: Merchant, System
- Description: Proprietor flow including business PAN, GST, business proof and installation address.
- Main Flow:
  - Upload Business PAN; enter PAN number and date of issue.
  - Select entity type (Retail/Corporate).
  - Upload Merchant Proof of Identity (AADHAR front/back).
  - Enter GST details or flag if no GST.
  - Upload Business Proof document based on selection (GSTIN, VAT, etc.) and auto-extract data.
  - Confirm installation address same as business proof or upload alternative proof.
  - Upload premise photos.
  - Bank account verification with Penny Drop consent.
  - Declaration and consent.
  - Contract signing with OTP verification.
  - Submit application.

### **3.3.6 Use Case: Partnership Merchant Onboarding**

- Actors: Merchant, System
- Description: Partnership flow with multiple PAN uploads and company docs.
- Main Flow:
  - Upload Business PAN(s), with option to add more.
  - Upload Partner PAN(s).

- Select the entity type.
- Enter Merchant details (CIN, number of members, etc.)
- GST details and business proof upload.
- Upload incorporation docs (Certificate of Incorporation, MOA, Board Resolution).
- Authorized signatory details and photo upload.
- Installation address and premises photos.
- Bank verification and penny drop consent.
- Declaration, contract signing, OTP verification.
- Submit application.

### **3.3.7 Use Case: Company Merchant Onboarding**

Similar to Partnership flow, with additional fields for company specifics such as ROC office, paid-up capital, company status, etc.

### **3.3.8 Use Case: OMC Merchant Onboarding**

Includes business PAN, business proof (GSTIN or Invoice), installation address, bank verification, premise photos, commercial screen, declaration, and contract.

### **3.3.9 Use Case: Trust, Society, CSD Onboarding**

Each flow captures promoter PAN, specific proofs (Trust Deed, Society Deed, NOC), installation address, bank verification, premises photos, commercial details, declaration, contract and terminal selection (CSD specific).

## **3.4 Campaign (Module 4)**

### **Scope:**

To accelerate merchant acquisition by enabling the Sales Team to run targeted onboarding campaigns using the SBI Payments onboarding journey. The campaign is running only for Concessional merchants.

#### **3.4.1 Targeted Campaign Enablement:**

- i. Campaign applicable only for Concessional Merchants (flag = YES).
- ii. Sales Team users initiate onboarding via a customized journey.

#### **3.4.2 Scheme Master Configuration:**

Ops Team provides a Scheme Master Document, detailing:

- Applicable circles (regions)
- Concession Type (e.g., SBIP - Internal Scheme, etc.)
- Account Type and Merchant Category
- Applicable scheme names and pricing details
- Validity period (e.g., 1st Apr 2024 – 30th Jun 2024)

#### **3.4.3 Backend Scheme Upload:**

- i. The Scheme Master Document is uploaded to the backend system.
- ii. The uploaded schemes dynamically reflect on the onboarding frontend based on eligibility criteria.

#### **3.4.4 Dynamic Display of Rental & Fee Structure:**

- i. Scheme-specific benefits displayed to eligible merchants at onboarding:
  - **Rentals:** POS Debit (< or >2000), BQR Debit (< or >2000)
  - **Charges Waivers:** Rental (NIL), AMC (NIL), Installation (NIL for DGPRS/PGPRS/Android)
  - **Commitment Charges**
  - **Basic Service Fees (NIL)**
- ii. Duration-specific visibility based on campaign period.

#### **3.4.5 Sales Journey Workflow:**

- i. Circle-specific merchants show applicable schemes.
- ii. Sales team selects eligible scheme during onboarding.
- iii. Merchant onboarding process continues with updated concession details.

#### **3.4.6 Audit and Compliance:**

- i. All campaign data, scheme selections, and merchant onboardings logged.
- ii. Validations enforced allow schemes only within specified date range.

#### **Use Case 1: Upload Scheme Master Document**

- Actor: SBI Payments Operations Team
- Preconditions: Scheme Master file is prepared in prescribed format.
- Main Flow: Ops Team logs into the backend system. Navigates to “Campaign Scheme Upload” module. Uploads the Scheme Master Excel file. System validates data: date range, flag values, scheme name consistency.

Upon successful validation, schemes are activated for the defined campaign period.

- Postconditions: Schemes are available on the onboarding frontend for eligible merchants.

#### **Use Case 2: Merchant Onboarding by Sales User (Concessional Campaign)**

- Actor: Sales Team User
- Preconditions: Sales user is assigned to an eligible Circle; campaign is active.
- Main Flow: Sales user logs into the portal and initiates new merchant onboarding. Enter the merchant details (e.g., mobile number, business info). System checks: Is Concessional Flag = YES? Is Circle eligible? If yes, display applicable schemes as per Scheme Master. Sales users select one scheme; details like rent/charges are shown. Proceed with document upload, KYC, and terminal selection. Submit application for processing.
- Postconditions: Merchant is onboard with selected concessional scheme.

#### **Use Case 3: Display Concessional Scheme on Frontend**

- Actor: System
- Preconditions: Merchant flagged as concessional; scheme master uploaded.
- Main Flow: During onboarding, the system retrieves the merchant's Circle and Concession flag. Filters applicable schemes from the backend. Displays rental and fee structure dynamically:
  - POS Debit <2000, >2000
  - BQR charges
  - AMC, Installation Charges (NIL, if applicable)
  - Commitment charges
- Postconditions: Merchant is presented with accurate, scheme-based information.

#### **Use Case 4: Scheme Validity Check (Date-Based)**

- Actor: System
- Preconditions: Scheme has validity start and end date.
- Main Flow: During onboarding, the system checks current date against scheme period (e.g., 01-Apr-24 to 30-Jun-24). If within range, allows scheme to be selected. If outside range, scheme is hidden or marked inactive.
- Postconditions: Expired or inactive schemes are not selectable.

#### **Use Case 5: Scheme Audit Logging**



- Actor: System
- Preconditions: Merchant onboarding is initiated under campaign.
- Main Flow: System logs selected scheme, sales user ID, merchant ID, timestamp. Captures any error or validation failures (e.g., invalid Circle). Stores logs for audit and compliance.
- Postconditions: All actions related to scheme selection are traceable.

### **3.5 Refund (Module 5)**

#### **Automation Opportunities to Reduce Manual Work in Refund Processing**

##### **Objective**

To optimize the refund request handling process within CRM by automating validations, file generation, and data encryption, reducing manual work and improving efficiency.

##### **Actors Involved**

- Merchant: Submits refund requests.
- Acquirer (SBI Payments): Oversees validation, approval, and fund release.
- TSP : Processes refund files received from CRM.

#### **Workflow & Automation Opportunities**

##### **3.5.1 Receiving a Refund Request**

- i. A web-based CRM portal interface allows merchants to submit refund requests.
- ii. Bulk upload is supported via CSV/Excel with pre-validation mechanisms.
- iii. CRM validates required fields (Transaction ID, Date, Amount, Terminal ID, etc.) before submission.
- iv. Encryption of sensitive data (e.g., Card Number) ensures security compliance before processing.
- v. CRM assigns a unique Request ID for tracking each refund request.

##### **3.5.2 Transaction Validation**

- i. CRM automatically checks:
- ii. Whether the refund has already been issued.

- iii. If the refund is currently in process.
- iv. Whether the transaction is recorded in the database.
- v. Displays real-time status (Valid / Invalid / Duplicate) on the CRM dashboard.

### **3.5.3 Refund File Generation**

- i. Once validated, CRM system generates formatted refund files:
  - SBI ONUS REFUND FILE\_DTD
  - TSP REFUND FILE\_DTD
  - UPI\_REFUND\_FILE
- ii. Files are auto populated and structured as per TSP's specifications.

### **3.5.4 Sending Refund File to TSP's**

- i. CRM integrates with TSP via API or SFTP for direct refund file submission.
- ii. CRM enables real-time status tracking on submission:
- iii. Submitted / In Queue / Processed / Error.

### **Outcome & Benefits**

- i. Reduced manual workload with automated validations and bulk processing.
- ii. Enhanced security with data encryption before submission.
- iii. Efficient refund tracking through request IDs and real-time status monitoring.
- iv. Seamless integration with TSP's, ensuring fast and reliable refund processing.

## **3.6 Chargeback (Module 6)**

### **3.6.1 Retrieval Request Handling**

#### **Objective**

To efficiently process retrieval requests (RR) initiated by issuers and ensure seamless communication between acquirers, merchants, and issuers within the CRM system.

#### **Actors Involved**

- Issuer: Initiates the retrieval request.
- Acquirer: Processes the retrieval request and interacts with the merchant.
- Merchant: Responds to the retrieval request with supporting documents.

### Workflow

- Case Initiation**
  - The acquirer receives a retrieval request from the issuer.
  - The acquirer creates a case in the CRM portal and assigns it to the relevant merchant.
  - Key details captured in the CRM:
    - Case Type: Retrieval Request
    - Transaction ID & Date
    - Disputed Amount
    - Reason Code (optional for merchant view)
    - Merchant ID / Name
    - Deadline for response (calculated based on case type)
- Notification to Merchant**
  - The CRM system sends a notification (via email/SMS) to the merchant with:
    - A summary of the case
    - The response deadline
    - Section to upload supporting documents
- Merchant Response / Document Upload**
  - The merchant logs into the CRM portal to submit a response along with necessary documents, such as charge slips and invoices.
- Acquirer Review & Escalation**
  - The acquirer reviews the merchant's submission and marks the case status as:
    - Fulfilled / Valid – Ready for forwarding to the issuer.
    - Invalid / Unreadable – Requires revision from the merchant.
    - No Response – Merchant did not respond, leading to chargeback liability.
- Case Closure & Logging**
  - The case can be marked as:
    - **Closed - Response Sent** – The merchant has responded successfully.
    - **Closed - Merchant Liable** – The merchant failed to respond or provided invalid documentation.

- All submitted documents are archived within the case for record-keeping and future reference.

### **Outcome & Benefits**

- Automated notifications ensure timely communication between acquirers and merchants.
- Streamlined document submission improves efficiency and reduces processing delays.
- Clear case categorization aids in accurate chargeback resolution and risk management.

## **3.6.2 Implementation of Chargeback**

### **Objective**

To streamline the chargeback process by efficiently managing retrieval requests and merchant responses through the CRM system, ensuring fair resolution and proper documentation.

### **Actors Involved**

- Issuer: Raises the chargeback request.
- Acquiring: Processes the chargeback and communicates with the merchant.
- Merchant: Provides supporting documents to dispute the chargeback claim.

### **Workflow**

#### **i. Chargeback Case Initiation**

- The acquirer creates a chargeback case in the CRM and assigns it to the relevant merchant.
- Key details captured in the CRM:
  - Case Type: Retrieval Request / Chargeback
  - Transaction ID & Date
  - Disputed Amount
  - Reason Code (optional for merchant view)
  - Merchant ID / Name
  - Deadline for response (calculated based on case type)

#### **ii. Notification to Merchant**

- The CRM system sends an email/SMS notification (or creates a portal task) for the merchant with:
  - A summary of the chargeback case
  - Response deadline
  - Instructions or a link to upload supporting documents

- iii. Merchant Response / Document Upload
  - The merchant logs into the CRM portal to submit a response along with supporting documents, such as charge slips and invoices.
- iv. Acquirer Review & Escalation
  - The acquirer reviews the merchant's submission and marks the case status as:
    - Fulfilled / Valid – Ready for forwarding to the issuer.
    - Invalid / Unreadable – Requires revision from the merchant.
    - No Response – Merchant did not respond, leading to chargeback liability.
- v. Case Closure & Logging
  - The case can be marked as:
    - **Closed - Response Sent** – The merchant has responded successfully.
    - **Closed - Merchant Liable** – The merchant failed to respond or provided invalid documentation.
  - All submitted documents are archived within the case for record-keeping and future reference.

#### **Outcome & Benefits**

- Automated notifications ensure timely communication between acquirers and merchants.
- Efficient document submission reduces processing delays and improves dispute resolution.
- Clear case management enhances accountability and risk control.

### **3.6.3 Implementation of Pre-Arbitration**

#### **Objective**

To efficiently manage pre-arbitration cases in CRM, ensuring accurate documentation and seamless coordination between acquirers, merchants, and issuers for dispute resolution.

#### **Actors Involved**

- Issuer: Raises the pre-arbitration request.
- Acquiring: Processes the pre-arbitration case and interacts with the merchant.
- Merchant: Provides supporting documents to contest the dispute.

#### **Workflow**

- i. Pre-Arbitration Case Initiation
  - The acquirer creates a pre-arbitration case in the CRM and assigns it to the relevant merchant.
  - Key details captured in the CRM:
  - Case Type: Pre-arbitration
  - Transaction ID & Date
  - Network: VISA/MC/RuPay/UPI, etc.
  - Disputed Amount
  - Reason for Re-dispute (entered by issuer)
  - Merchant ID / Name
  - Pre-Arbitration Date (used to auto-calculate response window)
- ii. Notification to Merchant
  - The CRM system sends an email/SMS notification (or creates a portal task) for the merchant with:
  - Summary of the re-dispute
  - Response deadline
  - Document checklist
  - Upload link or reply option
- iii. Merchant Response / Document Upload
  - The merchant logs into the CRM portal to submit a response along with required supporting documents, such as:
  - Signed charge slip / PIN-based slip
  - Signed invoice
  - Customer ID proof (if required)
  - Dispute withdrawal letter or confirmation letter (if available)
  - Additional documents depending on dispute nature
- iv. Acquirer Review & Escalation
  - The acquirer reviews the merchant's submission and marks the case status as:
  - Fulfilled / Valid – Ready for forwarding to the issuer.
  - Invalid / Unreadable – Requires revision from the merchant.
- v. Case Closure & Logging
  - The case can be marked as:
    - **Pre-Arb Response Sent** – The merchant has responded successfully.
    - **Merchant Non-Response – Acquirer Liable – The merchant failed to respond, making the acquirer liable.**

- All submitted documents are archived within the case for record-keeping and future reference.

#### **Outcome & Benefits**

- Automated notifications ensure timely communication and response tracking.
- Structured document submission enhances dispute resolution efficiency.
- Proper documentation minimizes liability risks and strengthens dispute handling processes.

### **3.6.4 Implementation of Pre-Compliance**

#### **Objective**

To facilitate the pre-compliance process within CRM by ensuring proper documentation and merchant communication, minimizing financial risk and ensuring dispute resolution accuracy.

#### **Actors Involved**

- Issuer: Raises the pre-compliance request.
- Acquirer: Processes the pre-compliance case and interacts with the merchant.
- Merchant: Submits supporting documents to address the compliance issue.

#### **Workflow**

- i. Pre-Compliance Case Initiation
  - The acquirer creates a pre-compliance case in the CRM and assigns it to the relevant merchant.
  - Key details captured in the CRM:
    - Date of Pre-Com Receipt from Issuer
    - Transaction ID & Date
    - Network: VISA/MC/RuPay (Amex does not follow this process)
    - Disputed Amount
    - Reason (e.g., Retrieval Request not fulfilled / Invalid document)
    - Merchant ID / Name
    - Deadline for document submission (auto-calculated based on card network)
- ii. Notification to Merchant
  - The CRM system sends an email/SMS notification (or creates a portal task) for the merchant with:
    - Reason for pre-compliance (e.g., "Illegible Retrieval Fulfillment")
    - Required documents to reverse financial loss

- Submission deadline
- iii. Merchant Response / Document Upload
  - The CRM enables merchants to upload necessary supporting documents, including:
    - Valid, legible charge slip
    - Delivery records and invoices
    - Clarifying statements or transaction logs
    - Customer communication (if relevant)
  - The merchant can also add comments for the acquirer team.
- iv. Acquiring Review & Escalation
  - The acquirer reviews the validity of submitted documents:
  - If complete and valid: The acquirer may attempt to reverse pre-compliance.
  - If invalid or there is no response: Merchant liability is confirmed.
- v. Case Closure & Logging
  - The case is close with one of the following statuses:
    - Reversed to Issuer – Valid Docs – Merchant has provided valid documentation.
    - Merchant Liable – No Response – The merchant failed to respond or submitted invalid documents.
  - All uploaded documents are archived.
  - The financial impact is noted in internal systems for tracking and audit purposes.

#### **Outcome & Benefits**

- Structured compliance handling ensures accurate resolution and proper record maintenance.
- Automated merchant notifications improve response times and adherence to deadlines.
- Clear documentation minimizes financial risks and enhances dispute resolution efficiency.

### **3.7 Hold & Release (Module 7)**

#### **3.7.1 Process for HOLD**

##### **Objective**

To automate the management of merchant hold cases in CRM, ensuring efficient processing, risk assessment, and appropriate financial tracking for seamless fund release.



### **Actors Involved**

- TSP (Third-Party Service Provider): Uploads merchant batch reports.
- Acquirer (SBI Payments): Oversees risk review and fund release decisions.
- Merchant: Submits documents to resolve hold cases.

### **Workflow**

- i. Hold Case Initiation
  - TSP uploads report of merchants with open batches via API.
  - CRM auto-creates a "Hold Case" for each merchant.
  - Key details captured in the CRM:
    - Merchant ID, Name, Category (Retail/Corporate)
    - Date of Batch (open date)
    - Days Open
    - RM Assigned (Optional)
    - Batch Amount
    - TSP Remarks
    - Initial Notification Status (SMS/Email sent?)
- ii. CRM Auto Notification to Merchant
  - The CRM system triggers an automated SMS and email notification:
    - Example message: "Dear Merchant, your batch dated [X] is still open. Kindly settle or submit required documents to process fund release."
  - CRM logs the notification timestamp for tracking.
- iii. Document Submission by Merchant
  - The merchant submits required documents via the CRM portal or a secure link, including:
    - Letter explaining delay
    - Charge slip / Batch settlement report
    - Invoices
    - Merchant Undertaking
    - Explicit approval letter (if received from Risk)
  - CRM auto-validates:
    - Completeness of required documents
    - PDF/image format compliance
    - Checklist verification for submission accuracy
- iv. **Risk Review by SBI Payments**
  - Risk analysts review the submitted documents along with:

- TSP batch remarks
  - Merchant batch history
  - Chargeback history (if applicable)
- Flags are raised if:
  - Multiple past holds exist.
  - A previous fund release resulted in chargeback.
  - Region-wise or RM-wise patterns indicate risk.
- CRM actions:
- Approve fund release → Notify TSP via email or integration.
- Reject fund release → Set hold to continue until the chargeback period ends.
- Request additional documents → Alert the merchant for missing documents.

v. **Penalty Logic & Tracking**

- CRM tracks the number of open batch occurrences per merchant per calendar year.
- Auto-applies penalties if the merchant exceeds a threshold (5 times/year):

| Merchant Type | Penalty Formula    |
|---------------|--------------------|
| Retail        | 2x Last Open Batch |
| Corporate     | 5x Last Open Batch |

- Penalty is logged for deduction from final settlement.
- CRM adds a flag: Penalty **Applicable = Yes**.
- The finance team can export penalty cases for deduction processing.
- CRM also records card scheme penalties passed to merchants.

vi. **Rejected Batch – Force Closure Handling**

- CRM creates a sub-case Reject-Hold under the open batch case.
- SBIP reviews the cause:
- If technical issue: CRM marks Release Approved – Tech Error.
- If merchant issue: CRM follows the standard document review and hold process.

**Outcome & Benefits**

- Automated case creation ensures timely processing of hold cases.
- Efficient risk assessment minimizes financial exposure.
- Clear penalty tracking ensures compliance and mitigates repeated violations.

**3.7.2 Hold Release Process**

### **Objective**

To enhance the CRM system with automated functionalities that streamline case initiation, document validation, merchant notifications, and risk management for efficient processing of hold transactions.

### **Actors Involved**

- TSP (Third-Party Service Provider): Shares hold transaction reports.
- Acquirer (SBI Payments): Oversees risk alerts, case management, and fund release decisions.
- Merchant: Uploads required documents for resolving hold cases.

### **Workflow & Functionalities**

#### **i. Case Initiation**

- The system automatically raises an accurate alert based on defined RISK Hold rules.

#### **ii. Report Sharing**

- Hold transaction reports are shared via API integration with TSP's.

#### **iii. Merchant Notification**

- Upon case initiation, merchants receive an automated email/SMS notification regarding their hold status.

#### **iv. Dashboard & Case Tracking**

- CRM provides a real-time dashboard displaying:
  - Number of cases raised in a day, categorized by RISK level.
  - Total open cases require merchant action.

#### **v. Document Submission by Merchant**

- CRM portal or secure link enables merchants to upload essential documents:
  - Letter explaining the delay.
  - Charge slip / Batch settlement report.
  - Invoices.
  - Merchant undertaking.
  - Explicit approval letter (if received from Risk).
- CRM auto-validates submissions for:
  - Completeness checklist verification.
  - Required document availability.
  - PDF/image format compliance.

vi. **Auto-Acknowledgement & Routing**

- Upon document upload, CRM automatically:
- Updates case status to "Under Review."
- Assign the case to the appropriate Risk team member and send notifications.

vii. **Historical Data Comparison**

- CRM auto-fetches past hold cases and merchant outcomes.
- System warns users in cases of:
- No response from the merchant in previous cases.
- Prior chargeback history, indicating risk concerns.

viii. **Approval & Fund Release**

- Authorized personnel can approve fund release through CRM.
- Once approved, CRM:
  - Notifies TSP via API to process the fund release.
  - Send a confirmation notification to the merchant.
- If not approved, CRM ensures the transaction remains on hold until the chargeback period expires.
- A system timer tracks the chargeback window for potential updates.

**Outcome & Benefits**

- Automated case creation & validation speeds up transaction reviews.
- Integrated risk management enhances dispute resolution and merchant accountability.
- Data-driven decision-making ensures compliance and reduces financial exposure.

### 3.8 Reconciliation (Module 8)

#### 3.8.1 Scope of Work

i. **Clarification on Reconciliation Scope**

- All reconciliation logic, including T+1/T+2 transaction matching and settlement calculations, is handled by the partner platform (e.g., HPY).
- The CRM system **will perform reconciliation** or settlement calculations.

ii. **Functional Requirements**

A. **File Intake & Validation**

- Accept payout files from the partner system via secure API or SFTP.
- Perform validation checks, including:

- Mandatory fields (e.g., IFSC code, account number).
- Duplicate detection and total value verification.
- Display validation failures with edit/correction functionality.

#### B. Merchant Payout Workflow

- Manage multiple payout file types: POS, UPI, NEFT, Railway, Toll, Released, etc.
- Track record statuses: Ready for Bank, On Hold, Needs Correction, Submitted.
- Enable file-level and record-level approval workflows.

#### C. Rejection Handling & Retry Automation

- Ingest and process rejection files from banking systems.
- Classify rejections into NEFT and Non-NEFT categories based on provided error codes.
- UI support for correction workflows (e.g., update IFSC or account details).
- Generate retry/trickle files automatically after corrections.
- Maintain audit logs of corrections and reprocessed entries.

#### D. Optional Add-On: Refund Handling Module - Railways

- Support integration with external systems via API to fetch refund data.
- Automatically identify and classify refund entries:
  - On-us vs. Off-us refunds.
- Generate trickle payout files for eligible refund transactions.
- Provide traceability of refund entries and processing status in the system.

#### iii. UI & Dashboard Capabilities

- Web-based, role-driven dashboard for:
  - File validation status and error summaries.
  - Rejection case handling and status tracking.
  - Trickle file lifecycle and retry attempt visibility.
- Exportable reports (Excel, CSV, PDF formats).

### 3.8.2 Technical Requirements

| Requirement Area | Description                                              |
|------------------|----------------------------------------------------------|
| Integration      | Secure APIs and SFTP for third-party system connectivity |
| Security         | Encryption (at-rest/in-transit), access controls         |
| Performance      | Capable of processing over 1 billion transactions/day    |
| Scalability      | Cloud-native or scalable infrastructure support          |
| Audit Logging    | Full user activity and file history traceability         |

| Requirement Area                  | Description                                                                                                            |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Extensibility (Future Optional) / | Architecture should support optional integration or expansion into core reconciliation logic in future without rework. |

### 3.8.3 Reconciliation Capabilities :

#### i. In-System Reconciliation Capability

- Ingestion of raw transaction data from source systems (e.g., POS, UPI, Switch logs).
- Matching logic for T+1/T+2 reconciliation based on defined rules.
- Settlement calculation engine to determine payable/receivable amounts per merchant including calculations of MDRs and other charges as defined by Business/Finance.
- Ability to handle multi-leg transactions, reversals, refund, partial refunds, etc.

#### ii. Exception & Dispute Management

- UI for manual review and handling of unmatched or disputed entries.
- Workflow to raise, resolve, and close reconciliation disputes.
- Integration with third-party platforms or banks for dispute status tracking.

#### iii. Reconciliation Audit Trail

- Maintain comprehensive logs of reconciliation attempts, mismatches, and settlements.
- Version control of reconciliation files and outputs for audit traceability.

#### iv. Alerts & Notifications

- Auto-alerts for reconciliation issues or failures.
- Escalation workflows for unresolved disputes beyond defined SLAs.
- Notifications for fraud or high-risk mismatches.

## 3.9 Complaint Management (Module 9)

### 3.9.1 Scope

The CRM should:

- Accept complaints from different sources (internal teams and external users).
- Automatically sort and prioritize complaints.
- Assign complaints to the right team with clear workflows.
- Communicate updates to all stakeholders.

- Track complaint performance using dashboards and reports.

### 3.9.2 Key Functional Requirements

| Process Area                    | What the CRM Should Do                                                                                          |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------|
| <b>Complaint Intake</b>         | Accept complaints through email, phone, branches, field teams, and other platforms.                             |
| <b>Ticket Creation</b>          | Create a unique ticket number for every complaint. Send confirmation to the person who raised it.               |
| <b>Categorization</b>           | Classify complaints based on type, urgency, and location. Allow adding new categories when needed.              |
| <b>Routing &amp; Assignment</b> | Send complaints to the correct team automatically. Allow manual changes if needed.                              |
| <b>Information Collection</b>   | Pull required data from connected systems (like transactions or past communication). Reduce manual follow-ups.  |
| <b>Workflow Management</b>      | Use predefined steps for each complaint. Auto-escalate if there are delays beyond allowed time (TAT).           |
| <b>Field Support</b>            | Schedule and track field visits using the CRM when needed for complaint resolution.                             |
| <b>Communication Tools</b>      | Send updates via email, SMS, or WhatsApp. Keep a record of all messages.                                        |
| <b>Feedback &amp; Closure</b>   | After resolving the complaint, send a feedback form. Close the ticket after response.                           |
| <b>Handling Tough Cases</b>     | Flag complaints that are delayed or complex. Move them to a special queue for extra attention.                  |
| <b>History &amp; Audit</b>      | Maintain a full history of all actions, changes, and communications for each complaint.                         |
| <b>Reports &amp; Dashboards</b> | Show real-time data on complaints – like how many are open, resolved, delayed, etc. Custom views for each team. |

### 3.9.3 Technical & Integration Requirements

The CRM should work smoothly with other systems, especially the Merchant Management System (MMS) provided by our TSP / Partners.

The CRM must:

- Be modular so new features can be added later without starting from scratch.
- Give role-based access so only authorized users can view or change data.
- Connect with MMS to:
  - Get real-time merchant details.
  - Log complaints related to TSP services.
  - Sync status updates between both systems.

- Allow two-way data sharing – both CRM and MMS should send and receive updates.
- Support secure integration methods like REST APIs, SFTP, or message queues.
- Work with current messaging tools (email, SMS, WhatsApp) for sending updates and feedback.
- Keep logs of all data transfers with time and reference IDs.
- Detect errors and retry if data exchange fails.

### **3.10 Inventory & Device Management (Module 10)**

#### **3.10.1 Scope**

The proposed system will provide centralized visibility into the lifecycle of devices, accessories, and SIM cards, ensuring efficient tracking, management, and integration with stakeholder platforms.

The system will cater to multiple entities involved in device and inventory management, including operational teams, service providers, merchants, and financial oversight groups.

#### **3.10.2 Business Requirements**

##### **i. Current Challenges**

- Manual tracking and fragmented communication lead to inefficiencies.
- Lack of real-time visibility into inventory status and lifecycle stages.
- Complexity in managing service requests, repairs, and replacements.

##### **ii. Future State Objectives**

- Centralized platform for device and SIM lifecycle tracking.
- Automated updates through system integrations.
- Improved merchant issue resolution and service history tracking.
- Enhanced inventory reconciliation and audit capabilities.

#### **3.10.3 Functional Requirements**

##### **i. Device & Accessory Management**

- Requisition: Requests initiated offline; CRM captures and tracks details.
- Procurement & Dispatch: Orders managed centrally; CRM records lifecycle initiation upon receipt.
- In warding & Inspection: Warehouse teams validate device status; updates pushed to CRM via integration.
- Deployment: Devices assigned to locations; CRM syncs lifecycle details.



- Repair & Replacement: CRM tracks reported issues, repairs, and redeployments.
- Lost/Damaged Devices: Incident records maintained with recovery or resolution workflows.
- Inventory Lifecycle: CRM dashboards provide visibility into stock levels and device lifecycle status.

ii. **SIM Card Management**

- Procurement & Dispatch: CRM records SIM lifecycle initiation upon receipt.
- Activation & Deployment: SIM assignments linked to devices; CRM maintains associations.
- Deactivation & Inventory Monitoring: Faulty/lost SIMs recorded; reports generated for lifecycle tracking.

iii. **Paper Roll Management**

- Merchant requests tracked via CRM; field fulfilment managed by service providers.

iv. **Merchant Ticketing & Issue Resolution**

- CRM serves as the central platform for issue reporting and service management.

v. **Audit & Compliance Tracking**

- **Integrated reporting for inventory audits, device status tracking, and reconciliation.**

**3.10.4 Non-Functional Requirements**

- Integration Compatibility: Seamless API connectivity with stakeholder platforms.
- Data Security: Secure access control, encryption, and audit logging.
- User Access Management: Role-based permissions for different user groups.

**3.10.5 Technical Requirements**

The CRM system should have capability to integrate with other outside ecosystem applications.

**3.10.6 Additional Considerations – Comprehensive Lifecycle Management Enhancements**

i. **Complete Merchant-Device Lifecycle Tracking**

- **Historical Device Associations:** Maintain a continuous record of device assignments, replacements, upgrades, and removals for each merchant.
  - **Service History Integration:** Consolidate service records, issue resolutions, and performance metrics at the merchant level for proactive maintenance.
  - **Merchant Self-Service Portal:** Enable merchants to monitor assigned devices, report issues, and track their service history in real time.
- ii. **Individual Device Lifecycle Journey (Beyond Deactivation)**
- **Post-Deactivation Tracking:** Retain device records beyond active usage, ensuring traceability for audit, compliance, and potential reuse.
  - **Device Decommissioning & Reallocation:** Track whether deactivated devices are refurbished, reassigned, or permanently retired.
  - **Automated Notifications & Alerts:** System-generated alerts for approaching end-of-life devices, scheduled maintenance, and required upgrades.
- iii. **Future System Enhancements for Lifecycle Optimization**
- **AI-Driven Predictive Maintenance:** Analyse performance trends to anticipate failures and schedule preventive maintenance.
  - **Automated Requisition Approval Workflows:** Reduce manual intervention through rule-based triggers and system-driven approvals.
  - **Inventory Optimization & Demand Forecasting:** Utilize predictive analytics for efficient stock management and procurement planning.
  - **Centralized Compliance & Regulatory Reporting:** Automate documentation for audit requirements, regulatory submissions, and lifecycle transparency.

### 3.11 Merchant Portal (Module 11)

#### 3.11.1 Merchant Registration and Onboarding:

- Actor: Admin, Operator
- Preconditions: User is logged in with sufficient access rights.
- Main Flow: Admin accesses "Merchant Registration" from the portal. Enters merchant details including Name, Mobile, Email. Uploads KYC documents. System verifies bank account via API. Terminal is configured and assigned. Confirmation sent to merchant.
- Postconditions: Merchant onboard; terminal linked.

#### 3.11.2 User Login and Authentication:

- Actor: Any portal user
- Preconditions: User has valid credentials.

- Main Flow: User enters email and password. System validates and sends OTP. User enters OTP. System authenticates and redirects to dashboard.
- Alternative Flow:
  - If user selects “Forgot Password,” OTP or reset link is sent to registered email.

#### **3.11.3 User Management:**

- Actor: Admin
- Preconditions: Admin is logged in.
- Main Flow: Admin selects “Create User.” Enters user details, assigns role. System sends onboarding email with credentials. Admin can edit/disable users later.
- Postconditions: New user onboard, or existing user updated.

#### **3.11.4 Transaction Search:**

- Actor: Admin, Operations, Support, Merchant RM
- Preconditions: User is logged in with access.

Main Flow: User enters filters (date, TID, MID, status). System fetches and displays results. Users can download results as PDF/Excel.

#### **3.11.5 Refund Processing:**

- Actor: Operator, Supervisor, Admin
- Preconditions: Transaction must be eligible for refund.
- Main Flow: Search for transaction. Click "Initiate Refund". Enter reason, confirm amount. OTP or 2FA verification. Refund request submitted to backend.
- Postconditions: Refund initiated and tracked.

#### **3.11.6 Chargeback Management:**

- Actor: Admin, Operations
- Preconditions: Transaction must be completed.
- Main Flow: Locate transaction using ARN/RRN. Enter the chargeback reason and upload documents. Submit for review. System tracks status (Submitted → Under Review → Resolved).

#### **3.11.7 Role-Based Access Control:**

- Actor: Admin
- Preconditions: User is logged in as Admin.
- Main Flow: Admin assigns role (Admin, Operator, Support, Merchant RM). Each role has predefined access to menu sections. System enforces access restrictions at menu level.

### **3.11.8 Audit Logging:**

- Actor: System
- Preconditions: User performs actions on the portal.
- Main Flow: System logs login/logout. Logs every edit to user/merchant data. Stores log for at least one year.
- Postconditions: Audit logs available for compliance review.

## **3.12 MIS (Module 12)**

### **3.12.1 Database Integration Use Case for Merchant Reports**

#### **Objectives:**

- Seamless data exchange between CRM and TSP database.
- Automated request handling and response tracking.
- Real-time updates on merchant queries and transaction status.
- Improved issue resolution via direct API calls.

#### **3.12.2 Proposed Architecture & Flow:**

##### **i. Data Synchronization:**

- CRM connects to the TSP database via API or direct DB integration.
- Automated fetching of merchant reports (DSR, DTR) and issue logs.
- Merchant Specific reports are also generated as per their request.

##### **ii. Request Processing:**

- Merchants can select the date and report name that they want to download.
- CRM get the Requested report data from TSP DB via API and provide a downloadable Report.

##### **iii. Real-time Status Updates:**

- CRM pulls live updates from the TSP database.

##### **iv. Enhanced Analytics & Reporting:**

- CRM extracts structured data from TSP for trend analysis.
- Help identify recurring issues and improve merchant support strategy.

##### **v. Sample DSR and DTR Reports:**

(To be provided on later stage)

### **3.12.3 Database Integration Use Case for SBIP internal Reports**

- i. The Functionality will remain same as per the MERCHANT Reports.

- ii. SBIP MIS team to have access to CRM and option to download the Reports based on single dates or date Range.
- iii. Internal Reports like: -
  - a. Transactions
  - b. Installation
  - c. Deinstallation
  - d. unsuccessful transaction
  - e. Active based
  - f. Inactive based
  - g. MAD report
  - h. Static Report
  - i. DCC (International Converted Transaction)
  - j. EMI Report
  - k. BQR
  - l. MOPAD
  - m. Soundbox Installation

### **3.13 Churn Management (Module 13)**

#### **3.13.1 Churn Prediction:**

- Daily churn prediction embedded in CRM as lists visible to each RM or team.
- Churn prediction to be based on the last 6 month trend of below points and in 3 months advance.
  - Transaction Data (amount, count, error types, trends)
  - Ticket Analysis (issue types, TAT, frequency)
  - Merchant Profile (MCC, Location, Size, Vintage)
  - Risk & Probability Data
  - Onus Off-us count.
  - CRM login count.
  - Transaction failure rate.
  - Increase in Refund count.

#### **3.13.2 Churn Notification:**

- Auto Alert to Sales team with the reason, explanation for Churn, reminder with probability score and revenue potential.
- The churn probability score depends on the analysis.
- High score means higher probability of Churn.

#### **3.13.3 Retention Plan:**

- Retention plan Suggestion based on Churn analysis.

- Follow-up with due date Reminders.
- Campaign Suggestion to retain the Merchant.

#### **3.13.4 Feedback Loop:**

- For sales team Add Action taken and Outcome fields and CRM to store outcome tags like Retained, lost, no action, pricing issue.
- Feedback form for merchants to be available when the merchant exits the system.

#### **3.13.5 Management and Reports:**

- Churn management report Region wise:
  - Region wise Churn Reports to identify Region with higher no. of churn merchants.
- Churn Reason Analysis Report:
  - Breakdown of top contributing factors of Churn Merchants.
- HIGH – Profit, High Risk:

### **3.14 Portfolio Management:**

This module aims to enhance business insights and decision-making by enabling profitability analysis at merchant, product, and transaction levels. It supports identification of cross-sell and up-sell opportunities through analysis of customer behavior and usage trends. A dynamic dashboard will be provided to extract portfolio data cuts, aiding in business tracking and activation strategies. The module will also include user-specific access for sales teams and SBI officials to monitor their respective portfolios

## **4. Implementation:**

Bidder shall be responsible for complete implementation, as per Scope of work & technical specification, of the solutions within the mutually agreed timelines between SBI Payments and Successful vendor.

### **4.1 UAT Sign-off:**

Post UAT sign-off, the solution will be subject to mandatory AUDIT either by SBI Payments's team or SBI Payments's appointed external auditors or Bidder may have to arrange a reputed external agency to perform the AUDIT of the implemented solution without any additional cost to SBI Payments. It will be the sole discretion of SBI Payments to decide on the external and/or internal agency for AUDIT.

Any delay at the part of SBI Payments in conducting the audit will be excluded from the project timeline.

Audit Observations and observations in any other Audits, if any, will have to be complied within 7 days from the date of intimation by SBI Payments.

Post closure of all AUDIT observations SBI Payments will provide the Go-Live sign-off for the solution.

Time allowed for implementation shall be firm and binding. Solution should also be capable of:

- i. User lodging the complaint, service request, query should be capture
- ii. User blocking services is captured, and report be available
- iii. All the application log is being maintained for the user visiting the pages and providing services

## **5. ACCEPTANCE TESTING**

All the delivered Product/Solution/Software items may be subjected to an acceptance test. Successful bidder has to arrange additional onsite support personal at the date and time mentioned by SBI Payments to assist in the acceptance test.

## **6. Build Operate Transfer (BOT)-**

SBI Payments prefers that the complete CRM solution is provided under the Build, Operate, and Transfer (BOT) model where a fully customized CRM platform incorporating all required functionalities will be developed and operated by the OEM for a period of one year. Upon successful execution and stabilization of the platform, the entire system will be handed over to SBI Payments along with source code.

### **6.1 The BOT shall be executed in Three phase:**

- i. Development: Design, development, testing, and deployment of the CRM software tool for SBI Payments. (Timeline: 1<sup>st</sup> to 6<sup>th</sup> Month)
- ii. Operation: Maintenance, updates, support, and user training for a defined operation period. (Timeline: 6<sup>th</sup> to 18<sup>th</sup> Month)
- iii. Transfer: Full handover of source codes, codebase, documentation, patent rights, IP rights (if applicable), and system knowledge to SBI Payment by end of contract period (Timeline: 18<sup>th</sup> to 24<sup>th</sup> Month)

## 6.2 Ownership & Intellectual Property:

IP Rights (applicable as per Clause 45 of this RFP), IP created during BOT remains with the vendor until transfer.

Licensing: Any use of third-party libraries/tools must comply with licensing laws.

## 6.3 Transfer Terms

### i. Knowledge Transfer:

Successful vendor shall conduct training sessions, documentation handover, staff transition (if needed by SBI Payments).

### ii. Codebase & Assets:

Successful vendor shall Deliver full source code, codebase, databases, APIs, documentation, and operational SOPs.

### iii. Support Post Transfer:

Optional continued support by vendor for a grace period of 01 year.

## 7. Project Milestone and Payment Terms

Payment will be made as per the following schedule: -

| Sl. No. | Deliverables                                                                       | Expected Timelines                                                            | Payment Terms                                                                                 |
|---------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 1.      | Complete delivery, implementation & integration of CRM Software Solution/ software | Within 3 months from the date of Purchase Order (PO)                          | 20% of Purchase Order Value                                                                   |
| 2.      | After providing UAT                                                                | Within 4 months from the date of PO                                           | 30% of Purchase Order Value                                                                   |
| 3.      | After Signoff (Go-Live)                                                            | Within 2 months from the date of installation or 6 months from the date of PO | 50% of Purchase Order Value                                                                   |
| 4.      | Annual Technical Support (ATS)                                                     | For respective year within contract period                                    | On Quarterly basis in arrears of respective year, subjected to SLA penalty deduction (if any) |



| Sl. No. | Deliverables                                                             | Expected Timelines                         | Payment Terms                                                                                 |
|---------|--------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------------------------------------|
| 5.      | Annual Maintenance Contract (AMC)                                        | For respective year within contract period | On Quarterly basis in arrears of respective year, subjected to SLA penalty deduction (if any) |
| 6.      | Solution Ownership Transfer Cost (Optional, ref. clause 5 of Annexure C) | Within 24 months from date of PO issuance. | 100% of PO line Amount in net 30 days                                                         |

**Note:**

- Complete implementation of the Customer Relationship Solution shall be carried out by the successful vendor.
- The proposed solution should be sufficiently scalable and capable of handling the increased volumes.
- Payments shall be released in accordance with completion of respective milestone, within net 30 days from acceptance of Tax Invoice by SBI Payments.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature) (Name)  
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**Annexure-D**

**BIDDER DETAILS**

| Sl. 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.      | Particulars of the Authorized Signatory of the Bidder<br><br>i. Name<br><br>ii. Designation<br><br>iii. Address<br><br>iv. Phone Number (Landline)<br><br>v. Mobile Number<br><br>vi. Email Address |         |

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature) (Name)  
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**TECHNO-COMMERCAIL EVALUATION**

**REVERSE AUCTION:**

SBI Payments will hold Reverse Auction (RA) in the event of two or more bidders are commercially eligible. Final Item wise price shall be arrived after Reverse Auction. The procedure for the same is available on our e-procurement website. Reverse Auction/s will be conducted on Total of Cost of Ownership (TCO) Table of Indicative Commercial bid format (Annexure F). Base Price, bid decrement value will be as per SBI Payments's Discretion and will be communicated to all commercially eligible bidders only for seeking acceptance.

- a) If the commercially eligible bidders do not accept the base price and bid decrement value fixed by SBI Payments within the stipulated time given by SBI Payments, in such a situation SBI Payments reserves the right to disqualify that/those bidder(s) from further RFP process.
- b) After giving the acceptance by bidder(s) for the base price and decrement value, if the bidder(s) do not login in SBI Payments's E-Auction portal during the Reverse Auction or refuse to participate in Reverse Auction at any time thereafter, then the bidder(s) will automatically get disqualified for further RFP process.
- c) During the course of Reverse Auction if eligible bidders accept the base price and do not place any bid below the accepted base price after logging into the Reverse Auction portal, then out of these bidders, the one who has quoted least total price in TCO Table of Indicative Commercial Bid Format (Annexure F) shall be treated as L1 bidder and SBI Payments reserves the right to further negotiate with L1 bidder and finalize the final prices.

In case of any situation where SBI Payments is left with only one eligible bidder, then SBI Payments reserves the right to negotiate with that bidder and final Item wise price shall be arrived.

**Evaluation of Commercial Bids and Procedure for Finalizing 'H1 Bidder:**

The commercial bid(s) of only those bidders, who are short-listed after technical evaluation, would be opened.

All the bidders who qualify in the evaluation process shall be considered for H1 calculation

The bidder will be selected as H1 on the basis of net total score arrived basis the scoring

methodology defined in the RFP

Tender will be awarded on the basis of Techno Commercial evaluation i.e. 70% Weightage for Technical bid + 30% Weightage for Commercial bid and the bidder who score HIGHEST MARKS will be declared as H1 Bidder. Weightage of technical bid (Max 70%) will be calculated on total marks of technical evaluation scoring parameter.

Technically qualified bidders as per Technical Evaluation process will participate in Reverse Auction post commercial evaluation

Weightage for commercial bid (Max 30%) will be calculated on rates quoted by the bidders post Reverse Auction. After opening of commercial bids and conducting Reverse Auction, following Scoring Mechanism shall be deployed. The "Commercial Score" will be calculated using the formula, given below:

$$\text{"Commercial Score"} = \frac{\text{Lowest commercial price post Reverse Auction}}{\text{Bidder's commercial price quoted post Reverse Auction}} \times 100$$

The Final Score for a bidder will be calculated using the formula, given below:

$$\text{"Final Score"} = (\text{Technical Score} \times 0.7) + (\text{Commercial score} \times 0.3)$$

Thereafter, the bidders shall be ranked in terms of the Final Score obtained. The bidder obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the bidder securing lesser marks as H-2, H-3 etc.

For example – If there are three bidders A, B and C. In this calculation process will be as under:

| Sr | Bidder | Technical Evaluation | RA Bid Price | Technical Score | Commercial Score | Final Score (out of 100) |
|----|--------|----------------------|--------------|-----------------|------------------|--------------------------|
| 1  | A      | 90                   | 50           | (90/90)x70      | (45/50)x30       | 70+27=97.00              |
| 2  | B      | 80                   | 55           | (80/90)x70      | (45/55)x30       | 58.95+24.55=83.49        |
| 3  | C      | 70                   | 45           | (70/90)x70      | (45/45)x30       | 54.44+30=84.44           |

Note:

- In the above example, Bidder A with highest score becomes the successful bidder.
- The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract. In the event two or more bids have the same score in final ranking, the bid with highest technical score will be H-1.

In case of a discrepancy between amount in words and figures, the former will prevail

**Final Evaluation:**

The commercials will be finalized among the shortlisted bidders who obtain 70% or more marks in technical evaluation. The Final bidder will be selected on the basis of TC1 as given above. The bidder securing highest combined marks (Technical score + Commercial score) and ranked TC-1 shall be recommended for award of contract.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature) (Name)  
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**Annexure-F**

**PRICE-BID**

The VP -Vendor Management ,  
SBI Payment Services Pvt Ltd.  
23<sup>rd</sup> Floor Urmi Estate,  
95 Ganpatrao Marg, Lower Parel,  
Mumbai – 400013

Dear Sir,

**Ref: RFP No. SBI Payments/VM/2025-26/06 dated 03.06.2025**

**Name of the Bidder:**\_\_\_\_\_

**Table for Total Cost of Ownership (TCO) :**\_\_\_\_\_

| Sr. No. | Product / Service                                                                                                                                                                         | Unit of Measure | Quantity | Rate (Rs. – Excl. GST) | Amount (Rs. – Excl. GST) | GST% |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------|------------------------|--------------------------|------|
| 1.      | Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution<br><u>Contract Period:</u><br>For Opex Model – 5 Years or<br>For BOT Model – 2 Years | Lumpsum         | 1        |                        |                          |      |
| 2.      | Annual Technical Support                                                                                                                                                                  | Years           | 5        |                        |                          |      |
| 3.      | Annual Maintenance Charges                                                                                                                                                                | Years           | 5        |                        |                          |      |
| 4.      | Solution Ownership Transfer Cost (Optional, One time charge, ref. clause 6 of Annexure C)                                                                                                 | Lumpsum         | 1        |                        |                          |      |
|         | <b>Total Cost of Ownership Amount (Excl. of GST)</b>                                                                                                                                      |                 |          |                        |                          |      |

Total TCO Amount in Words \_\_\_\_\_ (in Rs.)  
(excluding taxes)

**Note:**

- 1) Price discovery shall be made on the basis of the unit price (excluding tax).
- 2) The TCO will be considered to evaluate a bidder for the financial evaluation
- 3) The solution cost comprises of application License (perpetual/subscription), application support (ATS), Cloud Hosting, License maintenance cost (AMC, if perpetual), associated Operating system (OS), database (Db), backup solution.
- 4) In case where the proposed solution is based on BOT model, AMC / ATC shall be applicable for one year only after Go Live date or completion of first year whichever is later.
- 5) Bidder shall submit the price bid of all the above listed products / services.
- 6) Prices quoted should be inclusive of all taxes/duties except GST.
- 7) SBI Payments will not reimburse any other operational expenses / outsourcing expenses including expenses incurred for the services of any third party such as Fintech companies, Analytical Services etc.
- 8) The cost will not be revised in any circumstances.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Name)

(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**Annexure G**

**UNDERTAKING OF AUTHENTICITY**

To:  
(Name and address of Procuring Office)

**Sub:** Undertaking of Authenticity for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.

**Ref:** RFP No. SBI Payments/VM/2025-26/06 dated 03.06.2025

1. With reference to the equipment being quoted to you vide our Quotation No:\_\_\_\_\_ dated \_\_\_\_\_, we hereby confirm that all the components /parts /assembly / software etc. used in the equipment to be supplied shall be original new components / parts / assembly / software only, from respective OEMs of the products and that no refurbished / duplicate / second hand components /parts/ assembly / software shall be supplied or shall be used. We also undertake to produce certificate from the Original Equipment Manufacturers (if required by you) in support of the above statement at the time of delivery / installation.
2. We also confirm that in respect of licensed operating systems and other software utilities to be supplied, the same will be procured from authorized sources and supplied with Authorized License Certificate (i.e. Product keys on Certification of Authenticity in case of Microsoft Windows Operating System).
3. In case of default and the SBI Payments finds that the above conditions are not complied with, we agree to take back the equipment supplied and return the money paid by you, in full within seven days of intimation of the same by the SBI Payments, without demur or any reference to a third party and without prejudice to any remedies the SBI Payments may deem fit.
4. In case of default and we are unable to comply with above at the time of delivery or during installation, for the IT Hardware / Software already billed, we agree to take back the equipment without demur, if already supplied and return the money if any paid to us by you in this regard. 5. We also take full responsibility of both parts & Service SLA as per the



content even if there is any defect by our authorized Service Centre /  
Reseller / SI etc.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature)

(In the capacity of)

\_\_\_\_\_  
(Name)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**Annexure H**

**MANUFACTURERS' AUTHORIZATION FORM**

No.

Date:

To:

Dear Sir:

Ref: SBI Payments/VM/2025-26/06 dated 03.06.2025

We, who are established and reputable OSD/OEM/producers of \_\_\_\_\_ having factories / development facilities at (address of factory / facility) do hereby authorise M/s \_\_\_\_\_ (Name and address of Agent) to submit a Bid, and sign the contract with you against the above Bid Invitation.

2. We hereby extend our full warranty for the Solution, Products and services offered by the above firm against this Bid Invitation.
3. We also undertake to provide any or all of the following materials, notifications, and information pertaining to the Products manufactured or distributed by the Vendor:
  - i. Such Products as the SBI Payments may opt to purchase from the Vendor, provided, that this option shall not relieve the Vendor of any warranty obligations under the Contract; and
  - ii. in the event of termination of production of such Products:
    - a) advance notification to the SBI Payments of the pending termination, in sufficient time to permit the SBI Payments/Bank to procure needed requirements; and
    - b) following such termination, furnishing at no cost to the SBI Payments, operations manuals, standards, and specifications of the Products, if requested.
4. We duly authorise the said firm to act on our behalf in fulfilling all installations, Technical support and maintenance obligations required by the contract.

Yours faithfully,

(Name of Manufacturer / Producer)

Note: This letter of authority should be on the letterhead of the manufacturer and should be signed by a person competent and having the power of attorney to bind the manufacturer. The Bidder in its Bid should include it.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature) (Name)  
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**Annexure-I**

**FORMAT FOR EMD BANK GUARANTEE**

To:

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Dear Sir,

**EMD BANK GUARANTEE FOR**  
**RFP FOR Supply, Development, Installation and Maintenance of Customer**  
**Relationship Management (CRM) Solution**  
**RFP NO. SBI Payments/VM/2025-26/06 dated 03.06.2025**

WHEREAS SBI Payment Services Pvt. Limited (SBI Payments), having its Registered Office and Corporate Office at 23<sup>rd</sup> Floor Urmi Estate, 95 Ganpatrao Marg, Lower Parel, Mumbai – 400013 has invited Request for Proposal for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution to SBI Payment Services Pvt. Limited and such services as are set out in the SBI Payments , Request for Proposal \_\_\_\_\_ dated \_\_\_\_\_

2. It is one of the terms of said Request for Proposal that the Bidder shall furnish a Bank Guarantee for a sum of Rs. \_\_\_\_\_/-(Rupees \_\_\_\_\_ Only) as Earnest Money Deposit.

3. M/s. \_\_\_\_\_, (hereinafter called as Bidder, who are our constituents intends to submit their Bid for the said work and have requested us to furnish guarantee in respect of the said sum of Rs. \_\_\_\_\_/-(Rupees \_\_\_\_\_ Only)

**4. NOW THIS GUARANTEE WITNESSETH THAT**

We \_\_\_\_\_ (Bank) do hereby agree with and undertake to the SBI Payment Services Pvt. Limited , their Successors, assigns that in the event of the SBI PAYMENTS coming to the conclusion that the Bidder has not performed their obligations under the said conditions of the RFP or have committed a breach thereof, which conclusion shall be binding on us as well as the said Bidder, we shall on demand by the SBI Payments, pay without demur to the SBI Payments, a sum of Rs. \_\_\_\_\_/- (Rupees

\_\_\_\_\_ Only) that may be demanded by SBI Payments. Our guarantee shall be treated as equivalent to the Earnest Money Deposit for the due performance of the obligations of the Bidder under the said conditions, provided, however, that our liability against such sum shall not exceed the sum of Rs.\_\_\_\_\_/ - (Rupees \_\_\_\_\_ Only).

5. We also agree to undertake to and confirm that the sum not exceeding Rs.\_\_\_\_\_/ - (Rupees \_\_\_\_\_ Only) as aforesaid shall be paid by us without any demur or protest, merely on demand from the SBI Payments on receipt of a notice in writing stating the amount is due to them and we shall not ask for any further proof or evidence and the notice from the SBI Payments shall be conclusive and binding on us and shall not be questioned by us in any respect or manner whatsoever. We undertake to pay the amount claimed by the SBI Payments within 24 hours from the date of receipt of the notice as aforesaid. We confirm that our obligation to the SBI Payments under this guarantee shall be independent of the agreement or agreements or other understandings between the SBI Payments and the Bidder. This guarantee shall not be revoked by us without prior consent in writing of the SBI Payments.

6. We hereby further agree that –

a) Any forbearance or commission on the part of the SBI Payments in enforcing the conditions of the said agreement or in compliance with any of the terms and conditions stipulated in the said Bid and/or hereunder or granting of any time or showing of any indulgence by the SBI Payments to the Bidder or any other matter in connection therewith shall not discharge us in any way our obligation under this guarantee. This guarantee shall be discharged only by the performance of the Bidder of their obligations and in the event of their failure to do so, by payment to us of the sum not exceeding Rs.\_\_\_\_\_/ - (Rupees \_\_\_\_\_ Only)

b) Our liability under these presents shall not exceed the sum of Rs.\_\_\_\_\_/ - (Rupees \_\_\_\_\_ Only)

c) Our liability under this agreement shall not be affected by any infirmity or irregularity on the part of our said constituents in tendering for the said work or their obligations there under or by dissolution or change in the constitution of our said constituents.

d) This guarantee shall remain in force up to 180 days provided that if so desired by the SBI Payments, this guarantee shall be renewed for a further period as may be indicated by them on the same terms and conditions as contained herein.

e) Our liability under this presents will terminate unless these presents are renewed as provided herein up to 180 days or on the day when our said constituents comply with their obligations, as to which a certificate in writing by the SBI Payments alone is the conclusive proof, whichever date is later.

f) Unless a claim or suit or action is filed against us within six months from that date or any extended period, all the rights of the SBI Payments against us under this guarantee shall be forfeited and we shall be released and discharged from all our obligations and liabilities hereunder.

Notwithstanding anything contained hereinabove:

(a) Our liability under this Bank Guarantee shall not exceed Rs...../- (Rupees .....only)

(b) This Bank Guarantee shall be valid up to .....

(c) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before .....

Yours faithfully,

For and on behalf of

\_\_\_\_\_  
Authorized official.

(Note: This guarantee will require stamp duty as applicable in the State where it is executed and shall be signed by the official(s) whose signature and authority shall be verified)

**Annexure–J**

**PERFORMANCE BANK GUARANTEE FORMAT**

***(TO BE STAMPED AS AN AGREEMENT)***

**THIS PERFORMANCE BANK GUARANTEE AGREEMENT** executed at .....this.....day of ..... 2025 by ..... (Name of the Bank)..... having its Registered Office at .....and its Branch at .....(hereinafter referred to as "the Guarantor", which expression shall, unless it be repugnant to the subject, meaning or context thereof, be deemed to mean and include its successors and permitted assigns) **IN FAVOUR OF "SBI PAYMENTS" (SBI Payment Services Private Limited)** is a subsidiary of State Bank of India established with the objective of carrying out Merchant Acquiring Business activities having its office at 23<sup>rd</sup> Floor Urmi Estate, 95 Ganpatrao Marg, Lower Parel, Mumbai – 400013 **(procuring office address)**, hereinafter referred to as SBI PAYMENTS"" which expression shall, unless repugnant to the subject, context or meaning thereof, be deemed to mean and include its successors and assigns).

WHEREAS M/s \_\_\_\_\_, incorporated under \_\_\_\_\_ Act having its registered office at \_\_\_\_\_ and principal place of business at \_\_\_\_\_ (hereinafter referred to as "**Vendor/ Vendor**" which expression shall unless repugnant to the context or meaning thereof shall include its successor, executor & assigns) has agreed to supply of hardware/software and/ or services(hereinafter referred to as "**Services**") to SBI PAYMENTS in accordance with the Request for Proposal (RFP) No. :

WHEREAS, SBI Payments has agreed to avail the Services from the Vendor for a period of \_\_\_\_\_ year(s).

WHEREAS, in accordance with terms and conditions of the RFP/Purchase order/Agreement dated....., Vendor is required to furnish a Bank Guarantee for a sum of Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) for due performance of the obligations of the Vendor in providing the Services, in accordance with the RFP/Purchase order/Agreement guaranteeing payment of the said amount of Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) to SBI Payments, if Vendor fails to fulfill its obligations as agreed in RFP/Agreement.

WHEREAS, the Bank Guarantee is required to be valid for a total period of \_\_\_\_\_ months and in the event of failure, on the part of Vendor, to fulfill any of its commitments / obligations under the RFP/Agreement, SBI Payments shall be entitled to invoke the Guarantee.

AND WHEREAS, the Guarantor, at the request of Vendor, agreed to issue, on behalf of Vendor, Guarantee as above, for an amount of Rs.\_\_\_\_\_/-(Rupees \_\_\_\_\_ only).

**NOW THIS GUARANTEE WITNESSETH THAT**

1. In consideration of SBI Payments having agreed to entrust the Vendor for rendering Services as mentioned in the RFP, we, the Guarantors, hereby unconditionally and irrevocably guarantee that Vendor shall fulfill its commitments and obligations in respect of providing the Services as mentioned in the RFP/Agreement and in the event of Vendor failing to perform / fulfill its commitments / obligations in respect of providing Services as mentioned in the RFP/Agreement, we (the Guarantor) shall on demand(s), from time to time from SBI Payments, without protest or demur or without reference to Vendor and notwithstanding any contestation or existence of any dispute whatsoever between Vendor and SBI Payments, pay SBI Payments forthwith the sums so demanded by SBI Payments in each of the demands, subject to a cumulative maximum amount of Rs.\_\_\_\_\_/-(Rupees \_\_\_\_\_only).
2. Any notice / communication / demand from SBI Payments to the effect that Vendor has failed to fulfill its commitments / obligations in respect of rendering the Services as mentioned in the Agreement, shall be conclusive, final & binding on the Guarantor and shall not be questioned by the Guarantor in or outside the court, tribunal, authority or arbitration as the case may be and all such demands shall be honoured by the Guarantor without any delay.
3. We (the Guarantor) confirm that our obligation to the SBI Payments, under this guarantee shall be independent of the agreement or other understandings, whatsoever, between the SBI Payments and the Vendor.
4. This guarantee shall not be revoked by us (the Guarantor) without prior consent in writing of the SBI Payments.

**WE (THE GUARANTOR) HEREBY FURTHER AGREE & DECLARE THAT-**

- (i) Any neglect or forbearance on the part of SBI Payments to Vendor or any indulgence of any kind shown by SBI Payments to Vendor or any change in the terms and conditions of the Agreement or the Services shall not, in



- any way, release or discharge the SBI Payments from its liabilities under this Guarantee.
- (ii) This Guarantee herein contained shall be distinct and independent and shall be enforceable against the Guarantor, notwithstanding any Guarantee or Security now or hereinafter held by SBI Payments at its discretion.
  - (iii) This Guarantee shall not be affected by any infirmity or absence or irregularity in the execution of this Guarantee by and / or on behalf of the Guarantor or by merger or amalgamation or any change in the Constitution or name of the Guarantor.
  - (iv) The guarantee shall not be affected by any change in the constitution of SBI Payments or Vendor or winding up / liquidation of Vendor, whether voluntary or otherwise
  - (v) This guarantee shall be a continuing guarantee during its validity period and the SBI Payments can make its claim in one or more events within the total liability of the Guarantor mentioned herein.
  - (vi) This Guarantee shall remain in full force and effect for a period of \_\_\_\_ years from the date of the issuance i.e. up to \_\_\_\_\_. Unless a claim under this Guarantee is made on or before \_\_\_\_\_, all your rights under this Guarantee shall be forfeited and we shall be relieved and discharged from all liabilities there under.
  - (vii) This guarantee shall be governed by Indian Laws and the Courts in Mumbai, India alone shall have the jurisdiction to try & entertain any dispute arising out of this guarantee.

Notwithstanding anything contained herein above:

- (a) Our liability under this Bank Guarantee shall not exceed Rs...../- (Rupees .....only)
- (b) This Bank Guarantee shall be valid up to.....
- (c) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if SBI Payments serve upon us a written claim or demand on or before .....

Yours faithfully,

For and on behalf of Bank

\_\_\_\_\_  
Authorised official

**Annexure–K**

**SATISFACTORY PERFORMANCE CERTIFICATE FROM THE CLIENTS**

To:

Dear Sir:

Reg: Request for Proposal Customized CRM Solution on Build-Operate-Transfer Basis

This is to certify that M/s \_\_\_\_\_ has supplied/implemented Complete \_\_\_\_\_ (Name of Software/Solution for Customer Relationship Management (CRM) Solution) originally developed by \_\_\_\_\_ (OEM name) in our organization since \_\_\_\_\_ (no. of years).

The CRM solution is running successfully in our organization and the services of M/s \_\_\_\_\_ (Company Name) are satisfactory.

The certificate has been issued on the specific request of the company.

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
Seal of the company.

**Annexure-L**

**PENALTIES and SLA TERMS**

The purpose of this Service Level Agreement (hereinafter referred to as SLA) is to clearly define the levels of service which shall be expected from the selected OEM/SI during the implementation and its subsequent support for the project period. The severity would be as follows. It will SBI Payments's discretion to assign the appropriate severity parameter to the incident.

**High:** In case multiple subsystems are down threatening business continuity and multiple users are affected, it shall be considered as a Critical incident.

**Medium:** In case an essential functionality becomes unavailable which is not actually hampering the business but may impact few services if not attended immediately will be termed as medium.

**Low:** The incidents would be termed as low, which does not have any significant impact on the business or functionality.

The "Infrastructure Availability" metric for the proposed solution with an Infrastructure Availability Target **SLA of 99.98%** will be calculated as per below formula:

$$\frac{\text{Total Solution Uptime} - \text{Total Qualifying Outage Time}}{\text{Total Solution Uptime}} \times 100$$

For the purpose of Infrastructure Availability, Critical or High only severity Incidents will be considered. It will SBI Payments's discretion to assign the appropriate severity parameter to the incident. For any non-performance of SLA, penalties will be levied as per calculation below. The SLA performance measurement shall be tracked and reported every month, referred to as Reporting Period. However, the penalty calculation for not being able to fulfil SLA will be aligned with quarterly invoicing period, referred to as Measurement Period.

| Uptime (U) in %        | Penalty                                                                                                                                 |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| $U \geq 99.98$         | No Penalty                                                                                                                              |
| $99.50 \leq U < 99.98$ | 1 % of total Quarterly value for the measurement period up to 10% of Annual Amount payable                                              |
| $99.00 \leq U < 99.50$ | 2 % of total Quarterly value for the measurement period up to 10% of Annual Amount payable                                              |
| $98.50 \leq U < 99.00$ | 3% of total Quarterly value for the measurement period up to 10% of Annual Amount payable                                               |
| And so on.             | For every 0.5 % drop in the Uptime, Penalty @ 1% of total Quarterly value for the measurement period up to 10% of Annual Amount payable |

#### Incident Restoration SLA

| Severity of Incident | Restoration time (T)                                            | Penalty                                                                                             |
|----------------------|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| High                 | $\leq 1$ hours from time of incident logged.                    | No Penalty                                                                                          |
|                      | $> 1$ Hours and $\leq 3$ Hours                                  | 2% of the Quarterly Amount payable for every unresolved call up to 10% of Quarterly Amount payable  |
|                      | $> 3$ Hours                                                     | 3% of the Quarterly Amount payable for every unresolved call up to 10% of Quarterly Amount payable  |
| Medium               | $\leq 4$ hours from time of incident logged.                    | No Penalty                                                                                          |
|                      | $> 4$ Hours and $\leq 8$ Hours                                  | 2% of the Quarterly Amount payable for every unresolved call, up to 10% of Quarterly Amount payable |
|                      | $> 8$ Hours                                                     | 3% of the Quarterly Amount payable for every unresolved call, up to 10% of Quarterly Amount payable |
| Low                  | $\leq 10$ day from the time of incident logged at the help desk | No penalty                                                                                          |
|                      | $> 10$ day and $\leq 30$ days                                   | 1% of the Quarterly Amount payable for every unresolved call,                                       |

| Severity of Incident | Restoration time (T) | Penalty                                                                                             |
|----------------------|----------------------|-----------------------------------------------------------------------------------------------------|
|                      |                      | up to 10% of Quarterly Amount payable.                                                              |
|                      | >30 days             | 2% of the Quarterly Amount payable for every unresolved call, up to 10% of Quarterly Amount payable |

**Note:**

- The response time for all Types of Help Desk services incidents shall be within 15 min.
- The SLA performance measurement shall be tracked and reported monthly, referred to as the Reporting Period. However, the penalty calculation for not being able to fulfil SLA will be aligned with quarterly invoicing period, referred to as Measurement Period.
- The maximum penalty during a measurement or invoicing period will be capped to 10% of total invoicing value during that measurement or invoicing period.
- First Information Report of any incidents should be communicated to the SBI Payments within 4 hours from the time of occurrence of the incident/issue.
- Root Cause Analysis (RCA) of any incidents should be communicated to the SBI Payments within 24 hours from the time of occurrence of the incident/issue.
- The response time for all Types of Help Desk services incidents shall depend on the level on severity. There should be an initial response on a critical incident within 15 mins of incident booking, 30 mins of high severity ticket.
- Successful Bidder needs to send support engineer to the SBI Payments office in case incident resolution needs onsite support.

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature)

(In the capacity of)

\_\_\_\_\_  
(Name)

Duly authorised to sign Bid for and on behalf of

---

Seal of the company.

**Annexure-M**

**SERVICE LEVEL AGREEMENT**

**AGREEMENT FOR PROVIDING CONSULTANCY SERVICES**

**BETWEEN**

SBI PAYMENT SERVICES PVT LTD (SBI PAYMENTS)

AND

---

Date of Commencement

Date of Expiry

This Agreement ("Agreement") is made at \_\_\_\_\_ (Place) on this \_\_\_\_\_ day of \_\_\_\_\_ (month) 2025.

BETWEEN

SBI PAYMENT SERVICES PRIVATE LIMITED constituted under the Indian Companies Act, 1956 having its Registered office and corporate Office at 23rd Floor Urmi Estate, 95 Ganpatrao Marg, Lower Parel, Mumbai – 400013 (hereinafter referred to as "SBI Payments" which expression shall unless repugnant to the context or meaning thereof shall include its successors & assigns) of the First Part.

AND

M/s \_\_\_\_\_ a private/public limited company/LLP/ <strike off whichever is not applicable> the provisions of the Companies Act, 2013/ Limited Liability Partnership Act 2008<strike off whichever is not applicable>, having its registered office at hereinafter referred to as "Vendor/ Service Provider" which expression shall unless repugnant to the context or meaning thereof shall include its successor, executor & permitted assigns of the Second Part.

SBI Payments and Vendor are sometimes individually referred to as a "Party" and collectively as "Parties" throughout this Agreement, and the words Party and Parties shall be construed accordingly.

## RECITALS

### WHEREAS

- (i) SBI Payments is carrying on business in India and desirous to avail a Service towards - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution. And;
- (ii) Vendor is in business of providing CRM Solution and agreed to provide the work / services as may be required by SBI Payments as mentioned in the Request for Proposal (RFP) No ..... dated..... issued by SBI Payments along with its clarifications/ corrigenda, referred hereinafter as a "RFP" and same shall be part of this Agreement. The parties shall be bound by the terms and conditions in the RFP, subject to modifications in this Agreement

NOW THEREFORE, in consideration of the mutual covenants, terms and conditions and understandings set forth in this Agreement, the receipt and sufficiency of which is hereby acknowledged, the Parties, with the intent to be legally bound, hereby covenant and agree as follows:

## 1. DEFINITIONS AND INTERPRETATION



## 1.1 Definitions

Unless the context otherwise requires or unless otherwise defined or provided for herein, words and expressions shall have the same meaning as attributed to them in this Agreement. The capitalized terms used in this Agreement shall have the following meanings:

- 1.1.1 **Capitalised Terms** : The following capitalized terms, unless the context otherwise requires, shall have the meaning set forth below for all purposes of this Agreement:
- 1.1.2 **“Agreement”** means this agreement including all its Annexure, Schedules, Appendix and all amendments therein agreed by the Parties in writing.
- 1.1.3 **“Intellectual Property Rights”** shall mean, on a worldwide basis, any and all: (a) rights associated with works of authorship, including copyrights & moral rights; (b) Trade Marks; (c) trade secret rights; (d) patents, designs, algorithms and other industrial property rights; (e) other intellectual and industrial property rights of every kind and nature, however designated, whether arising by operation of law, contract, license or otherwise; and (f) registrations, initial applications, renewals, extensions, continuations, divisions or reissues thereof now or hereafter force (including any rights in any of the foregoing).
- 1.1.4 **“SBI Payment Services Private Limited”** (hereinafter referred to as “SBI Payments”) is a subsidiary of State Bank of India established with the objective of carrying out Merchant Acquiring Business activities.
- 1.1.5 **“Service”** means services to be provided as per the requirements specified in the Agreement and any other incidental services and other obligations of the Service Provider covered under the Agreement.
- 1.1.6 **“Specification”** means the specifications that the CRM solution must comply with as more particularly detailed in **Annexure III**.
- 1.1.7 **“Confidential Information”** has the meaning set out in **Section 7**;
- 1.1.8 **“Service(s)”** means all services, scope of work and deliverables to be provided by the Service Provider/ Vendor as described herein the Agreement.
- 1.1.9 **“Deficiencies”** shall mean defects arising from non-conformity with

the mutually agreed specifications and/or failure or non-conformity in the Scope of the Services.

1.1.10 **“Deliverables/ Work”** shall mean all work/Software/product generated by Vendor solely or jointly with others in the performance of the Services, including, but not limited to, any and all information, notes, reports, material, drawings, records, diagrams, formulae, processes, technology, firmware, software, know-how, designs, ideas, discoveries, inventions, improvements, copyrights, trademarks and trade secrets.

1.1.11 **“Effective Date”** shall mean the date on which this Agreement takes effect.

1.1.12 **“Total Project Cost”** means the price payable to Vendor over the entire period of Agreement (i.e., Rs. \_\_\_\_\_ <in words>) for the full and proper performance of its contractual obligations

1.1.13 **“Purchase Order (PO) or Letter of Intent”** shall mean PO NO. \_\_\_\_\_ dated \_\_\_\_\_ issued to Vendor.

1.1.14 **“Reports”** shall mean the reports, materials, presentations or other communications, written or otherwise, in draft or final form, provided by Vendor in terms of this Agreement.

1.1.15 **“Request for Proposal (RFP)”** shall mean RFP NO. \_\_\_\_\_ dated \_\_\_\_\_ along with its clarifications/ corrigenda issued by the SBI Payments time to time.

## 1.2 INTERPRETATION

In construing the Agreement:

1.2.1 Reference to a person includes any individual, firm, body corporate, association (whether incorporated or not) and authority or agency (whether government, semi government or local).

1.2.2 The singular includes the plural and vice versa.

1.2.3 Reference to any gender includes each other gender.

1.2.4 The provisions of the contents table, headings, clause numbers, italics, bold print and underlining is for ease of reference only and shall not affect the interpretation of this Agreement.

1.2.5 The Schedules, Annexures and Appendices to this Agreement shall

form part of this Agreement.

- 1.2.6 A reference to any documents or agreements (and, where applicable, any of their respective provisions) means those documents or agreements as amended, supplemented or replaced from time to time provided they are amended, supplemented or replaced in the manner envisaged in the relevant documents or agreements.
- 1.2.7 The terms not defined in this Agreement shall be given the same meaning as given to them in the RFP. If no such meaning is given technical words shall be understood in technical sense in accordance with the industry practices
- 1.2.8 A reference to any statute, regulation, rule or other legislative provision includes any amendment to the statutory modification or re-enactment or, legislative provisions substituted for, and any statutory instrument issued under that statute, regulation, rule or other legislative provision.
- 1.2.9 Any agreement, notice, consent, approval, disclosure or communication under or pursuant to this Agreement is to be in writing.

## **2 COMMENCEMENT & TERM**

- 2.1 This Agreement shall commence from its date of execution mentioned above/ be deemed to have commenced from (Effective Date).
- 2.2 This Agreement shall be in force for a period from Effective Date up to Five years in case of Opex model Solution or Two Years in case of Build Operate Transfer Basis, unless terminated by SBI Payments by notice in writing in accordance with the termination clauses of this Agreement.
- 2.3 The SBI Payments/ Bank shall have the right at its discretion to renew this Agreement in writing, for a further term of 01 (one) year on the same terms and conditions.
- 2.4 Unless terminated earlier in accordance with this Agreement, the Agreement shall come to an end on completion of the term specified in the Agreement or on expiration of the renewed term.

## **3 SCOPE OF WORK / SERVICES**

The scope and nature of the Services which Vendor has to provide to SBI Payments is specified in Annexure- I of this Agreement.

#### **4 REPRESENTATIONS AND WARRANTIES**

4.1 Each of the Parties represents and warrants in relation to itself to the other that:

- 4.1.1 It has all requisite corporate power and authority to execute, deliver and perform its obligations under this Agreement and has been fully authorized through applicable corporate process to do so.
- 4.1.2 The person(s) signing this agreement on behalf of the Parties have the necessary authority and approval for execution of this document and to bind his/their respective organization for due performance as set out in this Agreement. It has all necessary statutory and regulatory permissions, approvals and permits for the running and operation of its business.
- 4.1.3 It has full right, title and interest in and to all software, copyrights, trade names, trademarks, service marks, logos symbols and other proprietary marks (collectively 'IPR') (including appropriate limited right of use of those owned by any of its Vendors, affiliates or sub-contractors) which it provides to the other Party, for use related to the services to be provided under this Agreement.
- 4.1.4 It will provide such cooperation as the other Party reasonably requests in order to give full effect to the provisions of this Agreement.
- 4.1.5 The execution and performance of this Agreement by either of the Parties does not and shall not violate any provision of any of the existing Agreement with any of the party and any other third party.

4.2 Additional Representation and Warranties by Vendor

- 4.2.1 Vendor shall perform the Services and carry out its obligations under the Agreement with due diligence, efficiency and economy, in accordance with generally accepted techniques and practices used in the industry and with professional standards recognized by international professional bodies and shall observe sound management practices. It shall employ appropriate advanced technology and safe and effective equipment, machinery, material and methods.
- 4.2.2 Vendor has the requisite technical and other competence, sufficient, suitable, qualified and experienced manpower/personnel and expertise in providing the Services to the SBI Payments.
- 4.2.3 Vendor has valid and subsisting rights to all data, modules, components, designs, utilities, subsets, objects, programme listings, tools, models, methodologies, programs, systems analysis frameworks,

leading practices, and specifications sought to be used by it in relation to the provision of the Services.

- 4.2.4 Vendor warrants that to the best of its knowledge, Services and Deliverables provided by Vendor to the SBI Payments do not violate or infringe any patent, copyright, trademarks, trade secrets or other Intellectual Property Rights of any third party.
- 4.2.5 Vendor shall duly intimate to the SBI Payments immediately, the changes, if any in the constitution of Vendor.
- 4.2.6 The services and products provided by Service Provider to SBI Payments do not violate or infringe any patent, copyright, trademarks, trade secrets or other intellectual property rights of any third party.
- 4.2.7 Vendor shall ensure that all persons, employees, workers and other individuals engaged by Vendor or sub-contracted (if allowed) by Vendor in rendering the services for this Agreement have undergone proper background check, police verification and other necessary due diligence checks to examine their antecedence and ensure their suitability for such engagement. No person shall be engaged by the Vendor unless such person is found to be suitable in such verification and Vendor shall retain the records of such verification and shall produce the same to the SBI Payments as when requested.
- 4.2.8 Vendor shall warrant that the products/Software/Solution supplied under the Agreement are new, unused, of the most recent or as per specification or model no mentioned in above mention para 3 and they incorporate all recent improvements in design and / or features. Service Provider further warrants that for the 12 months warranty period, all the products/software/solution supplied under this Agreement shall have no defect, arising from design or from any act of omission of Service Provider, that my develop under normal use of the supplied products in the conditions prevailing in India.
- 4.2.9 Vendor shall make all reasonable endeavors to provide the Services promptly and diligently, as provided under the terms of this Agreement. Subject to dependencies on SBI Payments in performance of Services and any force majeure events, Service Provider also undertakes to ensure that no delays or disruption is caused in the execution or completion of the Services and that no additional costs are incurred by SBI Payments in relation to the Services
- 4.2.10 The Vendor agrees that it shall cause its Team, including the Key

Personnel, Professional personnel and support personnel to strictly adhere to the project plans/ scope of work and the standards.

- 4.2.11 Warranty for CRM Solution : Service Provider shall ensure that a comprehensive warranty shall be provided for the complete CRM Solution including support services as and when necessary, will be 12 months from the date of Go-Live.
- 4.2.12 Warranty for the System software/off-the -shelf Software will be provided to SBI Payments as per the general conditions of seal of such software.
- 4.2.13 Comprehensive warranty : Service Provider shall ensure that the warranty herein would be comprehensive in nature and back to back support from the OEM. Service Provider will warrant the CRM Solution and software will be free of and against defects including those arising out of faulty design, coding and media workmanship etc. and ensure such warranty remains valid and existing for a period of one year from the date of Go-Live of the CRM Solution and software. Any defect found in the CRM Solution i.e. software/license etc. during the intervening period between date of acknowledgement of Go-Live and date of commencement of warranty, it will be resolved immediately by Service Provider without any cost to SBI Payments. Service Provider will provide support from Operating Systems and other preinstalled software components during the warranty period of the CRM Solution on which these software and operating system will be installed. Service Provider shall repair or resolve defective solution/ bugs including all software / licenses at its own cost including cost of transport, man-days.

## **5 RESPONSIBILITIES OF THE SBI PAYMENTS**

- 5.1 SBI Payments shall designate a competent employee or employees, preferably within senior management, to be responsible for the completion of the Services contemplated under this Agreement and the supervision of the implementation of the Project Plan ("Nodal Officer").
- 5.2 The Nodal Officer shall assist Vendor in coordinating meetings/workshops with the relevant Heads of Departments and escalate issues/delays to the appropriate senior management and such Project Representative shall be Vendor's primary point of contact for the purposes of this Agreement. All communications to Vendor shall be made solely by the Nodal Officer, on behalf of the SBI Payments.
- 5.3 SBI Payments shall actively participate in providing required inputs and assessments required by the Service Provider in providing the Services in terms of this Agreement and the implementation of the

Project Plan and validate and provide its acceptance for all Reports on a timely basis, if such Reports are in a form and manner that is acceptable to the SBI Payments.

- 5.4 Service Provider's products and software contain proprietary electronics, software and technical information of Service Provider or its licensor and that ownership of all patents, copyrights, mask work rights, trademarks, trade names and other intellectual property rights relating to or residing in the products and software shall remain with Service Provider or its licensor till transfer of rights under BOT.
- 5.5 If SBI Payments shares the software with their Service Provider for the purpose of testing the software with Service Provider Products, software and services, such sharing shall be under obligations of confidentiality and in accordance with this standard license.

## **6 RESPONSIBILITIES OF VENDOR**

- 6.1 The responsibility of Service Provider is as per the scope of work as provided in Clause 3, the Specifications provided in Annexure III and other

## **7. CONFIDENTIALITY**

- 7.1 For the purpose of this Agreement, Confidential Information shall mean (i) information of all kinds, whether oral, written or otherwise recorded or in electronic form including, without limitation, any analyses, compilations, forecasts, data, studies or other documents including proposals, financial and accounting data, business and marketing plans, customer and supplier lists and related information, regarding the past, current or future affairs, business, plans or operations of a Party to which the other Party will have access, (ii) the existence of the contemplated terms and the fact that discussions or negotiations are taking place or have taken place between the Parties concerning the contemplated terms, (iii) any and all information regarding the contemplated terms and any agreements that may be entered into in relation thereto, (iv) any customer details or other data received by a Party from the other Party or its customer(s) or otherwise shared between the Parties in connection with the Service and (v) Deliverables/Work Product .

- 7.2 In consideration of each Party providing the other Party or its' representa-



tives with the Confidential Information, the Parties agree as follows:

- 7.2.1 Each Party shall keep confidential and shall not, directly or indirectly, disclose, except as provided in sub-clauses below, in any manner whatsoever, in whole or in part, the Confidential Information without the other Party's prior written consent.
- 7.2.2 Each Party shall hold the Confidential Information in confidence and shall exercise all reasonable diligence in ensuring that the Confidential Information is not disclosed to third parties and will refrain from using the Confidential Information for any purpose whatsoever other than for the purposes of this Agreement or for the purpose for which such information is supplied.
- 7.2.3 Notwithstanding the above, each Party may reveal the Confidential Information to those of its representatives, those of its' holding company and those of its subsidiaries who are involved in the negotiation or evaluation of the Project, and shall procure and ensure that each of them complies with the obligation to keep the Confidential Information secret, private and confidential and strictly observes the terms of this Agreement.
- 7.2.4 The confidentiality obligation shall not apply to such portions of the Confidential Information (other than the Customer details/ data of SBI Payments) which one of the Parties can demonstrate (i) are or become generally available to the public other than as a result of any breach of this Agreement, (ii) were in its possession on a non-confidential basis prior to the date hereof or (iii) have been rightfully received from a third party after the date hereof without restriction on disclosure and without breach of this Agreement, said third party being under no obligation of confidentiality to the other Party with respect to such Confidential Information.



- 7.2.5 In the event that a Party becomes legally compelled pursuant to any statutory or regulatory provision, court or arbitral decision, governmental order, or stock exchange requirements to disclose any of the Confidential Information, the compelled Party, as far as possible will provide the other Party with prompt written notice. In any case, the compelled Party will furnish only that portion of the Confidential Information which is legally required and will exercise all reasonable efforts to obtain reliable assurance that confidential treatment will be accorded to the Confidential Information.
- 7.2.6 In the event of termination or expiry of this Agreement, each Party shall either (i) promptly destroy all copies of the written (including information in electronic form) Confidential Information in its possession or that of its representatives; or (ii) promptly deliver to the other Party at its own expense all copies of the written Confidential Information in its possession or that of its representatives, provided, however, that (i) no notes, memoranda, analyses, studies or other documents prepared by it or its advisers in connection with the Services shall be returned or destroyed, but they shall be disposed in accordance with any specific directions in this Agreement or held and kept confidential, and that (ii) each Party shall be permitted to retain one copy of the Confidential Information for the purposes of dispute resolution, compliance with regulatory agency or authority and internal compliance procedures, provided such copies being held and kept confidential.
- 7.2.7 By furnishing the Confidential Information, no Party makes an express or implied representation or warranty as to the accuracy or completeness of the Confidential Information that it has disclosed and each Party expressly disclaims any liability that may be based on the Confidential Information, errors therein or omissions there

from, save in the case of fraud or willful default.

7.3 Service Provider shall not, without SBI Payments prior written consent, disclose the Agreement, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of SBI Payments in connection therewith, to any person other than a person employed by Service Provider in the Performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only so far, as may be necessary to purposes of such performance.

7.4 Service Provider shall not, without SBI Payments prior written consent, make use of any document or information received from SBI Payments except for purposes of performing the services and obligations under this Agreement

7.5 Any document received from SBI Payments shall remain the property of SBI Payments and shall be returned (in all copies) to SBI Payments on completion of Service Provider's performance under the Agreement.

7.6 The obligations set out in this Article shall continue even after the termination/ expiry of this Agreement. Confidentiality obligations of Service Provider in respect of any customer data/ details of SBI Payments shall be absolute, unconditional and without any time limit, irrespective of the expiry/ termination of the Agreement.

7.7 Service Provider agrees to indemnify and hereby keeps SBI Payments indemnified against all actions, claims, loss, damages, Costs, Charges, expenses (including Attorney / Advocate fees and legal expenses) which SBI Payments may suffer or incur on account of breach of confidentiality obligations as per this Agreement by Service Provider or its employees, agents, representatives, Sub-contractors. Service Provider further agrees to make good the loss suffered by SBI Payments upon first demand by

SBI Payments which shall be final, conclusive and binding on Service Provider.

## **8 RELATIONSHIP BETWEEN THE PARTIES**

8.1 It is specifically agreed that Vendor shall act as independent Vendor and shall not be deemed to be the Agent of the SBI Payments except in respect of the transactions/services which give rise to Principal - Agent relationship by express agreement between the Parties.

8.2 Neither Vendor nor its employees, agents, representatives, Sub- Contractors shall hold out or represent as agents of the SBI Payments.

8.3 None of the employees, representatives or agents of Vendor shall be entitled to claim permanent absorption or any other claim or benefit against the SBI Payments.

8.4 This Agreement shall not be construed as joint venture. Each Party shall be responsible for all its obligations towards its respective employees. No employee of any of the two Parties shall claim to be employee of other Party.

8.5 All the obligations towards the employee(s) of a Party on account of personal accidents while working in the premises of the other Party shall remain with the respective employer and not on the Party in whose premises the accident occurred unless such accidents occurred due to gross negligent act of the Party in whose premises the accident occurred.

8.6 For redressal of complaints of sexual harassment at workplace, Parties agree to comply with the policy framed by the SBI Payments (including any amendment thereto) in pursuant to the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 including any amendment thereto.

## **9 SUB-CONTRACTING**

- 9.1 No sub-contracting of any part of the Services by Service Provider shall be allowed other than those specifically mentioned in this Agreement or agreed by SBI Payments in writing.
- 9.2 Service Provider- agrees to obtain prior approval/consent of SBI Payments of the use of sub-contractors by Service Provider for any part of the Services.
- 9.3 Before engaging Sub-Contractor, Service Provider shall carry out due diligence process on sub-contracting/ sub-contractor to the satisfaction of SBI Payments and SBI Payments should have access to such records.
- 9.4 In the event of sub-contracting Service Provider shall ensure that suitable documents including confidentiality agreement are obtained from the sub-contractor and Service Provider shall ensure that the secrecy and faith of SBI Payments data / processes is maintained
- 9.5 Notwithstanding approval of SBI Payments for sub-contracting, Service Provider shall remain liable to SBI Payments for all acts/omissions of sub-contractors.
- 9.6 In respect of that part of the services where chain outsourcing and sub-contractors are permitted by SBI Payments, the sub-contractor should have same level of obligations as that of Service Provider and Service Provider agrees to obtain suitable documents in this regard from the sub-contractor.

## **10 PERFORMANCE GUARANTEE & PENALTY**

- 10.1 Vendor shall furnish performance security in the form of Bank Guarantee for an amount of Rs.\_\_\_\_\_ valid for a period of \_\_\_\_\_ year(s)\_\_\_\_\_ month(s) from a Public Sector Bank in a format provided/ approved by the SBI Payments. The Bank Guarantee is required to protect the interest of the SBI Payments against the risk of non- perfor-

mance of Vendor in respect of successful implementation of the project and/or failing to perform / fulfil its commitments / obligations in respect of providing Services as mentioned in this Agreement; or breach of any terms and conditions of the Agreement, which may warrant the invoking of Bank Guarantee.

10.2 Performance of the obligations under the Agreement shall be made by Vendor in accordance with the time schedule specified in this Agreement.

10.3 Subject to clause 16 "Termination" of this Agreement, any unexcused delay by Vendor in the performance of its Contract obligations shall render this Agreement to be terminated.

10.4 If at any time during performance of the Contract, Vendor should encounter unexpected conditions impeding timely completion of the Services under the Agreement and performance of the services, Vendor shall promptly notify the SBI Payments in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable, after receipt of Vendor's notice, the SBI Payments shall evaluate the situation and may at its discretion extend Vendor's time for performance, in which case the extension shall be ratified by the Parties by amendment of the Agreement.

10.5 Vendor shall be liable to pay penalty at the rate mentioned in Annexure in respect of any delay beyond the permitted period in providing the Services.

10.6 No penalty shall be levied in case of delay(s) in deliverables or performance of the contract for the reasons solely and directly attributable to the SBI Payments. On reaching the maximum of penalties specified, the SBI Payments reserves the right to terminate the contract.

## **11 FORCE MAJEURE**

11.1 Notwithstanding anything else contained in the Agreement, neither Party shall be liable for any delay in performing its obligations herein if and to the extent that such delay is the result of an event of Force Majeure.

11.2 For the purposes of this clause, 'Force Majeure' means and includes wars, insurrections, revolution, civil disturbance, riots, terrorist acts, public strikes, hartal, bundh, fires, floods, epidemic, quarantine restrictions, freight embargoes, declared general strikes in relevant industries, vis major acts of Government that affect a party's ability to conduct regular business but do not include any foreseeable events, commercial considerations or those involving fault or negligence on the part of the party claiming Force Majeure.

11.3 If a Force Majeure situation arises, Service Provider shall promptly notify SBI Payments in writing of such conditions, the cause thereof and the likely duration of the delay. Unless otherwise directed by SBI Payments in writing, Service Provider shall continue to perform its obligations under the Agreement as far as reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

11.4 If the event of Force Majeure continues for a period more than 30 days, SBI Payments shall be entitled to terminate this Agreement at any time thereafter. Neither party shall have any penal liability to the other in respect of the termination of this Contract as a result of an Event of Force Majeure. However Service Provider shall be entitled to receive payments for all services actually rendered up to the date of the termination of this Agreement.

## **12 COMPLIANCE WITH LAWS.**

12.1 Vendor agrees and declares that it shall be the sole responsibility of Vendor to comply with the provisions of all the applicable laws, concerning or

in relation to rendering of Services by Vendor as envisaged under this agreement.

12.2 Vendor shall procure and maintain all necessary licenses, permissions, approvals from the relevant authorities under the applicable laws throughout the currency of this Agreement, require for performing the Services under this Agreement.

12.3 Vendor shall be solely liable & responsible for compliance of applicable Labour Laws in respect of its employee, agents, representatives and sub-Contractors (if allowed) and in particular laws relating to terminal benefits such as Pension, Gratuity, Provident Fund, Bonus or other benefits to which they may be entitled and the laws relating to Contract Labour, Minimum Wages, etc., and the SBI Payments shall have no liability in these regards.

12.4 Vendor shall cooperate fully with any legitimately provided/ constituted body conducting inquiry into processing and execution of this Agreement/ any other matter related with discharge of contractual obligations by Vendor.

12.5 Vendor confirms that it has full authority to enter into this Agreement and render the Services as envisaged under this Agreement and all Corporate or other necessary approvals have been obtained for entering into this Agreement with the SBI Payments. Further, the persons executing this Agreement on behalf of Vendor have full authority and power to execute this Agreement and bind Vendor.

### **13 RIGHT TO AUDIT**

13.1 It is agreed by and between the parties that Service Provider shall get itself annually audited by external empaneled Auditors appointed by SBI Payments / inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by SBI Payments

/ such auditors in the areas of products (IT hardware/ software) and services etc. provided to SBI Payments and Service Provider shall submit such certification by such Auditors to SBI Payments. Service Provider and or his / their outsourced agents /sub – contractors (if allowed by SBI Payments) shall facilitate the same. SBI Payments can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by Service Provider. Service Provider shall, whenever required by such Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by SBI Payments.

13.2 Where any deficiency has been observed during audit of Service Provider on the risk parameters finalized by SBI Payments or in the certification submitted by the Auditors, it is agreed upon by Service Provider that it shall correct/ resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. It is also agreed that Service Provider shall provide certification of the auditor to SBI Payments regarding compliance of the observations made by the auditors covering the respective risk parameters against which such deficiencies observed.

13.3 Service Provider further agrees that whenever required by SBI Payments, it will furnish all relevant information, records/data to such auditors and/or inspecting officials of SBI Payments / Reserve Bank of India and or any regulatory authority required for conducting the audit. SBI Payments reserves the right to call and/or retain for any relevant material information / reports including audit or review reports undertaken by Service Provider (e.g., financial, internal control and security reviews) and findings made on Service Provider in conjunction with the services provided to SBI Payments.

## **14 FEES, TAXES DUTIES AND PAYMENTS**



14.1 Vendor shall be paid fees and charges in the manner detailed in hereunder, the same shall be subject to deduction of income tax thereon wherever required under the provisions of the Income Tax Act by the SBI Payments. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the SBI Payments as per the laws and regulations for the time being in force. Nothing in the Agreement shall relieve Vendor from his responsibility to pay any tax that may be levied in India on income and profits made by Vendor in respect of this Agreement.

14.1.1 SBI Payments agrees to pay the fees as set out in Annexure B ("Fees") to Vendor for the Work/Services being rendered by it, in the manner set out in this Agreement.

14.1.2 The Parties agree that the Fees payable in respect of a stage shall be paid as per the detailed billing schedule set out in Annexure B.

14.1.3 The Parties agree that all Fees will be billed by and payable in Indian rupees at Mumbai. SBI Payments will pay properly submitted valid invoices within reasonable period but not exceeding 30 (thirty) days after its receipt thereof.

14.1.4 SBI Payments may withhold payment of any Services that it disputes in good faith, and may set-off penalty amount or any other amount which Vendor owes to the SBI Payments against amount payable to Vendor under this Agreement. However, before levying penalty or recovery of any damages, the SBI Payments shall provide a written notice to Vendor indicating the reasons for such penalty or recovery of damages. Vendor shall have the liberty to present its case in writing together with documentary evidences, if any, within 30 (Thirty) days. Penalty or damages, if any, recoverable from Vendor shall be recovered by the SBI Payments through

a credit note or revised invoices. In case Vendor fails to issue credit note/ revised invoice, the SBI Payments shall have right to withhold the payment or set-off penal amount from current. However, SBI Payments may in its discretion invoke the Performance Bank Guarantee for recovery of Penalty or damages from the Vendor.

14.2 All duties and taxes (excluding \_\_\_\_\_ or any other tax imposed by the Government in lieu of same), if any, which may be levied, shall be borne by Vendor and SBI Payments shall not be liable for the same. \_\_\_\_\_ GST as imposed by the Government in lieu of same shall be borne by the SBI Payments on actual upon production of original receipt wherever required.

14.3 All expenses, stamp duty and other charges/ expenses in connection with execution of this Agreement shall be borne by Vendor.

## **15 GENERAL INDEMNITY**

15.1 Vendor agrees and hereby keeps the SBI Payments indemnified against all claims, actions, loss, damages, costs, expenses, charges, including legal expenses (Attorney, Advocates fees included) which the SBI Payments may suffer or incur on account of (i) Services Provider's breach of its warranties, covenants, responsibilities or obligations; or (ii) breach of confidentiality obligations mentioned in this Agreement; or (iii) any willful misconduct and gross negligent acts on the part of employees, agents, representatives or sub-contractors (if allowed) of Vendor. Vendor agrees to make good the loss suffered by the SBI Payments.

15.2 Vendor shall be responsible for accuracy of the documents drafted and/ or vetted and data collected by it directly or procured from other agencies/authorities, estimates and all other details prepared by it as part of its Services. Subject to the provisions of Clause 18, it shall indemnify the

SBI Payments against any inaccuracy in its work which might surface during implementation of the project, if such inaccuracy is the result of any negligence or inadequate due diligence on part of Vendor or arises out of its failure to conform to good industry practice. Vendor shall also be responsible for promptly correcting, at its own cost and risk, the documents including such inaccuracy.

## **16 TERMINATION**

16.1 SBI Payments may, without prejudice to any other remedy for breach of Agreement, upon written notice of not less than 30 (thirty) days sent to Service Provider, terminate the Agreement in whole or in part:

16.1.1 if Service Provider fails to deliver any or all the obligations within the time period specified in the Agreement, or any extension thereof granted by SBI Payments;

16.1.2 if Service Provider fails to perform any other obligation(s) under the RFP or this Agreement;

16.1.3 if Service Provider violates any terms and conditions stipulated in the RFP or this Agreement;

16.1.4 on the happening of any termination event mentioned herein above in this Agreement;

16.2 SBI Payments, by written notice of not less than 90 (ninety) days sent to Service Provider, may terminate the Agreement, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for SBI Payments' convenience, the extent to which performance of Service Provider under the Agreement is terminated, and the date upon which such termination becomes effective.

16.3 SBI Payments shall have a right to terminate the Agreement immediately

by giving a notice in writing to Service Provider in the following eventualities:

16.3.1 If any Receiver/Liquidator is appointed in connection with the business of Service Provider or Service Provider transfers substantial assets in favour of its creditors or any orders / directions are issued by any Authority/Regulator which has the effect of suspension of the business of Service Provider.

16.3.2 If Service Provider applies to the Court or passes a resolution for voluntary winding up of Service Provider or any other creditor / person files a petition for winding up or dissolution Service Provider.

16.3.3 If Service Provider, in the reasonable opinion of SBI Payments is unable to pay its debts or discharge its liabilities in normal course of business.

16.3.4 If Service Provider is unable to render the services up to the mark as envisaged under this Agreement upon a reasonable assessment of the circumstances by SBI Payments which affect rendering of the services by Service Provider as envisaged under this Agreement.

16.3.5 If any acts of commission or omission on the part of Service Provider or its agents, employees, sub-contractors or representatives, in the reasonable opinion of SBI Payments tantamount to fraud or prejudicial to the interest of SBI Payments or its customers.

16.3.6 If Service Provider is owned/ controlled wholly/ partly by any other third party that has business identical or similar to that of SBI Payments operating in India.

16.3.7 If any officer/ employee/ director of Service Provider or their relatives as defined in section 2(77) of the Companies Act, 2013 becomes a director of SBI Payments.

16.4 In the event SBI Payments terminates the Agreement in whole or in part for the breaches attributable to Service Provider, it may procure, upon such terms and in such manner as it deems appropriate, products and services similar to those undelivered, and Service Provider shall be liable to SBI Payments for any increase in cost for such similar products and/or services. However, Service Provider shall continue performance of the Agreement to the extent not terminated.

16.5 In the event of the termination of the Agreement, Service Provider shall be liable and responsible to return to SBI Payments all records, documents, data and information including Confidential Information pertains to or relating to SBI Payments in its possession.

16.6 In the event of termination of the Agreement for material breach by Service Provider, SBI Payments shall have the right to give suitable publicity to the same including advising the Indian Bank's Association.

16.7 In the event of termination of the Agreement or on the expiry of the term/ renewed term of this Agreement, Service Provider shall render all reasonable assistance and help to SBI Payments and any new contractor engaged by SBI Payments for the smooth switch over and continuity of the Services or if so required by SBI Payments take all necessary steps to bring the Services to a close in a prompt and orderly manner.

16.8 Upon termination or expiration of this Agreement, all rights and obligations of the Parties hereunder shall cease, except:

16.8.1 such rights and obligations as may have accrued on the date of termination or expiration.

16.8.2 the obligation of confidentiality and indemnity; and

16.8.3 any right which a Party may have under the Application Law.

## **17 LIMITATION ON LIABILITY**

17.1 For breach of any obligation mentioned in this Agreement, subject to obligations mentioned in clause 17.3, in no event Service Provider shall be liable for damages to SBI Payments arising under or in connection with this Agreement for an amount exceeding the total Cost of the Project i.e. INR (Rupees only).

17.2 Service Provider will ensure SBI Payments' data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/SBI Payments' related information to the extent of loss so caused.

17.3 The limitations on liability of Service Provider set forth herein shall not apply in circumstances including but not limited to:

17.3.1 claims that are the subject of indemnification pursuant to IPR infringement;

17.3.2 damage(s) occasioned by the gross negligence, fraud or willful misconduct of Service Provider;

17.3.3 damage(s) occasioned by Service Provider for breach of Confidentiality Obligations;

17.3.4 when a dispute is settled by the Court of Law in India;

17.3.5 regulatory or statutory fines imposed by a Government or Regulatory agency for non-compliance of statutory or regulatory guidelines applicable to the SBI PAYMENTS/Bank, provided such guidelines were brought to the notice of Service Provider and non-

compliance is due to the vendor.

## **18 CONTINGENCY PLANS & CONTINUITY ARRANGEMENTS.**

18.1 Service Provider shall arrange and ensure proper contingency plans to meet any unexpected obstruction to Service Provider or any employees or sub-contractors of Service Provider in rendering the Services or any part of the same under this Agreement to SBI Payments.

18.2 Service Provider agrees for the following continuity arrangements to ensure the business continuity of SBI Payments.

18.2.1 In the event of this Agreement comes to end on account of termination or by the expiry of the term/ renewed term of the Agreement or otherwise, Service Provider shall render all reasonable assistance and help to SBI Payments and to any new contractor engaged by SBI Payments, for the smooth switch over and continuity of the Services.

18.2.2 In the event of failure of Service Provider to render the Services or in the event of termination of agreement or expiry of term or otherwise, without prejudice to any other right, SBI Payments at its sole discretion may make alternate arrangement for getting the Services contracted with another vendor. In such case, SBI Payments shall give prior notice to Service Provider. Service Provider shall continue to provide services as per the terms of this Agreement until a 'New Service Provider' completely takes over the work. During the transition phase, Service Provider shall render all reasonable assistance to the new Service Provider within such period prescribed by SBI Payments, at no extra cost to SBI Payments, for ensuring smooth switch over and continuity of services. If Service Provider is breach of this obligation, they shall be liable for paying a penalty of 10% of the total contract value on demand

to SBI Payments, which may be settled from the payment of invoices or performance guarantee for the contracted period.

## **19 ARBITRATION**

19.1 Any and all disputes, controversies and conflicts ("Disputes") arising out of this Agreement or in connection with this Agreement or the performance or non-performance of the rights and obligations set forth herein, or the breach, termination, invalidity or interpretation thereof shall be referred for arbitration in terms of the Arbitration and Conciliation Act, 1996 (Arbitration Act) or any amendments thereof. Prior to submitting the Disputes to arbitration the parties shall make all endeavors to settle the dispute/s through mutual negotiation and discussions. In the event that the said dispute/s are not settled within 30 days of the arising thereof as evidenced through the first written communication from any party notifying the other regarding the disputes, the same shall finally be settled and determined by arbitration as above.

19.2 The place of arbitration shall be at Mumbai and the language used in the arbitral proceedings shall be English. Arbitration shall be conducted by a mutually appointed sole arbitrator. If the Parties are unable to agree upon a sole Arbitrator, each Party shall appoint one arbitrator and the two arbitrators so appointed by the Parties shall appoint the third arbitrator, who shall be the Chairman of the Arbitral Tribunal.

19.3 The arbitral award shall be in writing and subject to the provisions of the Arbitration and Conciliation Act, 1996 Act shall be enforceable in any court of competent jurisdiction.

19.4 Pending the submission to arbitration and thereafter, till the Arbitrator or the Arbitral Tribunal renders the award or decision, the Parties shall, except in the event of termination of this Agreement or in the event of any interim order/award is granted under the afore stated Act, continue to



perform their obligations under this Agreement.

## **20 GOVERNING LAW AND DISPUTE RESOLUTION**

(Governing Law and Jurisdiction)

20.1 This Agreement shall be governed by and be construed in accordance with the laws of Republic of India.

20.2 The parties agree to submit to the exclusive jurisdiction of appropriate court in Mumbai in connection with any dispute between the parties under the Agreement.

## **21 ENTIRE AGREEMENT**

21.1 This Agreement along with RFP constitutes the entire agreement between the Parties with respect to the subject matter hereof and supersedes all prior written agreements, undertakings, understandings and negotiations, both written and oral, between the Parties with respect to the subject matter of the Agreement, except which are expressly annexed or attached to this Agreement and saved by this Agreement. No representation, inducement, promise, understanding, condition or warranty not set forth herein has been made or relied upon by any Party hereto. It is clarified that if any portion of the RFP has been missed out in this Agreement, it shall be deemed to have been included in this Agreement. However, notwithstanding anything to the contrary stated herein, in case of conflict between the contents of the RFP and this Agreement, this Agreement shall prevail.

21.2 This Agreement comprises this Agreement and the following Appendices/Addendums/Annexure/Schedules which shall be integral part of this Agreement, and the Parties shall be bound by the terms and conditions contained therein:

21.2.1 Annexure I

21.2.2 Annexure II

21.2.3 Annexure III

21.2.4 Annexure IV

21.2.5 Annexure V

21.2.6 Annexure VI

21.3 If there is any ambiguity between any clause in this Agreement and any clause in any of the Appendices/Annexure, etc., or any ambiguity among the Appendices, Annexure, etc., the order of priority of documents in resolving such ambiguity shall be as follows:

21.3.1 This Agreement

21.3.2 RFP

## **22 CONFLICT OF INTEREST**

22.1 Vendor shall not receive any remuneration in connection with the assignment except as provided in the Contract.

22.2 Vendor shall provide professional, objective and impartial advice and at all times hold the SBI Payments' interests paramount, strictly avoiding conflicts with other assignment(s)/job(s) or their own corporate interests, and act without any expectation/ consideration for award of any future assignment(s) from the SBI Payments. Vendor shall avoid any conflict of interest while discharging contractual obligations and bring, before-hand, any possible instance of conflict of interest to the knowledge of the SBI Payments, while rendering Services under the Agreement.

## **23 SEVERABILITY**

23.1 If any part or any provision of this Agreement is or becomes illegal, invalid or unenforceable, that part or provision shall be ineffective to the ex-

tent of such invalidity or unenforceability only, without in any way affecting the validity or enforceability of the remaining parts of said provision or the remaining provisions of this Agreement. The Parties hereby agree to attempt to substitute any invalid or unenforceable provision with a valid or enforceable provision, which achieves to the greatest extent possible the economic, legal and commercial objectives of the invalid or unenforceable provision.

## **24 PATENT RIGHTS / INTELLECTUAL PROPERTY RIGHTS**

- 24.1 For any licensed software/firmware used by the finally selected L1/TC1 Vendor for performing services, the Vendor shall have the right as well as the right to license for the outsourced services. The vendor shall, if applicable, furnish a photocopy of the Agreement with their Principals/OEM in respect of 'Product' and services offered. Any license or IPR violation on the part of Vendor should not put the SBI Payments/Bank at risk. The SBI Payments/Bank reserves the right to audit the license usage of the Vendor.
- 24.2 The Vendor shall, at its own expenses without any limitation, defend and indemnify the SBI Payments/Bank against all third party claims or infringements of intellectual Property Rights including patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad. In case of violation/ infringement of patent/ trademark/ copyright/ trade secret or industrial design, the supplier shall after due inspection and testing get the solution redesigned for the SBI Payments/Bank, at no extra cost.
- 24.3 The Vendor shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. If the SBI Payments/Bank is required to pay compensation to a third party resulting from such infringement(s), the Vendor shall be fully responsible therefore, including all expenses and court and legal fees.

- 24.4 SBI Payments will give notice to the Vendor of any such claim without delay, provide reasonable assistance to the vendor in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.
- 24.5 Vendor agrees that all data or information supplied by SBI Payments to Vendor and/or the consultancy team in connection with the provision of Services by it shall remain the property of the SBI Payments or its licensors.
- 24.6 Any licensed material used by Vendor for performing Services or developing Work Product SBI Payments, Vendor should have right to use as well as right to license for the outsourced services. SBI Payments shall not be liable for any license or IPR violation on the part of Vendor.
- 24.7 Subject to below mentioned sub-clause (45.4) and (45.5) of this RFP, Vendor shall, at its own expenses without any limitation, indemnify and keep fully and effectively indemnified SBI Payments against all costs, claims, damages, demands, expenses and liabilities of whatsoever nature arising out of or in connection with all claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of Work Product or any part thereof in India or abroad under this RFP.
- 24.8 SBI Payments will give (a) notice to Vendor of any such claim without delay/provide reasonable assistance to Vendor in disposing of the claim; (b) sole authority to defend and settle such claim and; (c) will at no time admit to any liability for or express any intent to settle the claim provided that (i) Vendor shall not partially settle any such claim without the written consent of SBI Payments, unless such settlement releases SBI Payments fully from such claim, (ii) Vendor

shall promptly provide the SBI Payments with copies of all pleadings or similar documents relating to any such claim, (iii) Vendor shall consult with the SBI Payments with respect to the defense and settlement of any such claim, and (iv) in any litigation to which the SBI Payments is also a party, the SBI Payments shall be entitled to be separately represented at its own expenses by counsel of its own selection.

24.9 Vendor shall have no obligations with respect to any infringement claims to the extent that the infringement claim arises or results from: (i) Vendor's compliance with the SBI Payments 's specific technical designs or instructions (except where Vendor knew or should have known that such compliance was likely to result in an infringement claim and Vendor did not inform the SBI Payments of the same); or (ii) any unauthorized modification or alteration of the Work Product by the SBI Payments .

24.10 All Work Product prepared by the Vendor in performing the Services shall become and remain the sole and exclusive property of the SBI Payments and all Intellectual Property Rights in such Work Product shall vest with the SBI Payments. Any Work Product, of which the ownership or the Intellectual Property Rights do not vest with the SBI Payments under law, shall automatically stand assigned to the SBI Payments as and when such Work Product is created and Vendor agrees to execute all papers and to perform such other acts as the SBI Payments may deem necessary to secure its rights herein assigned by Vendor. The Work Product shall not be used for any purpose other than intended under the scope of work, without prior written consent of the SBI Payments.

24.11 In the event that Vendor integrates any work that was previously created by Vendor into any Work Product, Vendor shall grant to, and the SBI Payments is hereby granted, a worldwide, royalty-free, per-

petual, irrevocable license to utilize the incorporated items, including, but not limited to, any and all copyrights, patents, designs, trade secrets, trademarks or other Intellectual Property Rights, in connection with the Work Product.

24.12 Vendor agrees that the SBI Payments owns the entire right, title and interest to any inventions, designs, discoveries, writings and works of authorship, including all intellectual property rights, copyrights. Any work made under this RFP shall be deemed to be 'work made for hire' under any Indian/U.S. or any other applicable copyright laws.

24.13 The Intellectual Property Rights on the software code, copyright and source code for various applications/ interfaces developed under this RFP, and any other component/ framework/ middleware used/ developed as pre-built software assets to deliver the solution, shall belong to the SBI Payments and the SBI Payments shall have complete and unrestricted rights on such property. However, Vendor shall hold All Intellectual Property rights in any pre-built software per se, except for those which have been assigned under this RFP.

24.14 All information processed by Vendor during software maintenance belongs to the SBI Payments . Vendor shall not acquire any other right in respect of the information for the license to the rights owned by the SBI Payments . Vendor will implement mutually agreed controls to protect the information. Vendor also agrees that it will protect the information appropriately.

24.15 Data Protection:

The Bidder shall process SBI Payments' personal data solely on behalf of SBI Payments and strictly for the purposes of providing the Services, and only to the extent permissible under the Scope of work and the applicable law. The Bidder shall comply with the Information

Technology Act, 2000, the Digital Personal Data Protection Act, 2023, and all other applicable privacy and data protection laws and regulations.

The Bidder shall exercise due care in the collection, processing, storage, and handling of sensitive personal data or information, ensuring compliance with all obligations under the DPDP Act and related rules. All personal data related to SBI Payments shall be stored exclusively within SBI Payments' premises and within the territorial boundaries of India.

Any web portal or digital interface used by Bidder to access, process, or procure SBI Payments' data must be secured with industry-standard security measures to prevent unauthorized access, hacking, malware, data breaches, unauthorized copying, tampering, or any other form of data compromise. The Bidder shall implement and maintain all necessary technical and organizational security measures as required under applicable laws, regulations, and best practices to ensure the confidentiality, integrity, and security of SBI Payments' data.

## **25 LIQUIDATED DAMAGES**

If Vendor fails to perform any or all the Services within the stipulated time, schedule as specified in this Agreement, the SBI Payments may, without prejudice to its other remedies under the Agreement, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages, a sum equivalent to 0.5 % of the total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, SBI Payments may consider termination of Agreement.

## **26 NOTICES**

- a. Any notice or any other communication required to be given under this Agreement shall be in writing and may be given by delivering the same by hand or sending the same by prepaid registered mail, postage prepaid, telegram or facsimile to the relevant address set forth below or such other address as each Party may notify in writing to the other Party from time to time. Any such notice given as aforesaid shall be deemed to be served or received at the time upon delivery (if delivered by hand) or upon actual receipt (if given by postage prepaid, telegram or facsimile).
- b. A notice shall be effective when it is delivered or on the effective date of the notice, whichever is later.
- c. Address for communication to the Parties are as under:
  - i. Communications to the SBI Payments:

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- ii. Communications to Vendor:

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- d. In case there is any change in the address of one party, it shall be promptly communicated in writing to the other party.

## **21. MISCELLANEOUS**



- a. Any provision of this Agreement may be amended or waived, if, and only if such amendment or waiver is in writing and signed, in the case of an amendment by each party, or in this case of a waiver, by the Party against whom the waiver is to be effective.
- b. No failure or delay by any Party in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies herein provided shall be cumulative and not exclusive of any rights or remedies provided by law.
- c. Neither this Agreement nor any provision hereof is intended to confer upon any person/s other than the Parties to this Agreement any rights or remedies hereunder.
- d. If this Agreement is signed in counterparts, each counterpart shall be deemed to be an original.
- e. Vendor shall not assign or transfer all or any of its rights, benefits or obligations under this Agreement without the approval of the SBI Payments. The SBI Payments may, at any time, assign or transfer all or any of its rights, benefits and obligations under this Agreement.
- f. Vendor agrees that it shall not use the logo, trademark, copy rights or other proprietary rights of the SBI Payments in any advertisement or publicity materials or any other written communication with any other party, without the prior written consent of the SBI Payments.
- g. During the term of this Agreement and for a one year thereafter, neither party shall (either directly or indirectly through a third party) employ, solicit to employ, cause to be solicited for the purpose of employment or offer employment to any employee/s or sub-contractor/s of the other party, or aid any third person to do so. However, nothing in this clause shall affect the SBI Payments's regular recruitments as per its recruitment policy and not targeted to the employees of Ven-

dor.

- h. Vendor agrees that the SBI Payments shall have the right to disclose the details of this Agreement and the details of Services covered herein to the Reserve SBI Payments of India and Indian SBI Payments Association.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives as of the date and day first mentioned above.

**SBI PAYMENTS SERVICES  
PRIVATE LIMITED**

By:  
Name:  
Designation:  
Date:  
Witness:

- 1.
- 2.

**FOR \_\_\_\_\_  
(VENDOR NAME)**

By:  
Name:  
Designation:  
Date:  
Witness:

- 1.
- 2.

**ANNEXURE I**

(Provide details of Scope of Work)

## **ANNEXURE II**

### **(Penalties)**

The purpose of this Service Level Agreement (hereinafter referred to as SLA) is to clearly define the levels of service which shall be expected from the selected OEM/SI during the implementation and its subsequent support for the project period. The severity would be as follows. It will SBI Payments's discretion to assign the appropriate severity parameter to the incident.

#### **High:**

In case multiple subsystems are down threatening business continuity and multiple users are affected, it shall be considered as a Critical incident.

**Medium:** In case an essential functionality becomes unavailable which is not actually hampering the business but may impact few services if not attended immediately will be termed as medium.

**Low:** The incidents would be termed as low, which does not have any significant impact on the business or functionality.

The "Infrastructure Availability" metric for the proposed solution with an Infrastructure Availability Target **SLA of 99.98%** will be calculated as per below formula:

$$\frac{\text{Total Solution Uptime} - \text{Total Qualifying Outage Time}}{\text{Total Solution Uptime}} \times 100$$

For the purpose of Infrastructure Availability, Critical or High only severity Incidents will be considered. It will SBI Payments's discretion to assign the appropriate severity parameter to the incident. For any non-performance of SLA, penalties will be levied as per calculation below. The SLA performance measurement shall be tracked and reported every month, referred to as Reporting Period. However, the penalty calculation for not being able to fulfil SLA will be aligned with quarterly invoicing period, referred to as Measurement Period.

| <b>Uptime (U) in %</b> | <b>Penalty</b> |
|------------------------|----------------|
| U >=99.98              | No Penalty     |

| Uptime (U) in % | Penalty                                                                                                                                 |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| 99.50<=U< 99.98 | 1 % of total Quarterly value for the measurement period up to 10% of Annual Amount payable                                              |
| 99.00<=U< 99.50 | 2 % of total Quarterly value for the measurement period up to 10% of Annual Amount payable                                              |
| 98.50<=U<99.00  | 3% of total Quarterly value for the measurement period up to 10% of Annual Amount payable                                               |
| And so on.      | For every 0.5 % drop in the Uptime, Penalty @ 1% of total Quarterly value for the measurement period up to 10% of Annual Amount payable |

### Incident Restoration SLA

| Severity of Incident | Restoration time (T)                                       | Penalty                                                                                              |
|----------------------|------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| High                 | ≤ 1 hours from time of incident logged.                    | No Penalty                                                                                           |
|                      | > 1 Hours and ≤ 3 Hours                                    | 2% of the Quarterly Amount payable for every unresolved call up to 10% of Quarterly Amount payable   |
|                      | >3 Hours                                                   | 3% of the Quarterly Amount payable for every unresolved call up to 10% of Quarterly Amount payable   |
| Medium               | ≤ 4 hours from time of incident logged.                    | No Penalty                                                                                           |
|                      | >4 Hours and ≤ 8 Hours                                     | 2% of the Quarterly Amount payable for every unresolved call, up to 10% of Quarterly Amount payable  |
|                      | >8 Hours                                                   | 3% of the Quarterly Amount payable for every unresolved call, up to 10% of Quarterly Amount payable  |
| Low                  | ≤ 10 day from the time of incident logged at the help desk | No penalty                                                                                           |
|                      | >10 day and ≤ 30 days                                      | 1% of the Quarterly Amount payable for every unresolved call, up to 10% of Quarterly Amount payable. |
|                      | >30 days                                                   | 2% of the Quarterly Amount payable for every unresolved call,                                        |

| Severity of Incident | Restoration time (T) | Penalty                               |
|----------------------|----------------------|---------------------------------------|
|                      |                      | up to 10% of Quarterly Amount payable |

**Note:**

- The response time for all Types of Help Desk services incidents shall be within 15 min.
- The SLA performance measurement shall be tracked and reported monthly, referred to as the Reporting Period. However, the penalty calculation for not being able to fulfil SLA will be aligned with quarterly invoicing period, referred to as Measurement Period.
- The maximum penalty during a measurement or invoicing period will be capped to 10% of total invoicing value during that measurement or invoicing period.
- First Information Report of any incidents should be communicated to the SBI Payments within 4 hours from the time of occurrence of the incident/issue.
- Root Cause Analysis (RCA) of any incidents should be communicated to the SBI Payments within 24 hours from the time of occurrence of the incident/issue.
- The response time for all Types of Help Desk services incidents shall depend on the level on severity. There should be an initial response on a critical incident within 15 mins of incident booking, 30 mins of high severity ticket.
- Successful Bidder needs to send support engineer to the SBI Payments office in case incident resolution needs onsite support.

### **ANNEXURE III**

**(Provide details of Technical Specifications)**

**ANNEXURE IV****Price Schedule**

| Sr. No. | Product / Service                                                                                                                                                                         | Unit of Measure | Quantity | Rate (Rs. – Excl. GST) | Amount (Rs. – Excl. GST) | GST% |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------|------------------------|--------------------------|------|
|         | Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution<br><u>Contract Period:</u><br>For Opex Model – 5 Years or<br>For BOT Model – 2 Years | Lumpsum         | 1        |                        |                          |      |
| 2.      | Annual Technical Support                                                                                                                                                                  | Years           | 5        |                        |                          |      |
| 3.      | Annual Maintenance Charges                                                                                                                                                                | Years           | 5        |                        |                          |      |
| 4.      | Solution Ownership Transfer Cost (Optional, One time charge, ref. clause 6 of Annexure C)                                                                                                 | Lumpsum         | 1        |                        |                          |      |
|         | <b>Total Cost of Ownership Amount (Excl. of GST)</b>                                                                                                                                      |                 |          |                        |                          |      |

**Note:**

- 9) The solution cost comprises of application License (perpetual/subscription), application support (ATS), Cloud Hosting, License maintenance cost (AMC, if perpetual), associated Operating system (OS), database (Db), backup solution.
- 10) In case where the proposed solution is based on BOT model, AMC / ATC shall be applicable for one year only after Go Live date or completion of first year whichever is later.
- 11) SBI Payments will not reimburse any other operational expenses / outsourcing expenses including expenses incurred for services of



any third party such as Fintech companies, Analytical Services  
etc.

## ANNEXURE V

### BILL OF QUANTITY / MATERIAL

#### 1 TECHNICAL Bill of Quantity (BOQ)

| Sr. No. | Item                               | Details required                        | Details |
|---------|------------------------------------|-----------------------------------------|---------|
| 1       | CRM Solution                       |                                         |         |
| 2       | Any other tools/ solution proposed | Make:<br>Model:<br>Version:<br>Edition: |         |

Bidder to add additional rows, if required, to provide necessary details of the proposed tools/ software/ Solution infrastructure

#### 2 SOFTWARE BILL OF MATERIAL (BOM)

The Bidder Should Comply with OEM's guidelines regarding Software Licensing Criteria for all software items

| Deployment location | Item                         | Name & Version | Quantity | To be deployed on which server |
|---------------------|------------------------------|----------------|----------|--------------------------------|
| DC                  | OS Licenses                  |                |          |                                |
|                     | Database licenses            |                |          |                                |
|                     | Application software License |                |          |                                |
|                     | Any other license            |                |          |                                |
| DR                  | OS Licenses                  |                |          |                                |
|                     | Database licenses            |                |          |                                |
|                     | Application software License |                |          |                                |
|                     | Any other license            |                |          |                                |
| UAT                 | OS Licenses                  |                |          |                                |
|                     | Database licenses            |                |          |                                |
|                     | Application software License |                |          |                                |
|                     | Any other license            |                |          |                                |

Bidder to add additional rows, if required, to provide necessary details of the  
proposed tools/ software/ Solution infrastructure

### 3 RESOURCE BILL OF MATERIAL (BOM)

| Deployment location | Description     | Qualification | Certification | No of Resource |
|---------------------|-----------------|---------------|---------------|----------------|
| On Premise (Mumbai) | L1              |               |               |                |
|                     | L2              |               |               |                |
|                     | L3              |               |               |                |
|                     | Project Manager |               |               |                |
|                     | Any other       |               |               |                |

## ANNEXURE VI

### Project Milestone and Payment Terms

Payment will be made as per the following schedule: -

| Sl. No. | Deliverables                                                                       | Expected Timelines                                                            | Payment Terms                                                                                 |
|---------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 7.      | Complete delivery, implementation & integration of CRM Software Solution/ software | Within 3 months from the date of Purchase Order (PO)                          | 20% of Purchase Order Value                                                                   |
| 8.      | After providing UAT                                                                | Within 4 months from the date of PO                                           | 30% of Purchase Order Value                                                                   |
| 9.      | After Signoff (Go-Live)                                                            | Within 2 months from the date of installation or 6 months from the date of PO | 50% of Purchase Order Value                                                                   |
| 10.     | Annual Technical Support (ATS)                                                     | For respective year within contract period                                    | On Quarterly basis in arrears of respective year, subjected to SLA penalty deduction (if any) |
| 11.     | Annual Maintenance Contract (AMC)                                                  | For respective year within contract period                                    | On Quarterly basis in arrears of respective year, subjected to SLA penalty deduction (if any) |
| 12.     | Transfer of Rights (IP and source code)                                            | Within 24 months from date of PO issuance.                                    | 100% of PO Amount in net 30 days                                                              |

**Note:**

- iv. Complete implementation of the Customer Relationship Solution shall be carried out by the successful vendor.
- v. The proposed solution should be sufficiently scalable and capable of handling the increased volumes.
- vi. Payments shall be released in accordance with completion of respective milestone, within net 30 days from acceptance of Tax Invoice by SBI Payments.

**Annexure-N**

**NON-DISCLOSURE AGREEMENT**

THIS RECIPROCAL NON-DISCLOSURE AGREEMENT (the "Agreement") is made at Mumbai between:

\_\_\_\_\_ constituted under the \_\_\_\_\_ Act, \_\_\_\_\_ having its Corporate Centre at \_\_\_\_\_ (hereinafter referred to as "SBI PAYMENTS " which expression includes its successors and assigns) of the ONE PART;

And

\_\_\_\_\_ (hereinafter referred to as "\_\_\_\_\_ " which expression shall unless repugnant to the subject or context thereof, shall mean and include its successors and permitted assigns) of the OTHER PART;

And Whereas

1. \_\_\_\_\_ is carrying on business of providing \_\_\_\_\_, has agreed to \_\_\_\_\_ for the SBI PAYMENTS and other related tasks.

2. For purposes of advancing their business relationship, the parties would need to disclose certain valuable confidential information to each other. Therefore, in consideration of covenants and agreements contained herein for the mutual disclosure of confidential information to each other, and intending to be legally bound, the parties agree to terms and conditions as set out hereunder.

**NOW IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES AS UNDER**

1. **Confidential Information and Confidential Materials:**

- (a) “Confidential Information” means non-public information that Disclosing Party designates as being confidential or which, under the circumstances surrounding disclosure ought to be treated as confidential. “Confidential Information” includes, without limitation, information relating to installed or purchased Disclosing Party software or hardware products, the information relating to general architecture of Disclosing Party’s network, information relating to nature and content of data stored within network or in any other storage media, Disclosing Party’s business policies, practices, methodology, policy design delivery, and information received from others that Disclosing Party is obligated to treat as confidential. Confidential Information disclosed to Receiving Party by any Disclosing Party Subsidiary and/ or agents is covered by this agreement
- (b) Confidential Information shall not include any information that: (i) is or subsequently becomes publicly available without Receiving Party’s breach of any obligation owed to Disclosing party; (ii) becomes known to Receiving Party prior to Disclosing Party’s disclosure of such information to Receiving Party; (iii) became known to Receiving Party from a source other than Disclosing Party other than by the breach of an obligation of confidentiality owed to Disclosing Party; or (iv) is independently developed by Receiving Party.
- (c) “Confidential Materials” shall mean all tangible materials containing Confidential Information, including without limitation written or printed documents and computer disks or tapes, whether machine or user readable.

## 2. **Restrictions**

- (a) Each party shall treat as confidential the Contract and any and all information (“confidential information”) obtained from the other pursuant to the Contract and shall not divulge such information to any person (except to such party’s own employees and other persons and then only to those employees and persons who need to know the same) without the other party’s written consent provided that this clause shall not extend to information which was rightfully in the possession of such party prior to the commencement of the negotiations leading to the Contract, which is already public knowledge or becomes so at a future date (otherwise than as a result of a breach of this clause). Receiving Party will have executed or shall execute appropriate written agreements with its employees and consultants specifically assigned and/or otherwise, sufficient to enable it to comply with all the provisions of this Agreement. If the Vendor shall appoint any Sub-

Contractor then the Vendor may disclose confidential information to such Sub-Contractor subject to such Sub Contractor giving the SBI PAYMENTS an undertaking in similar terms to the provisions of this clause.

- (b) Receiving Party may disclose Confidential Information in accordance with judicial or other governmental order to the intended recipients (as detailed in this clause), provided Receiving Party shall give Disclosing Party reasonable notice prior to such disclosure and shall comply with any applicable protective order or equivalent. The intended recipients for this purpose are:
  - (1) the statutory auditors of the SBI PAYMENTS and
  - (2) regulatory authorities regulating the affairs of the SBI PAYMENTS and inspectors and supervisory bodies thereof
- (c) The foregoing obligations as to confidentiality shall survive any termination of this Agreement
- (d) Confidential Information and Confidential Material may be disclosed, reproduced, summarized or distributed only in pursuance of Receiving Party's business relationship with Disclosing Party, and only as otherwise provided hereunder. Receiving Party agrees to segregate all such Confidential Material from the confidential material of others in order to prevent mixing.
- (e) Receiving Party may not reverse engineer, decompile or disassemble any software disclosed to Receiving Party.

### **3. Rights and Remedies**

- (a) Receiving Party shall notify Disclosing Party immediately upon discovery of any unauthorized use or disclosure of Confidential Information and/ or Confidential Materials, or any other breach of this Agreement by Receiving Party, and will cooperate with Disclosing Party in every reasonable way to help Disclosing Party regain possession of the Confidential Information and/ or Confidential Materials and prevent its further unauthorized use.
- (b) Receiving Party shall return all originals, copies, reproductions and summaries of Confidential Information or Confidential Materials at Disclosing Party's request, or at Disclosing Party's option, certify destruction of the same.
- (c) Receiving Party acknowledges that monetary damages may not be the only and / or a sufficient remedy for unauthorized disclosure of Confidential Information and that disclosing party shall be entitled, without waiving any



other rights or remedies (as listed below), to injunctive or equitable relief as may be deemed proper by a Court of competent jurisdiction.

- a. Suspension of access privileges
  - b. Change of personnel assigned to the job
  - c. Financial liability for actual, consequential or incidental damages
  - d. Termination of contract
- (d) Disclosing Party may visit Receiving Party's premises, with reasonable prior notice and during normal business hours, to review Receiving Party's compliance with the term of this Agreement.

4. **Miscellaneous**

- (a) All Confidential Information and Confidential Materials are and shall remain the property of Disclosing Party. By disclosing information to Receiving Party, Disclosing Party does not grant any expressed or implied right to Receiving Party to disclose information under the Disclosing Party patents, copyrights, trademarks, or trade secret information.
- (b) Any document provided under this Agreement is provided with RESTRICTED RIGHTS.
- (c) Neither party grants to the other party any license, by implication or otherwise, to use the Confidential Information, other than for the limited purpose of evaluating or advancing a business relationship between the parties, or any license rights whatsoever in any patent, copyright or other intellectual property rights pertaining to the Confidential Information.
- (d) The terms of Confidentiality under this Agreement shall not be construed to limit either party's right to independently develop or acquire product without use of the other party's Confidential Information. Further, either party shall be free to use for any purpose the residuals resulting from access to or work with such Confidential Information, provided that such party shall maintain the confidentiality of the Confidential Information as provided herein. The term "residuals" means information in non-tangible form, which may be retained by person who has had access to the Confidential Information, including ideas, concepts, know-how or techniques contained therein. Neither party shall have any obligation to limit or restrict the assignment of such persons or to pay royalties for any work resulting from the use of residuals. However, the foregoing shall not be deemed to grant to either party a license under the other party's copyrights or patents.

- (e) This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof. It shall not be modified except by a written agreement dated subsequently to the date of this Agreement and signed by both parties. None of the provisions of this Agreement shall be deemed to have been waived by any act or acquiescence on the part of Disclosing Party, its agents, or employees, except by an instrument in writing signed by an authorized officer of Disclosing Party. No waiver of any provision of this Agreement shall constitute a waiver of any other provision(s) or of the same provision on another occasion.
- (f) In case of any dispute, both the parties agree for neutral third party arbitration. Such arbitrator will be jointly selected by the two parties and he/she may be an auditor, lawyer, consultant or any other person of trust. The said proceedings shall be conducted in English language at Mumbai and in accordance with the provisions of Indian Arbitration and Conciliation Act 1996 or any Amendments or Re-enactments thereto.
- (g) Subject to the limitations set forth in this Agreement, this Agreement will inure to the benefit of and be binding upon the parties, their successors and assigns.
- (h) If any provision of this Agreement shall be held by a court of competent jurisdiction to be illegal, invalid or unenforceable, the remaining provisions shall remain in full force and effect.
- (i) All obligations created by this Agreement shall survive change or termination of the parties' business relationship.

**5. Suggestions and Feedback**

- (a) Either party from time to time may provide suggestions, comments or other feedback to the other party with respect to Confidential Information provided originally by the other party (hereinafter "feedback"). Both party agree that all Feedback is and shall be entirely voluntary and shall not in absence of separate agreement, create any confidentially obligation for the receiving party. However, the Receiving Party shall not disclose the source of any feedback without the providing party's consent. Feedback shall be clearly designated as such and, except as otherwise provided herein, each party shall be free to disclose and use such Feedback as it sees fit, entirely without obligation of any kind to other party. The foregoing shall not, however, affect either party's obligations hereunder with respect to Confidential Information of other party.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ at \_\_\_\_\_  
(month) (place)

For and on behalf of \_\_\_\_\_

|             |  |  |
|-------------|--|--|
| Name        |  |  |
| Designation |  |  |
| Place       |  |  |
| Signature   |  |  |

For and on behalf of \_\_\_\_\_

|             |  |  |
|-------------|--|--|
| Name        |  |  |
| Designation |  |  |
| Place       |  |  |
| Signature   |  |  |



**Annexure-O**

**PRE-BID QUERY FORMAT**

**(To be provided strictly in Excel format)**

| Sl. No | RFP Page No | RFP Clause No. | Existing Clause | Query/Suggestions |
|--------|-------------|----------------|-----------------|-------------------|
|        |             |                |                 |                   |
|        |             |                |                 |                   |
|        |             |                |                 |                   |
|        |             |                |                 |                   |

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature)

(In the capacity of)

\_\_\_\_\_  
(Name)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**Annexure-P**

**PRE CONTRACT INTEGRITY PACT**

***(TO BE STAMPED AS AN AGREEMENT on Minimum Rs 600 stamp paper or higher if applicable in the state of execution.***

**General**

This pre-contract Agreement (hereinafter called the Integrity Pact) is made on \_\_\_\_\_ day of the month of \_\_\_\_\_ 20\_\_\_\_, between, on the one hand, the SBI Payment Services Private Ltd, a subsidiary company of State Bank of India a body corporate incorporated under the State Bank of India Act, 1955 having its Registered Office at 23rd Floor Urmi Estate, 95 Ganpatrao Marg, Lower Parel, Mumbai – 400013

-----, -----,  
(hereinafter called the "BUYER", which expression shall mean and include, unless the context otherwise requires, its successors) of the First Part and M/s \_\_\_\_\_ represented by Shri \_\_\_\_\_, VP – Vendor Management (hereinafter called the "BIDDER/Seller which expression shall mean and include, unless the context otherwise requires, its / his successors and permitted assigns of the Second Part.

WHEREAS the BUYER proposes to procure (Name of the Stores/Equipment/Item) and the BIDDER/Seller is willing to offer/has offered the stores and

WHEREAS the BIDDER is a private company/public company/Government undertaking/partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER SBI PAYMENTS is a subsidiary of State Bank of India performing Merchant Acquiring functions for State Bank of India.

NOW, THEREFORE,

To avoid all forms of corruption by following a system that is fair, transparent

and free from any influence/prejudiced dealings prior to, during and subsequent to the currency of the contract to be entered into with a view to :

- Enabling the BUYER to obtain the desired service / product at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement; and
- Enabling BIDDERS to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption, in any form, by its officials by following transparent procedures.

The parties hereto hereby agree to enter into this Integrity Pact and agree as follows:

**Commitments of the BUYER**

- 1.1 The BUYER undertakes that no official of the BUYER, connected directly or indirectly with the contract, will demand, take a promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER, either for themselves or for any person, organisation or third party related to the contract in exchange for an advantage in the bidding process, Bid evaluation, contracting or implementation process related to the contract.
- 1.2 The BUYER will, during the pre-contract stage, treat all BIDDERS alike, and will provide to all BIDDERS the same information and will not provide any such information to any particular BIDDER which could afford an advantage to that particular BIDDER in comparison to other BIDDERS.
- 1.3 All the officials of the BUYER will report to the appropriate authority any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.
- 1.4 In case any such preceding misconduct on the part of such official(s) is

reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

## **2. Commitments of BIDDERS**

- 2.1 The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its Bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:
- 2.2 The BIDDER 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 BUYER, connected directly or indirectly with the bidding process, or to any person, organisation or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
- 2.3 The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER or otherwise in procuring the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with State Bank of India for showing or forbearing to show favour or disfavour to any person in relation to the contract or any other contract with State Bank of India.
- 2.4 Wherever applicable, the BIDDER shall disclose the name and address of agents and representatives permitted by the Bid



documents and Indian BIDDERS shall disclose their foreign principals or associates, if any.

- 2.5 The BIDDER confirms and declares that they have not made any payments to any agents/brokers or any other intermediary, in connection with this Bid/contract.
- 2.6 The BIDDER further confirms and declares to the BUYER that the BIDDER is the original Vendors or Vendors in respect of product / service covered in the Bid documents and the BIDDER has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER, nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
- 2.7 The BIDDER, at the earliest available opportunity, i.e. either while presenting the Bid or during pre-contract negotiations and in any case before opening the financial Bid and before signing the contract, shall disclose any payments he has made, is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.
- 2.8 The BIDDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, Bid evaluation, contracting and implementation of the contract.
- 2.9 The BIDDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.
- 2.10 The BIDDER shall not use improperly, for purposes of competition or personal gain, or pass. on 'to' others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposals and business details, including information contained in any

electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.

- 2.11 The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 2.12 The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.
- 2.13 If the BIDDER or any employee of the BIDDER or any person acting on behalf of the BIDDER, either directly or indirectly, is a relative of any of the officers of the BUYER, or alternatively, if any relative of an officer of the BUYER has financial Interest/stake in the BIDDER's firm, the same shall be disclosed by the BIDDER at the time of filing of tender. The term 'relative' for this purpose would be as defined in Section 6 of the Companies Act 1956.
- 2.14 The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER.

### **3. Previous Transgression**

- 3.1 The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Enterprise / Public Sector Banks in India or any Government Department in India or RBI that could justify BIDDER's exclusion from the tender process.
- 3.2 The BIDDER agrees that if it makes incorrect statement on this subject, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

### **4. Earnest Money (Security Deposit)**

- 4.1 While submitting commercial Bid, the BIDDER shall deposit an amount

(specified in RFP) as Earnest Money/Security Deposit, with the BUYER through the mode of Bank Guarantee as mentioned in the RFP / Bid document in favour of SBI Payment Services Pvt Ltd from a nationalized Bank including SBI or its Subsidiary Banks. However payment of any such amount by way of Bank Guarantee, if so permitted as per Bid documents / RFP should be from any nationalized Bank other than SBI or its Subsidiary Banks and promising payment of the guaranteed sum to the BUYER on demand within three working days without any demur whatsoever and without seeking any reasons whatsoever. The demand for payment by the BUYER shall be treated as conclusive proof for making such payment to the BUYER.

- 4.2 Unless otherwise stipulated in the Bid document / RFP, the Earnest Money/Security Deposit shall be valid up to a period of five years or the complete conclusion of the contractual obligations to the complete satisfaction of both the BIDDER and the BUYER, including warranty period, whichever is later.
- 4.3 In case of the successful BIDDER a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for Violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
- 4.4 No interest shall be payable by the BUYER to the BIDDER on Earnest Money/Security Deposit for the period of its currency.

## **5. Sanctions for Violations**

- 5.1 Any breach of the aforesaid provisions by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER) shall entitle the BUYER to take all or any one of the following actions, wherever required:
- i. To immediately call off the pre contract negotiations without assigning

any reason and without giving any compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue, unless the BUYER desires to drop the entire process.

- ii. The Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.

To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.

- iii. To recover all sums already paid by the BUYER, and in case of an Indian BIDDER with interest thereon at 2% higher than the prevailing Base Rate of State Bank of India, while in case of a BIDDER from a country other than India with interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER from the BUYER in connection with any other contract for any other stores, such outstanding could also be utilized to recover the aforesaid sum and interest.
- iv. To encash the advance Bank guarantee and performance bond/warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER, along with interest.
- v. To cancel all or any other Contracts with the BIDDER. The BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER.
- vi. To debar the BIDDER from participating in future bidding processes of the BUYER or any of its Subsidiaries for a minimum period of five years, which may be further extended at the discretion of the BUYER.
- vii. To recover all sums paid, in violation of this Pact, by BIDDER(s) to any middleman or agent or broker with a view to securing the contract.
- viii. Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this

Pact.

- x. Intimate to the CVC, IBA, RBI, as the BUYER deemed fit the details of such events for appropriate action by such authorities.

5.2 The BUYER will be entitled to take all or any of the actions mentioned at para 6.1(i) to (x) of this Pact also on the Commission by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.

5.3 The decision of the BUYER to the effect that a breach of the provisions of this Pact has been committed by the BIDDER shall be final and conclusive on the BIDDER.

## **6 Fall Clause**

**The BIDDER undertakes that it has not supplied/is not supplying similar product/ systems or subsystems with same or higher configuration at a price lower than that offered in the present Bid to any other PSU Bank /Pvt Bank/Fintech companies, if the quantity is equivalent or lesser than this RFP. If it is found at any stage that similar product/systems or sub systems (same or higher configuration and Equivalent or lesser quantity) was supplied by the BIDDER to any other PSU Bank /Pvt Bank/Fintech companies at a lower price, then the same rate shall be applicable for future supply to be made to SBI Payments.**

## **7. Facilitation of Investigation**

In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.

## **8. Law and Place of Jurisdiction**

This Pact is subject to Indian Law. The place of performance and jurisdiction is the seat of the BUYER.

**9. Other Legal Actions**

The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the extant law in force relating to any civil or criminal proceedings.

**10. Validity**

10.1 The validity of this Integrity Pact shall be from date of its signing and extend up to 1 year or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller. In case BIDDER is unsuccessful, this Integrity Pact shall expire after Twelve months from the date of the signing of the contract, with the successful Bidder by the BUYER.

10.2 Should one or several provisions of this Pact turn out to be invalid; the remainder of this Pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.

**11.** The parties hereby sign this Integrity Pact at \_\_\_\_\_ on \_\_\_\_\_

For BUYER

For BIDDER

Name of the Officer.

Designation

SBI Payment Services Pvt. Ltd.

Witness

Witness

1. \_\_\_\_\_

2. \_\_\_\_\_

\* Provisions of these clauses would need to be amended/ deleted in line with the policy of the BUYER in regard to involvement of Indian agents of foreign suppliers.

**Note: This agreement will require stamp duty as applicable in the State where it is executed.**

**Annexure Q**

**ESCALATION MATRIX**

Bidder is required to share the Escalation Matrix on company's letter head.

| Level                      | Name | Designation | Mobile # and Email Id |
|----------------------------|------|-------------|-----------------------|
| L1                         |      |             |                       |
| L2                         |      |             |                       |
| L3                         |      |             |                       |
| L4                         |      |             |                       |
| CEO / Head of Organisation |      |             |                       |

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature) (Name)  
(In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**Annexure R**

**BILL OF QUANTITY / MATERIAL**

**4 TECHNICAL Bill of Quantity (BOQ)**

| Sr. No. | Item                               | Details required                        | Details |
|---------|------------------------------------|-----------------------------------------|---------|
| 1       | CRM Solution                       |                                         |         |
| 2       | Any other tools/ solution proposed | Make:<br>Model:<br>Version:<br>Edition: |         |

Bidder to add additional rows, if required, to provide necessary details of the proposed tools/ software/ Solution infrastructure

**5 SOFTWARE BILL OF MATERIAL (BOM)**

The Bidder Should Comply with OEM's guidelines regarding Software Licensing Criteria for all software items

| Deployment location | Item                         | Name & Version | Quantity | To be deployed on which server |
|---------------------|------------------------------|----------------|----------|--------------------------------|
| DC                  | OS Licenses                  |                |          |                                |
|                     | Database licenses            |                |          |                                |
|                     | Application software License |                |          |                                |
|                     | Any other license            |                |          |                                |
| DR                  | OS Licenses                  |                |          |                                |
|                     | Database licenses            |                |          |                                |
|                     | Application software License |                |          |                                |
|                     | Any other license            |                |          |                                |
| UAT                 | OS Licenses                  |                |          |                                |
|                     | Database licenses            |                |          |                                |
|                     | Application software License |                |          |                                |
|                     | Any other license            |                |          |                                |

Bidder to add additional rows, if required, to provide necessary details of the proposed tools/ software/ Solution infrastructure



## 6 RESOURCE BILL OF MATERIAL (BOM)

| Deployment location | Description     | Qualification | Certification | No of Resource |
|---------------------|-----------------|---------------|---------------|----------------|
| On Premise (Mumbai) | L1              |               |               |                |
|                     | L2              |               |               |                |
|                     | L3              |               |               |                |
|                     | Project Manager |               |               |                |
|                     | Any other       |               |               |                |

Dated this ..... day of ..... 20

\_\_\_\_\_  
(Signature)

(In the capacity of)

\_\_\_\_\_  
(Name)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
Seal of the company.

**HARDWARE REQUIREMENT FOR DEPLOYMENT OF CRM**

Kindly include the IT Infrastructure (hardware) details required from the SBI Payments for deployment of the proposed CRM solution. The IT Infrastructure will be provided by SBI Payments. The cost of supply and integration of these Infrastructures shall be borne by SBI Payments, successful bidder shall deploy the CRM Solution in the provided Infra.

| Deployment Location | Hardware Item (eg. Server or any other item) | Make & Model | Role (e.g. App Server, DB server, Mgmt Server etc) | No. of VMs or servers | No. of Cores per VM or per server | RAM per VM or per serve | Local Usable SAN storage | Any other info/ remarks |
|---------------------|----------------------------------------------|--------------|----------------------------------------------------|-----------------------|-----------------------------------|-------------------------|--------------------------|-------------------------|
| DC                  |                                              |              |                                                    |                       |                                   |                         |                          |                         |
|                     |                                              |              |                                                    |                       |                                   |                         |                          |                         |
| DR                  |                                              |              |                                                    |                       |                                   |                         |                          |                         |
|                     |                                              |              |                                                    |                       |                                   |                         |                          |                         |
| UAT                 |                                              |              |                                                    |                       |                                   |                         |                          |                         |
|                     |                                              |              |                                                    |                       |                                   |                         |                          |                         |

\*Bidder to add additional rows, if required, to provide details of the proposed tools/ software/ Solution infrastructure

Dated this ..... day of ..... 20

\_\_\_\_\_  
 (Signature) (Name)  
 (In the capacity of)

Duly authorised to sign Bid for and on behalf of

\_\_\_\_\_  
 Seal of the company.

**\*\*\*END OF DOCUMENT\*\*\***