

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



REQUEST FOR PROPOSAL FOR

**SUPPLY, DEVELOPMENT, INSTALLATION AND
MAINTENANCE OF CUSTOMER RELATIONSHIP
MANAGEMENT (CRM) SOLUTION**

**CORRIGENDUM #1
DATED. 12.06.2025**

REF: SBI PAYMENTS/VM/2025-26/06

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

Following are the changes / clarification in the RFP terms. All the bidders are requested to refer to the "Addendum / Revised Terms" column as below:

SI No.	RFP Page No	RFP Clause No	Existing Clause in RFP	Corrigendum/Addendum / Revised Terms
1.	18	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	i) Similar solution/product/ individual modules to be supplied/ services as offered by the Bidder should have been delivered / deployed to any Scheduled commercial Bank/ Fintech/ Insurance companies. The Bidder should furnish the details
2.	35	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.	38.1 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 09 months from the date of execution of agreement.
3.	59	4. Annexure-B BIDDER'S ELIGIBILITY CRITERIA	Eligibility Criteria 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 Please note, the solution should be currently running successfully, if implemented.	The bidder should have implemented Customer Relationship Management (CRM) Solution / similar modules successfully during the last four years from bid submission in at least Five scheduled commercial banks / Fintech / Insurance companies. Please note, the solution should be currently running successfully, if implemented.

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4.	59	4. Annexure-B BIDDER'S ELIGIBILITY CRITERIA	Documents to be submitted. 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)	Documents to be submitted. 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/ Insurance companies).
5.	63	Annexure-B2	TECHNICAL COMPETENCE (60 MARKS) Supporting Documents 2. Reference Letter from SCBs / Fintech companies	TECHNICAL COMPETENCE (60 MARKS) Supporting Documents 2. Reference Letter from SCBs / Fintech/ Insurance companies .
6.	66	Annexure-B3	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.	The Customizable technical specifications, if any, should be implemented within 6 months 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.
7.		Annexure – C Scope of work	Clause 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,	Clause 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 09 months . In case of BOT model, on completion of the contract period,

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			the ownership of the entire CRM Solution must be transferred to SBI Payments	the ownership of the entire CRM Solution must be transferred to SBI Payments.
8.	107	Annexure – C Scope of work Clause 6. Build Operate Transfer (BOT)-	<p>6.1 The BOT shall be executed in Three phase:</p> <ul style="list-style-type: none"> i. Development: Design, development, testing, and deployment of the CRM software tool for SBI Payments. (Timeline: 1st to 6th Month) ii. Operation: Maintenance, updates, support, and user training for a defined operation period. (Timeline: 6th to 18th Month) iii. Transfer: Full handover of source codes, codebase, documentation, patent rights, IP rights (if applicable), and system knowledge to SBI Payment by 	<p>6.1 The BOT shall be executed in Three phase:</p> <ul style="list-style-type: none"> i. Development: Design, development, testing, and deployment of the CRM software tool for SBI Payments. (Timeline: 1st to 9th Month) ii. Operation: Maintenance, updates, support, and user training for a defined operation period. (Timeline: 9th to 18th Month) iii. Transfer: Full handover of source codes, codebase, documentation, patent rights, IP rights (if applicable), and system knowledge to SBI Payment by

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			end of contract period (Timeline: 18 th to 24 th Month)	end of contract period (Timeline: 18 th to 24 th Month)																								
9.	108	Annexure-C Scope of work	<p>Clause 7. Project Milestone and Payment Terms Payment will be made as per the following schedule:</p> <table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Deliverables</th> <th>Expected Timelines</th> <th>Payment Terms</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Complete delivery, implementation & integration of CRM Software Solution/ software</td> <td>Within 3 months from the date of Purchase Order (PO)</td> <td>20% of Purchase Order Value</td> </tr> <tr> <td>2.</td> <td>After providing UAT</td> <td>Within 4 months from the date of PO</td> <td>30% of Purchase Order Value</td> </tr> </tbody> </table>	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	<p>Clause 7. Project Milestone and Payment Terms Payment will be made as per the following schedule:</p> <table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Deliverables</th> <th>Expected Timelines</th> <th>Payment Terms</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Complete delivery, implementation & integration of CRM Software Solution/ software</td> <td>Within 6 months from the date of Purchase Order (PO)</td> <td>20% of Purchase Order Value</td> </tr> <tr> <td>2.</td> <td>After providing UAT</td> <td>Within 7 months from the date of PO</td> <td>30% of Purchase Order Value</td> </tr> </tbody> </table>	Sl. No.	Deliverables	Expected Timelines	Payment Terms	1.	Complete delivery, implementation & integration of CRM Software Solution/ software	Within 6 months from the date of Purchase Order (PO)	20% of Purchase Order Value	2.	After providing UAT	Within 7 months from the date of PO	30% of Purchase Order Value
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			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	3.	After Signoff (Go-Live)	Within 3 months from the date of installation or 9 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)	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)
			5.	Annual Maintenance Contract (AMC)	For respective year within contract	On Quarterly basis in arrears of	5.	Annual Maintenance Contract (AMC)	For respective year within contract	On Quarterly basis in arrears of

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					period	respective year, subjected to SLA penalty deduction (if any)			period	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			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
10.	177	Annexure-M SERVICE LEVEL AGREEMENT	ANNEXURE V Project Milestone and Payment Terms Payment will be made as per the following schedule:				ANNEXURE V Project Milestone and Payment Terms Payment will be made as per the following schedule:					

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			SI. No.	Deliverables	Expected Timelines	Payment Terms	SI. 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	7	Complete delivery, implementation & integration of CRM Software Solution/ software	Within 6 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	8.	After providing UAT	Within 7 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	9.	After Signoff (Go-Live)	Within 3 months from the date of installation or 9 months from the date of PO	50% of Purchase Order Value

SI No.	RFP Page No	RFP Clause No	Existing Clause in RFP				Corrigendum/Addendum / Revised Terms			
			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)	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)	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)

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SI No.	RFP Page No	RFP Clause No	Existing Clause in RFP				Corrigendum/Addendum / Revised Terms			
			12.	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	12.	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
11.	N/A	Additional Annexure T	N/A				As per Annexure T shown in this document			

Please read the aforesaid corrigendum cum addendum along with the issued RFP document. All other terms and conditions which are not covered in this corrigendum cum addendum, will be as per the original RFP Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution # SBI PAYMENTS/VM/2025-26/06 dated 03 June 2025.

Annexure T

IT INFRASTRUCTURE (FOR CLOUD BASED SOLUTION) REQUIREMENT FOR DEPLOYMENT OF CRM

Kindly include the IT Infrastructure details required from the SBI Payments for deployment of the proposed CRM solution, **the proposed solution must be cloud agnostic (not linked to any specific cloud such as AWS/Azure/GCP)**. 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.

Component	Requirement Description	Specifications	Cloud Service Type
Compute			
Storage			
Database			
Networking			
Object Storage			
Monitoring & Logging			
Security			
CI/CD Pipeline			
Backup & Recovery			

*Bidder to add additional information, 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.

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MANAGEMENT (CRM) SOLUTION**

**RESPONSE TO PRE BID QUERIES
DATED. 12.06.2025**

REF: SBI PAYMENTS/VM/2025-26/06

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

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
1	59	Eligibility Criteria	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 . Please note, the solution should be currently running successfully, if implemented.	Kindly relax this clause as-The bidder should have implemented Customer Relationship Management (CRM) Solution successfully during the last four years from bid submission in at least one scheduled commercial banks / Fintech companies/ PSU/ State government/ central government in India . Please note, the solution should be currently running successfully, if implemented.	at least Five Scheduled commercial banks / Fintech / Insurance companies. Refer corrigendum #1
2	59	Annexure B	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 . Please note, the solution should be currently running successfully, if implemented	Understanding is that there should have been 5 implementations in the last 4 years. Does this eligibility include only banks or can it be insurance companies	at least Five Scheduled commercial banks / Fintech / Insurance companies. Refer corrigendum #1
3	64	Annexure B2	Deployment of CRM Solution On-premise at SBI Payments DC/DR/ other site as per SBI Payments's requirement	Can we propose a SaaS only based solution? Or do you require a proposal for an on-premise solution only?	You may propose SaaS based solution.
4	37	42	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	Does the vendor need to provide the training or does it need the training to be given "from "the OEM	Bidder to arrange the training either from SI or OEM

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			and components, installation, troubleshooting processes of the proposed solution.		
5	72	Annexure C	Proposed Solution Architecture and Technology Stack	How is customer data currently structured and maintained? Volume of existing data to be migrated?	At high level it is maintained in relational database, further detailing shall be given to successful vendor
6	82	3.4 Campaign (Module 4)	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.	Are there any preferred existing tools used by the bank (e.g., Unica, Adobe Campaign) for multichannel campaigns or should CRM deliver this natively?	Natively
7	74	3.1 Lead Process (Module 1):	CRM auto-categorizes decrypted lead data and distributes it to Circle Teams, ZSMs, and CSHs based on predefined rules	Will the mentioned pre-defined rules be shared to us in the form of BRDs or Requirement documentation	Yes, required document shall be shared to successful bidder
8	82	3.3.7 & 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. Use Case: Trust, Society, CSD Onboarding Each flow captures promoter PAN, specific proofs (Trust Deed, Society Deed, NOC), installation address, bank	Will the below two use cases be further elaborated: 1. Use Case: OMC Merchant Onboarding & 2. Use Case: Trust, Society, CSD Onboarding	Yes, required document shall be shared to successful bidder

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			verification, premises photos, commercial details, declaration, contract and terminal selection (CSD specific)		
9	83	3.4.4	Scheme-specific benefits displayed to eligible merchants at onboarding: o Rentals: POS Debit (< or >2000), BQR Debit (< or >2000) o Charges Waivers: Rental (NIL), AMC (NIL), Installation (NIL for DGPRS/PGPRS/Android) o Commitment Charges o Basic Service Fees (NIL)	Will the Dynamic Display of Rental & Fee Structure be further elaborated	Yes, required document shall be shared to successful bidder
10	95	3.7.2	PDF/image format compliance	Can PDF/image format compliance be explained further	Yes, required document shall be shared to successful bidder
11	96	3.7.2	Historical Data Comparison: CRM auto-fetches past hold cases and merchant outcomes	What does the CRM fetch and from where? Is there an integration envisaged?	Yes, it has to be integrated with the existing payment system
12	96	3.8	The CRM system will perform reconciliation or settlement calculations	It is mentioned that reconciliation logic will be performed by partner platforms such as HPY. However, it is also mentioned that CRM system will perform reconciliation or settlement calculations. Can you please clarify	It is just an example, this need to done by vendor platform
13	97	3.8	Automatically identify and classify refund entries: o On-us vs. Off-us refunds.	How is the CRM expected to automatically identify and classify refund entries	Details shall be shared with successful bidder

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
14	98	3.8.3	Reconciliation Capabilities : i. In-System Reconciliation Capability: Ingestion of raw transaction data from source systems (e.g., POS, UPI, Switch logs).	What is the expected Volume of data to be ingested	2.5 Million transaction a day, will increase in future
15	66	Annexure B3	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	Please supply approximate number of retained unique merchant records across your organisation. How many of those are active approximately?	Details shall be shared with successful bidder
16	71	Annexure-C	The solution shall manage use-cases of a strategic nature like: 1.3.1Lead Generation 1.3.2Customer Onboarding 1.3.3Customer Service	1. Approx no. of open leads for last 3 months 2. Approx no. of open cases for last year	Details shall be shared with successful bidder
17	103	3.11.3	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.	Please confirm the number of users that will need access to the CRM system across	Details shall be shared with successful bidder

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			<ul style="list-style-type: none"> • Postconditions: New user onboard, or existing user updated. 		
18	68	Annexure B3	Document Management & Helpdesk	Is there a DMS that we are supposed to integrate with? If yes, what authentication they use to login? Or is the CRM expected to replace the existing DMS?	Yes, CRM is expected to replace the existing DMS
19	101	3.10.5	Technical Requirements	What are the RTO and RPO objectives for CRM at SBIP?	As per Annexure L - Incident Restoration SLA
20	102	3.10.6	Future System Enhancements for Lifecycle Optimization - AI-Driven Predictive Maintenance: Analyse performance trends to anticipate failures and schedule preventive maintenance	What kind of predictive insights would add most value to your RMs and service teams?	Details shall be shared with successful bidder
21	18	17	Evaluation of Price Bids and Finalization:	Paynext would request clarification how evaluation or reverse auction will work if any participant company give unreasonable quote or zero pricing in that case what will SBIPSL will do?	Artificially deflated pricing shall be considered as Null and Void, and may lead to disqualification.
22	64	Annexure-B2 - 2. Technical Competence	Deployment of CRM Solution On-premise at SBI Payments DC/DR/ other site as per SBI Payments's requirement	Is SBI payment open for cloud deployment options or prefer only on-premise deployment? Is on-premise deployment a mandatory requirement?	Bidder can choose Cloud Service or On Premise.
23	67	Annexure-B3 - Technical Specification	Merchant Mobile & Web Application: Merchants must have access to a mobile and web-based portal where they can view dashboards, request additional	Is the Merchant mobile application expected to be listed in Play Store / App store for customers or merchants to download and use?	Yes, count will be shared with successful bidder

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			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	What is the expected customer count to use this app?	
24	67	Annexure-B3 - Technical Specification	<p>API Integration/Customization:</p> <p>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.</p>	<p>Kindly provide the details of all the possible integration touch points with CRM.</p> <p>Also, please confirm if all the integration systems are REST API compliant.</p> <p>If any system does not support REST API, will SBI payments provide a middleware to facilitate the integration?</p>	Rest API compliant, there may be few file based integrations.
25	67	Annexure-B3 - Technical Specification	<p>Field Force Mobile & Web Application:</p> <p>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.</p>	<p>On the attendance management part, is the expectation to enable the field teams to do check-in and check-out for the day by integrating with the existing Attendance management of SBI Payments or a complete attendance management solution is expected here?</p> <p>Location tracking - Is live location tracking of the field force expected</p>	<p>Shall be integrated with existing solution.</p> <p>Yes it is location tracking</p>

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			Supervisors should have dashboards to monitor team activities in real time.	here or it is only to geo-locate (Geo tag) in which location the merchant was met by the field force	
26	69	Annexure-B3 - Technical Specification	Risk Assessment	Can you please provide some more clarity here. Is the expectation here is to tightly integrate with the AML system and provide Risk assessment related notifications and alerts when a fraudulent transaction is performed?	Yes
27		General	General	Can you please provide the volumetric details on No. of leads - Existing and incremental MoM No. of Merchants Existing and incremental MoM No. of subscribers for Campaign and No. of mails (Monthly) No. of complaints Existing and incremental MoM Please specify if any other data has to be considered part of CRM storage	Details shall be shared with successful bidder
28		General	Data Migration	Is Data Migration part of the scope and what is the nature of data. Is it de-duped and cleansed? Will SBI payments take the ownership of data de-dupe and cleansing?	Yes, data migration is part of the scope and clean data will be provided
29	59	Bidder's eligibility criteria	The bidder should have implemented Customer Relationship Management	Can the implementation reference be considered for BFSI industry instead of	Schedule Commercial Bank / Fintech /

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			(CRM) Solution successfully during the last four years from bid submission in at least Five scheduled commercial banks /Fintech companies in India	keeping it limited to Banks or Fintech companies.	Insurance companies shall be considered based. Refer Corrigendum #1
30	63	Technical Competence	Reference Letter from companies engaged with Acquiring Business / Payment Ecosystem	Can the implementation reference be considered for BFSI industry instead of keeping it limited to Acquiring Business /Payment Ecosystem.	For SI No 1 (Technical Competence): Bidders implementation experience in Acquiring Business / Payment Ecosystem No change in RFP terms
31	63	Technical Competence	Reference Letter from SCBs / Fintech companies	Can the implementation reference be considered for BFSI industry instead of keeping it limited to Banks or Fintech companies.	For SI No 2 (Technical Competence: Bidder experience in CRM domain Schedule Commercial Bank / Fintech / Insurance companies shall be considered based. Refer Corrigendum #1
32	63	Technical Competence	CRM solution offering on Built Operate Transfer model.	Is SBI Payments open for a discussion to suggest alternatives or this is a mandatory requirement.	It is not a mandatory requirement.
33	64	Technical Competence	Deployment of CRM Solution On-premise at SBI Payments DC/DR/ other site as per SBI Payments's requirement	Is SBI Payments open for a discussion to suggest alternatives or this is a mandatory requirement.	Bidder can choose Cloud Service or On Premise.

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34	114	Annexure F	Price-bid	<p>Our recommendation is to keep the pricing format in relevance to number of users. It will be difficult to quantify the pricing without the clarity on the number of users and their persona.</p> <p>In case the vendor does not have any BOT model in place, will this mean disqualification of the vendor. Can we exempt from BOT model for this specific RFP.</p> <p>Also, can if please elaborate on opex model, if SBI Payments is looking for on-premise deployment only.</p>	SBI Payments will have 3500 approx., but certain modules requested in the RFP will need to extended to SBI Payments merchants.
35	128	Penalty Clause	Penalty Clause	Could SBI Payment please exempt the penalty clause and this can be discussed mutually at a later contractual stage	No change in RFP terms.
36	53	Schedule of events	Last date and time for Bid submission (02:00 pm on 23.06.2025.)	Request extension on the timeline till 07th July. To arrive at the best possible proposition from our end, we will need minimum 3 weeks from the date of receipt of pre-bid queries.	No change in RFP terms.
37		Annexure C - Scope of Work	<p>CRM triggers automated SFTP transfers at scheduled intervals to send encrypted lead files to SBIP.</p> <p>CRM monitors the SFTP folder and automatically detects new files, notifying</p>	Are the system in the SBIP ecosystem capable of integrating with Rest API instead of SFTP ?	At certain places SFTP implementation will be required.

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			SBIP for retrieval. (New files will be fetched based on date.)		
38		Annexure C - Scope of Work	CRM is integrated with the MAB LEAD Tool (a tool) to process encrypted files and convert them into CSV format without manual intervention.	Please clarify on what this MAB lead Tool is and whether it is capable to integrate using Rest API.	Yes
39		Annexure C - Scope of Work	Capable of processing over 1 billion transactions/day	What kind of transactions are expected to be processed in the CRI, also what will be the source of these transactions ?	Transaction processing wont be done by the CRM but data capturing needs to be done.
40	99	Annexure C - Scope of Work	The CRM should work smoothly with other systems, especially the Merchant Management System (MMS) provided by our TSP / Partners	What is the MMS (Merchant Management System) being used by SBI Payment currently and what is the integration capability of this system ?	It will API based integration
41	99	Annexure C - Scope of Work	Seamless data exchange between CRM and TSP database.	What is the integration capability of this Tsp system/ database	It will be combination of API and file based integrations
42		Warranty	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	Please clarify what is the expectations around on-site warranty	Onsite warranty support is required for critical issues
43		Annexure-B3	The Customisable technical specifications, if any, should be done within one month from purchase order, if customisable items are not completed within a given timeline the penalty will be charged as per clause, or Bidder may be	This seems too aggressive, we believe that most bidders if not all will not be able to provide a commitment to timeline without the detailed requirements and other dependencies identified.	The Customizable technical specifications, if any, should be implemented within 6 months month

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			blacklisted, and SBI Payments may refloat the RFP as per the SBI Payments's discretion.		from purchase order, refer corrigendum #1
44		General	Mode of deployment	Is SBI Payments only evaluating on-premise mode of deployment. Since in the RFP it is clearly not stated and hence we seek clarification on this.	Bidder can choose Cloud Service or On Premise.
45		General	General	What user personas are expected to use the solution and please specify the user count of every persona	SBI Payments will have 3500 approx., but certain modules requested in the RFP will need to extended to SBI Payments merchants
46		General	General	Does SBIP expects an on-site development, or can the bidder operate from bidder's premises ? if so, will VPN capabilities be extended to select bidder employees through a secure tunnel or any such secure mechanism.	Yes, day to day support can be operated remotely. VPN will be provided.
47		General	General	Is SBI payments looking to replace their current merchant management system (MMS) with the CRM or supplement its customer facing capabilities with the CRM ?	Please refer RFP.
48		General	Current Data Volumes in GB and number of records	Please provide Data volumes in GB and record count for each module that is expected to be implemented in the CRM.	Details shall be shared with successful bidder

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
49	31	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.	We follow an internal security policy within our organization that covers key areas such as encryption, access control, password management, Incident response and change management. Kindly confirm if this is suffice.	Needs to follow GOI, RBI and PCI guidelines
50	34	36. Right to Audit	The Selected Bidder (Vendor) has to get itself annually audited by internal/ external empanelled 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.	We permit right to audit under defined conditions to ensure operational continuity and data security. A prior notice of one month is required before any audit is conducted. Additionally, audits are limited to one occurrence per year. Please note that Zoho does not permit physical audits of its data centres to maintain the integrity and security of our shared infrastructure. Please confirm if this is suffice.	No change in RFP terms
51	107	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	Is this option (BOT) and the on-premise deployment different. Since in the price bid format price for both the options are mentioned. Please clarify.	Deployment methodology and BOT are different, bidder has to quote for either BOT or Opex model in the price bid

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			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		
52	59	Schedule of Events Last date and time for Bid submission. 02:00 pm on 23.06.2025	Part II	We request the bid submission date to be extended to 02:00 pm on 21.07.2025	No change in RFP terms
53	59	The Bidder must be an Indian/ firm / company/ organization registered un-der applicable Act in India.	Annexure B - 1	Can we request SBI Payments to add the following Eligibility Criteria as well. The vendor must be a firm/ company / organization with CMM Level 5 certification.	No change in RFP terms
54	59	The Bidder should have a positive net worth as on March 31st, 2024.	Annexure B - 2	Can we request SBI Payments for the following changes. The company/firm should be profit making organization for last 3 years. 1. With net worth not less than 500 cr. 2. The company/firm should be profit making organization for last 3 years. With Turnover of not less than 1000 cr.	No change in RFP terms
55	59	The bidder should have	Annexure B - 4	We are requesting the below change: 1. The bidder should have	at least Five Scheduled commercial banks /

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		<p>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 . Please note, the solution should be currently running successfully, if implemented.</p>		<p>implemented Customer Relationship Management (CRM) Solution successfully during the last four years from bid submission in at least Five three scheduled commercial banks / Fintech companies in India / Global. Please note, the solution should be currently running successfully, if implemented. 2. Please allow the credentials of our Network member firms.</p>	<p>Fintech / Insurance companies. Refer corrigendum #1 Bidder must be an Indian/ firm / company/ organization registered under applicable Act in India. Consortium bidding is not permitted under this RFP</p>
56	60	<p>Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects. (At least 03 client</p>	Annexure B - 5	<p>Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder / OEM has executed similar projects. (At least 03 01 client references are required)</p>	<p>No change in RFP terms</p>

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		references are required)			
57	63	Bidders implementation experience in Acquiring Business / Payment Ecosystem	Annexure B2 - 1. TECHNICAL COMPETENCE	Can we request to include Bidders implementation experience in Acquiring Business / Payment Ecosystem / banking / other industry?	No change in RFP terms
58	63	Scoring If implemented > 3 = 5 Marks	Annexure B2 - 1. TECHNICAL COMPETENCE	Can we consider the Scoring as If implemented > = 2 = 5 Marks If implemented in = 1 = 3 Marks	No change in RFP terms
59	63	Bidders implementation experience in Acquiring Business / Payment Ecosystem	Annexure B2 - 1. TECHNICAL COMPETENCE	Can we request to consider banking projects implemented currently?	For line 2: Bidder experience in CRM domain Projects implemented in Schedule Commercial Bank / Fintech / Insurance companies shall be considered. Refer Corrigendum #1
60	63	Supporting Documents Reference Letter from companies engaged with Acquiring Business /	Annexure B2 - 2. TECHNICAL COMPETENCE	As we have signed NDA with these customers, can we produce self-declaration in bidder's letter head?	Self declaration is acceptable with Client information.

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		Payment Ecosystem			
61	63	Bidder experience in CRM domain	Annexure B2 - 2. TECHNICAL COMPETENCE	Can we request to consider the team member experience in CRM domain?	No change in RFP terms
62	63	Bidder experience in CRM domain	Annexure B2 - 2. TECHNICAL COMPETENCE	Can we include the in-flight projects and CRM in other industry?	OK, PO / Work Order / Agreement shall be submitted
63	63	Reference Letter from SCBs / Fintech companies	Annexure B2 - 2. TECHNICAL COMPETENCE	As we have signed NDA with these customers, can we produce self declaration on bidder's letter head?	Self declaration is acceptable with Client information.
64	64	Deployment of CRM Solution On-premise at SBI Payments DC/DR/ other site as per SBI Payments' requirement	Annexure B2 - 5. TECHNICAL COMPETENCE	Deployment of CRM Solution On-premise or Cloud at SBI Payments DC/DR/ other site / other customer as per SBI Payments' requirement that is being implemented	Bidder can choose Cloud Service or On Premise.
65	64	Data Security and compliances (Appropriate documents to be provided)	Annexure B2 -3. PRESENTATION & PRODUCT COMPETENCE	As we are recommending a Cloud SAAS solution , usually the OEM is responsible for Data Security and compliances. Hence can we request OEM documentation to be provided for this requirement.	OK
66	73	CRM triggers automated SFTP transfers at scheduled	3.1.1	Please explain on the API services provided by SBIP for file sharing	Details shall be shared with successful bidder

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		intervals to send encrypted lead files to SBIP.			
67	74	CRM auto-categorizes decrypted lead data and distributes it to Circle Teams, ZSMs, and CSHs based on predefined rules	3.1.1	Please explain in details on the data distribution to teams. Explain in details about the mentioned teams maintained in CRM.	Details shall be shared with successful bidder
68	74	CRM automatically renames updated lead files using the format SBIPSPL_REV_Y YYYYMMDD_01 before encryption	3.1.1	Please explain in details the requirement. Is this the file integrated to MAB LEAD Tool or the extract from Cromford example: leads generated last week.	Details shall be shared with successful bidder
69	85	Transaction Validation	3.5.2	please explain further on the transaction mentioned, and business flow behind this.	Details shall be shared with successful bidder
70	86	Refund File Generation	3.5.3	Explain further on multiple file generations and the formats regarding the files. Please mention if any dependable integrations before generating file.	Details shall be shared with successful bidder
71	100	The proposed system will	3.10.1	In Which system Organization structure will be defined for Inventory?	Inventory Management Module

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		provide centralized visibility into the lifecycle of devices, accessories, and SIM cards, ensuring efficient tracking, management, and integration with stakeholder platforms.			
72	100	Device & Accessory Management	3.10.3	Please explain in detail how will item creation and changes be managed in Inventory system	This is standard inward and outward system of Inventory, with full life cycle of the asset.
73	100	Deployment: Devices assigned to locations; CRM syncs lifecycle details	3.10.3	Lifecycle of device from inventory management expectation is to do and track all the inventory transactions right from Receipt to dispatch, RTV, Receive for repair, RMA etc.	Yes
74	101	Repair & Replacement: CRM tracks reported issues, repairs, and re-deployments.	3.10.3	Please explain the detail process of product repair or depot repair	This is standard inward and outward system of Inventory

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
75	101	Activation & Deployment: SIM assignments linked to devices; CRM maintains associations.	3.10.3	Expectation from inventory management? How to track if SIM is active or not? Is device, SIM etc. will be lot & serial control?	Data will be updated via API or file based integrations
76	101	Deactivation & Inventory Monitoring: Faulty/lost SIMs recorded; reports generated for lifecycle tracking.	3.10.3	How are you tracking lost of SIM? In CRM?	Data will be updated via API or file based integrations
77	101	Procurement & Dispatch: CRM records SIM lifecycle initiation upon receipt	3.10.3	How procurement activity is handled in CRM or procurement can we have details please?	Details shall be shared with successful bidder
78	103	Refund Processing	3.11.5	Which Module used for the transactions do we have any integration(real time/batch) to process finance transaction to CRM	We will have integration for the same
79	76	Attendance Marking	3.2.2	Does Fog supports APi to send the attendance details to external applications?	It will be APP login based attendance
80	77	Breakdown Handling & Complaint Registration	3.2.4	WhatsApp, landline, toll-free number related complains are logged in which portal in current state?	Currently we are using ticketing system using all these channels.

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
81	77	Call Closure Verification	3.2.4	how the call closure are tracked in the current state?	Currently we are using ticketing system using all these channels.
82	78	Merchant Basic Information Entry Use case	3.3.1	How the merchant onboarding details are captured in current state and is it is integrated with CRM?	Currently merchant onboarding system is in place, needs to be integrated with CRM.
83	82	Company Merchant Onboarding	3.3.7	What is the currency KYC process? and future state KYC process during merchant onboarding	Currently merchant onboarding system is in place, needs to be integrated with CRM.
84	88	Implementation of Chargeback	3.6.2	What is the deadline for the merchant to response to avoid the chargeback liability. With in how many days merchant needs to responded	Detailed requirement shall be shared with successful bidder
85	73	Integration with systems	Annexure B3 - 4	What is the frequency for integrating onboarding systems and backend platforms?	As per business requirement.
86	95	Document Submission by Merchant	3.7.2.5	Please explain more on the process and expected portal to upload the documents?	CRM will provide the portal to upload the document
87	96	Approval & Fund Release	3.7.2.8	Please explain on the approval process? Explain more on the integrations.	Detailed requirement shall be shared with successful bidder
88	102	Merchant Registration and Onboarding:	3.11.1	Explain more on onboarding process, Is the merchant onboarded by salesperson in portal or merchant expected to register themselves in portal post the account created in CRM Portal	Detailed requirement shall be shared with successful bidder

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
89	103	Transaction Search:	3.11.4	Explain more on the data being maintained with respect to transaction	Data will be fetched from existing Merchant Management System
90	77	Breakdown Handling & Complaint Registration	3.2.4	Is there a preferred escalation matrix (e.g., role-based vs individual-specific), and will SLAs be dynamic based on complaint category?	Role based
91	69	Risk Assessment	Annexure B3 - 12	Is the requirement here to replace the existing fraud system and implement a more robust system of fraud detection and Case Management?	We require the solution as per RFP Scope
92	102	Merchant Portal	3.11	Is this related to KYC portion ?	It is an exhaustive portal for Merchant login and viewing transaction activities
93	103	Role-Based Access Control	3.11.7	Please explain the list of users types that needs to be configured(Eg: sales person, sales manager etc.)	Detailed requirement shall be shared with successful bidder
94	85	Receiving a Refund Request	3.5.1	Is encryption handled downstream during file transmission?	Yes
95	85	Transaction Validation	3.5.2	What is the source of truth for transaction data against which the CRM will validate - is it internal to CRM, or will it require integration with an external transaction database ?	It require integration with an external transaction database
96	85	Transaction Validation	3.5.2	If a refund is already in process, how is CRM expected to identify this - via internal workflow tracking or external status update via integration ?	External status update via integration

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
97	86	Refund File Generation	3.5.3	Are there existing or custom modules planned for file formatting and generation ?	existing modules planned for file formatting and generation ?
98	86	Sending Refund File to TSP's	3.5.4	What authentication and security protocols are required for API or SFTP connections	As per RBI and PCI norms
99	86	Retrieval Request Handling	3.6.1	How is the retrieval request received from the issuer integrated into the CRM? Is it via API, file upload, or manual entry?	Can be all modes
100	91	Implementation of Pre-Compliance	3.6.4	How are pre-compliance cases currently created—manually or via integration from upstream systems (e.g., dispute management tools or payment networks)?	Details shall be shared with successful bidder
101	91	Implementation of Pre-Compliance	3.6.4	How is the “Reversed to Issuer” status communicated—via integration to external systems or manually tracked post-case closure?	Details shall be shared with successful bidder
102	98	In System Reconciliation Capability	3.8.3.1	How many data sources are we expecting (POS/ UPI etc.) ? Will each data source have different format?	Details shall be shared with successful bidder
103	97	Merchant Payout workflow	3.8.1.B	What are the different data sources for reconciliation?	Bank, TSP, Schemes
104	97	Merchant Payout workflow	3.8.1.B	How are we expecting tool to identify status of records as Ready for Bank. On Hold, needs correction?	Details shall be shared with successful bidder

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
105	98	In System Reconciliation Capability	3.8.3.I	Are we expecting to perform settlement calculations in ARCS? Give more details about these calculations?	Details shall be shared with successful bidder
106	98	Exception & Dispute management	3.8.3.II	What is expected in integration with Third party systems for Dispute status tracking.	Details shall be shared with successful bidder
107	98	Alerts & Notifications	3.8.3.IV	what will be the basis for system to identify Fraud Or High risk Mismatches?	Will be based on Rule Engine
108	97	Rejection handling & Retry Automation	3.8.C	Explain more on rejections & classification. What is expected from tool?	Details shall be shared with successful bidder
109	97	Refund handling module	3.8.D	What will be data source for matching? What will be criteria to classify refund entries into On-us v. Off-us?	Bank, Schemes, TSP data
110	97	Refund handling module	3.8.D	What do you mean by trickle payout files	Details shall be shared with successful bidder
111	97	UI & Dashboard capabilities	3.8.D.III	what do you mean by Trickle file lifecycle & retry attempt visibility	Details shall be shared with successful bidder
112	67	Field Force Mobile & Web Application:	Annexure-B3 - 2	Explain about your attendance system? What kind of polls do you conduct?	Details shall be shared with successful bidder
113	67	API Integration/Customization	Annexure-B3 - 4	What is your CBS? Do you have any LMS? What is your DMS?	External system
114	67	Call Centre and Dashboard	1.3.12	what is your CTI?	We are using ticketing system. Currently we do not have Computer Telephony Integration.

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
115	59	Exception & Dispute management	3.8.3.II	Can the CRM implementations of commercial banks / Fintech companies done outside India be counted towards eligibility criteria? The solutions are currently running successfully.	Yes
116	77	Breakdown Handling & Complaint Registration	3.2.4	Can Merchants see the complaints online?	Yes
117	77	Breakdown Handling & Complaint Registration	3.2.4	Do you already have service agreements or rate cards set up for your partner service? If yes, how are those typically structured—like a fixed fee per job, hourly rates, or something else?	No Comments Required
118	77	Breakdown Handling & Complaint Registration	3.2.4	Pls explain how are the parts and services invoiced? Any integration with spares inventory needed?	No integration with spares inventory needed.
119	77	Breakdown Handling & Complaint Registration	3.2.4	Do you have any criteria for Service partners? Can they use the Field Service Mobile App? What is the work force size?	Yes, field Service Mobile App will be used. Workforce size is more than 500.
120	77	Breakdown Handling & Complaint Registration	3.2.4	Do you already have any warranty / contracts when devices are sold to the merchants? Upon breakdown are they repaired at merchant site, or replaced or brought back to warehouse for repair during which a temp device is provided to the merchant? Pls explain	Details shall be shared with successful bidder

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				this process. How are devices procured? from where to where? any spares involved?	
121	111	REVERSE AUCTION:	Annexure E	Could we request you to eliminate the Reverse Auction and follow the QCBS model with a 70:30 weighting (70% for technical evaluation and 30% for commercial)	No change in RFP terms
122	127	The "Infrastructure Availability" metric for the proposed solution with an Infrastructure Availability Target SLA of 99.98% will be calculated as per below formula:	Annexure L	We request you to consider the availability target - 99.9%	No change in RFP terms
123	128	Up time Penalty	Annexure L	1. We are request you to change the uptime penalty as below: $U \geq 99.98$ 99.9 - No Penalty $99.50 \leq U < 99.98$ 99.9 - 1 % of total Quarterly value for the measurement period up to 10% of Annual Amount total Quarterly value payable $99.00 \leq U < 99.50$ - 2 % of total Quarterly value for the measurement period up to 10% of Annual Amount	No change in RFP terms

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				total Quarterly value payable 98.50<=U<99.00 - 3% of total Quarterly value for the measurement period up to 10% of Annual Amount total Quarterly value 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 total Quarterly value payable	
124	128	Incident Restoration SLA	Annexure L	We request you to change the Incident Restoration penalty for High and Medium priority Incidents based on the standard practice, as below:	No change in RFP terms
125	129	The response time for all Types of Help Desk services incidents shall be within 15 min.	Annexure L - Notes (Point 1)	Point no.1 contradicts to point no.6. Kindly clarify if point no.6 holds good "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."	Point 1 is applicable to all types of helpdesk which needs to be responded in 15 mins. However, point 6 gives relaxation on high severity ticket up to 30 mins.
126	129	The response time for all Types of Help Desk services incidents shall depend on the	Annexure L - Notes (Point 6)	There is no mention of Critical Incident under Section "Incident Restoration SLA" Could you please clarify how you are categorizing your Incidents: Critical, High, Medium, Low? Or High, Medium, Low	Referring to Annexure L, definition of High: In case multiple subsystems are down threatening business continuity and multiple

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		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			users are affected, it shall be considered as a Critical incident.
127	35	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.Limitation of liability:	Request you to modify the clause as below: 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. 39.1 The Vendor shall ensure data confidentiality and shall be responsible for any breach of security and/or leakage of confidential customer/SBI Payments related information, provided that the Vendor's liability shall be limited to the direct losses actually incurred by SBI Payments, subject to the extent of total contract value. The Vendor shall not be liable for any indirect, incidental, or consequential damages arising from such breach.	No change in RFP terms

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
128	45	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	45.Liquidated Damages:	Request you to modify the clause as below: "If the Vendor fails to deliver or perform any or all of the Services within the stipulated time as specified in this RFP/Agreement, and unless an extension of time has been mutually agreed in writing, the Client may, without prejudice to its other remedies under the Agreement, impose liquidated damages at a rate of 0.5% of the total Project Cost total value of delayed milestone for each week of delay or part thereof, subject to a maximum of 5% of the total Project Cost total value of delayed milestone. Once the maximum deduction is reached, SBI Payments may consider termination of the Agreement. any decision to terminate the Agreement shall only be considered after the Vendor has been given a reasonable written cure period of at least 15 (fifteen) business days to rectify the delay."	No change in RFP terms

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		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.			
129	46	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	48.Termination for Default:	Request you to modify the clause as below: 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. 48.2. In the event the SBI Payments	No change in RFP terms

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		<p>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.</p>		<p>terminates the Contract in whole or in part for the breach solely attributable to the Vendor, the SBI payments/may procure, upon commercially reasonable terms and in a competitive manner, Products and Services similar to those not delivered. The Vendor shall be liable only for the reasonable and verifiable excess cost directly resulting from such procurement, subject to mutual agreement. The Vendor shall continue to perform its obligations under the Contract for the portion not terminated, provided such performance remains commercially viable and mutually agreed upon.</p>	
130	46	<p>48.3 If the contract is terminated under any termination clause, the Vendor shall handover all documents/ executable/ SBI Payments/ SBI Payments' data or any other relevant information to the SBI</p>	<p>48.Termination for Default:</p>	<p>Kindly add below clause to the existing clause 48.3 If the contract is terminated under any termination clause, the Vendor shall handover all documents/ executable/ SBI Payments/ SBI Payments' 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. In the event of termination of the</p>	<p>No change in RFP terms</p>

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
		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.		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.	
131	108		7. Project Milestone and Payment Terms	We propose the below Payment milestone. Kindly amend the payment terms as below: 1. Project Initiation - 10% of the Purchase Order Value 2. Business Process Design - 10% of the Purchase Order Value 3. Functional Build- 20% 4. Complete integration & Data migration up to SIT - 20% of Purchase Order Value 5. After providing UAT - 30% of Purchase Order Value 6. After Signoff (Go-Live) - 10% of Purchase Order Value	Please refer corrigendum #1
132	108		7. Project Milestone and Payment Terms	We propose the below Timeline. Kindly amend the payment terms as below: 1. Project Initiation - 10% of the	Please refer corrigendum #1

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				Purchase Order Value 2. Business Process Design - 10% of the Purchase Order Value 3. Functional Build- 20% 4. Complete integration & Data migration up to SIT - 20% of Purchase Order Value 5. After providing UAT - 30% of Purchase Order Value 6. After Signoff (Go-Live) - 10% of Purchase Order Value	
133	General	–	–	Request SBI Payments to kindly confirm the total number of expected licenses or the users of CRM system.	SBI Payments will have 3500 approx., but certain modules requested in the RFP will need to extended to SBI Payments merchants
134	General	–	–	Request SBI Payments to consider an extension in the submission deadline and provide an extension of 3 weeks post sharing the pre-bid responses to ensure the OEM has enough time to successfully curate and submit the Bid	No change in RFP terms
135	54	12	The Vendor has to furnish a Performance Bank Guarantee to SBI Payments for 10% of total contract value	We request SBI Payments to consider furnish a Performance Bank Guarantee to SBI Payments for 3% of total contract value (excluding warranty and AMC value)	No change in RFP terms

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
136	59	4	<p>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 . Please note, the solution should be currently running successfully, if implemented.</p>	<p>Request SBI payments to kindly modify this clause to - The bidder should have implemented Customer Relationship Management (CRM) Solution successfully during the last five years from bid submission in at least five scheduled commercial banks / Fintech/Insurance companies in India . Please note, the solution should be currently running successfully, if implemented.</p>	<p>No change in RFP terms</p>
137	172	9	<p>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.</p>	<p>We respectfully request SBI Payments to kindly confirm the preferred deployment model for the proposed CRM solution — whether it is expected to be implemented as an on-premise solution or hosted on the cloud.</p> <p>In case an on-premise deployment is required, we request the Bank to please confirm that SBI Payments will be responsible for provisioning the necessary IT infrastructure, including hardware, operating system, database, storage, and backup solutions.</p> <p>Alternatively, if a cloud-based deployment is preferred, we</p>	<p>For on prem deployment or Cloud deployment of CRM solution, SBIP will provide the IT infra as per the bidder configurations.</p>

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				<p>understand that it would be the responsibility of the vendor to provide the CRM platform hosted on a secure and compliant cloud environment.</p> <p>We kindly seek your clarification on this matter to align our proposal accordingly.</p>	
138	51	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.	We request SBI Payment to consider (MSME) units along with (MSE) and Start-ups to be exempted from payment of EMD and tender fee provided the services they are offering, are rendered by them. This is in line with the Govt of India's boost to Make in India organizations.	No change in RFP terms
139	63	2.2	Reference Letter from SCBs / Fintech companies	We request SBI Payments to refer Letter from SCBs/ Fintech /Insurance companies	OK, Refer corrigendum #1
140	63	2	Bidders implementation experience in Acquiring Business / Payment Ecosystem	<p>We respectfully request SBI Payments to consider expanding the eligibility criteria from experience specifically in the "Acquiring Business / Payment Ecosystem" to include broader experience in the BFSI (Banking, Financial Services, and Insurance) domain.</p> <p>This is because many core CRM functionalities—such as lead</p>	No change in RFP terms

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				management, onboarding, compliance tracking (KYC/AML), transaction monitoring, customer service, and campaign management—are equally critical and extensively implemented across the BFSI sector. Allowing BFSI experience would enable participation from proven CRM solution providers who have delivered similar capabilities at scale to regulated financial institutions, thereby ensuring innovation, compliance alignment, and faster time to value.	
141	63	3	CRM solution offering on Built Operate Transfer model	We would like to respectfully clarify that, as a product-based company, the intellectual property (IP) rights of our solution shall remain with us. We request SBI Payments to kindly relax the criteria of a Build-Operate-Transfer (BOT) model	No change in RFP terms
142	64	5	Deployment of CRM Solution On-premise at SBI Payments DC/DR/ other site as per SBI Payments's requirement	Please confirm the DC and DR sites for on premise deployment	DC - Mumbai DR - Chennai
143	67	2	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	Subscription to map services shall be procured by the SBI Payments separately and CRM to integrate with the same for tracking of the users. Please confirm if this is the correct understanding. For polls and training content, will	SBI Payments will borne the subscription cost

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			visits, provide feedback, participate in polls and access training content. Supervisors should have dashboards to monitor team activities in real time	content be hosted and managed within the CRM, or should CRM integrate with a separate Learning Management System (LMS) or survey tool?	
144	67	3	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	Is the merchant portal expected to be developed as part of the CRM solution or does SBI Payments already have an existing portal which the CRM needs to integrate with via APIs? Please confirm	Merchant portal has to be part of CRM solution
145	68	5	The system should support scheduling feedback questionnaires, real-time polling, campaign updates, leaderboard information, PDF/video content broadcasting, FAQs, quizzes, real-time and	Does the SBI Payments has an existing Enterprise Survey/Feedback Management in place? If yes, can incoming CRM leverage the same?	No

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			generation of status reports to monitor engagement activities		
146	68	6	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	Kindly confirm the channels/sources from which CRM must ingest complaints—e.g., email, web forms, mobile app, IVR, chatbot, WhatsApp, or external partner systems. Please elaborate on the use cases for offer AI powered ticket categorization.	All the channels including email, web forms, mobile app, IVR, chatbot, WhatsApp, or external partner systems should be provided by the bidder.
147	68	7	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	Will the CRM be responsible for calculating and applying automatic fee deductions (e.g., MDR, interchange, gateway fees), or will these be provided as part of the incoming file from the partner platform? Will the CRM be required to support multi-currency payout management,	Will be provided as incoming files or API integrations

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			include dashboard visibility into transaction statuses, rejections, payouts, multi-currency support, automatic fee deductions (interchange, gateway fees, MDR), and third-party integrations.	including currency conversion and FX reconciliation, or just tagging payouts in appropriate currencies for reporting?	
148	68	9	Vendor Management 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	How many vendors to be considered in scope?	As per business requirement
149	69	12	Risk Assessment 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	What specific risk scenarios or fraud patterns does SBI Payments expect the CRM to monitor? (e.g., unusual login behaviour, abnormal transaction frequency, account takeover) Which existing fraud detection and transaction monitoring tools does the CRM need to integrate with	It should be based on rule engine

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			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	Please share if account freeze/unfreeze actions are to be executed from CRM or via external system triggers?	
150	74	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.	What happens if the feedback is not received within a set time frame? Should the lead remain open, or auto-close after X days? Through which channels should the feedback form be sent - SMS, email etc?	Details shall be shared with successful bidder
151	79	iv	Pre-conditions: User has logged into the Merchant App and landed on the Onboarding dashboard.	We understand that this pre-condition assumes the merchant has successfully authenticated and landed on the onboarding dashboard within the Merchant App. From a CRM point of view, could you please clarify the scope.	Yes
152	81	3.3.6	Use Case: Partnership Merchant Onboarding	For non-individual merchant onboarding process, KYC to be done	Yes

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				for authorised and non-authorised signatories? Please confirm.	
153	82	i	3.4.1 Targeted Campaign Enablement: Campaign applicable only for Concessional Merchants (flag = YES)	<p>We request SBI Payments to kindly elaborate on how the 'Concessional Merchant' flag is maintained in the merchant profile. Specifically:</p> <p>Is this flag managed within an existing master data system or external source (e.g., MMS, ERP)?</p> <p>Will the CRM be required to fetch this flag through integration with another system or will it be pushed into CRM during onboarding or updates?</p> <p>Is this flag dynamic and subject to change (e.g., based on transaction volumes or business rules), and if so, how frequently should CRM sync or re-evaluate it?</p>	Details shall be shared with successful bidder
154	86	3.6.1	Retrieval Request Handling	Kindly clarify the source system from which the retrieval request is initially received by the Acquirer? Is the CRM expected to integrate with this external system to auto-ingest the request? If yes, which system CRM to integrate with?	External system
155	94	v	Penalty Logic & Tracking	What is the source system that determines or records open batch	As per SLA calculation needs to be done

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				<p>occurrences per merchant? Should CRM ingest this data from an external transaction settlement system or compute it internally</p> <p>Please confirm whether CRM is expected to generate a penalty export file (e.g., CSV or API-based) for downstream finance system processing, or only tag penalties within merchant profiles.</p> <p>Regarding card scheme penalties, will the CRM receive these from another system, or is it responsible for calculating and associating these with the merchant record?</p>	
156	94	3.7.2	Hold Release Process	Kindly confirm the source system that determines “Hold Transactions” and shares reports. Will CRM receive structured data from TSPs via API, or is manual upload/FTP involved?	CRM will receive the data from API/ SFTP
157	198	3.8	Reconciliation (Module 8)	We understand that the core T+1/T+2 reconciliation logic and settlement calculations are to be handled by the partner platform (e.g., HPY), while the CRM is expected to perform file intake, validation, payout workflow handling, rejection processing, and provide UI/dashboards.	<ol style="list-style-type: none"> 1. Yes 2. Source System

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				<p>To align CRM boundaries and integration architecture accurately, we request the following clarifications:</p> <ol style="list-style-type: none"> 1. Please confirm whether CRM is responsible for performing reconciliation logic in any cases or strictly handling reconciliation visibility and exception management (e.g., rejections, corrections, and approvals) 2. Is the payout file classification logic (POS, UPI, NEFT, etc.) managed by the source system, or is CRM expected to classify and segment these internally? 	
158	100	3.1	Inventory & Device Management	<p>Kindly confirm which external systems the CRM is expected to integrate with for device procurement, warehouse in warding, SIM provisioning, and repair tracking. Are there existing systems in use (e.g., ERP, logistics, TMS)?</p> <p>Is the CRM responsible for inventory master data management (e.g., device types, SKUs, serial numbers), or will these be maintained in an external inventory system with CRM only consuming/syncing data?</p>	CRM shall be responsible for inventory master data management and asset life cycle management.
159	General			Will vulnerability and security testing be handled by the organisation or a	No, VAPT will be handled by third party

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				third-party vendor? For a SaaS implementation, does the SBIP require a separate environment?	vendor and no separate environment is required.
160	General			Could you confirm if the organisation requires data extraction for migration and provisioning in a uniform format, as indicated?	Yes
161	General		System Integrators/Consulting Partner	For this digital transformation of new CRM, is there any System Integrator (SI) partner or Consulting partner involved?	No
162	General		Team Structure	What is the team structure of the organization?	Details shall be shared with successful bidder
163	General		Role Management	Requesting SBI Payments to share the various roles who will be the part of new platform along with count breakup (e.g. Sales Manager - 20, Supervisor - 15, Data Entry Operators, Quality Checker, Sales & Marketing, Service, Contact Centre, Analytics, Admin Users, etc.)	Details shall be shared with successful bidder
164	General		Product Management	What are the products & product categories across each vertical?	Details shall be shared with successful bidder
165	General		Service Management	Do you envisage any STP (Straight Through Processing/Real time) based integration for merchant servicing? If yes, then please share the list of STPs.	Yes, Details will be shared with successful bidders
166	General		Digital Journeys	Do you have any existing digital journeys?	Details shall be shared with successful bidder

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				If yes, do you have a win-back process in place?	
167	General		Offer Management	How does the organisation currently manage cross sell/up sell?	Details shall be shared with successful bidder
168	General		Survey Management	How does organisation captures the surveys/feedback from their merchants?	Details shall be shared with successful bidder
169	General		Mobility	Please specify no. of users who will be accessing Mobile App and from which department.	Details shall be shared with successful bidder
170	General		Segmentation	How does the organisation do segmentation of customers currently?	Details shall be shared with successful bidder
171	General		Marketing	Do you have an existing Digital/Social Media Marketing tool?	No
172	General		Email	How many outgoing mail servers (SMTP) are to be configured for sending outgoing mails (if required)?	No SMTP Servers required
173	General		Report Management	Kindly share the list of reports to be generated by the new CRM. If possible, please share sample reports (e.g. RBI and Government of India agencies, MIS, etc.)	Details shall be shared with successful bidder
174	General		Project Delivery	We understand and assume that CRM application solution activities and implementation services (Requirement gathering, development, testing support (SIT/UAT), go live) are provided by us and the remaining activities mentioned below are taken	During the contract period this will be responsibility of bidder.

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				up by organisation's IT team or third party CSP team.	
175	General			<p>Please confirm if SBIP's IT team or CSP team can perform the following:</p> <ul style="list-style-type: none"> A. Infrastructure Supply, Support and Maintenance B. Security Maintenance C. Deployment D. Disaster Recovery and Business continuity E. Testing: <ul style="list-style-type: none"> a. Application Security (VAPT) b. Performance Test c. Load/ Stress d. SIT e. UAT F. Customer's side integration <ul style="list-style-type: none"> a. Data Migration activity b. ETL activities c. Integration jobs (Any data, which has to be fetched from legacy system to staging) d. API/ webservice (Any API, which need to be custom developed to integrate with core system) G. Training and Roll out activities 	During the contract period this will be responsibility of bidder.

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
176	General		System Rollout	As per our understanding, the overall system rollout will be carried out by SBIP. Please confirm.	During the contract period this will be responsibility of bidder.
177	General		System Training	As per our understanding, we follow a Train-The-Trainer (TTT) approach for the system training to the identified SBIP key stakeholders. The business team training will be carried by SBIP from those key stakeholders whom we have trained. Please confirm.	OK
178	General		Language	We understand that SBIP requires this Customer Relationship Management application to have English as the base language. Do you need any other languages? If yes, please mention.	English
179	General		Technical Challenges	Currently, are there any technical challenges you are facing with existing systems?	No Comments
180	General		IT Landscape	Please share the current IT Landscape. (Architecture diagram for all systems pulling data from/pushing data to current CRM)	Details shall be shared with successful bidder
181	General		Please specify System Name	What are the systems planned to be sun-set during and post implementation?	Details shall be shared with successful bidder
182	General		Please specify System Name	Please define the name of solution and purpose which are used currently:	Details shall be shared with successful bidder
183	General		Please specify System Name	Core Banking Solution	Details shall be shared with successful bidder

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
184	General		Please specify System Name	Document Management System	Details shall be shared with successful bidder
185			Please specify System Name	ERP system for inventory management	Details shall be shared with successful bidder
186	General		Please specify System Name	AD platform/User access management /SSO logins	Details shall be shared with successful bidder
187	General		Please specify System Name	Lead Management System	Details shall be shared with successful bidder
188	General		Please specify System Name	Campaign Management	Details shall be shared with successful bidder
189	General		Please specify System Name	Service/Ticket Management	Details shall be shared with successful bidder
190	General		Please specify System Name	Business Process Management	Details shall be shared with successful bidder
191	General		Please specify System Name	Merchant Onboarding System	Details shall be shared with successful bidder
192	General		Please specify System Name	Digital Marketing Platform	Details shall be shared with successful bidder
193	General		Please specify System Name	Call Centre/Contact Centre System	Details shall be shared with successful bidder
194	General		Please specify System Name	Mobile Merchant App	Details shall be shared with successful bidder
195	General		Please specify System Name	Debit Card Management System	Details shall be shared with successful bidder
196	General		Please specify System Name	Credit Card Management System	Details shall be shared with successful bidder
197	General		Please specify System Name	eKYC System	Details shall be shared with successful bidder
198	General		Please specify System Name	vKYC System	Details shall be shared with successful bidder

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
199	General		Please specify System Name	Mail Server	Details shall be shared with successful bidder
200	General		Please specify System Name	SMS Gateway	Details shall be shared with successful bidder
201	General		Please specify System Name	Chatbot/Chat tool	Details shall be shared with successful bidder
202	General		Please specify System Name	HRMS	Details shall be shared with successful bidder
203	General		Please specify System Name	Analytical/BI	Details shall be shared with successful bidder
204	General		Please specify System Name	AI/ML	Details shall be shared with successful bidder
205	General		Please specify System Name	Cross sell System	Details shall be shared with successful bidder
206	General		Please specify System Name	Enterprise Service Bus/API engine	Details shall be shared with successful bidder
207	General		Please specify System Name	ETL Tool	Details shall be shared with successful bidder
208	General		Please specify System Name	Database Activity Monitoring Tool - DAM McAfee	Details shall be shared with successful bidder
209	General		Please specify System Name	Privileged Identity Management - PIM Arcos	Details shall be shared with successful bidder
210	General		Please specify System Name	Security Information and Event Management - SIEM IBM Qradar	Details shall be shared with successful bidder
211	General		Please specify System Name	Any other?: (Please mention)	Details shall be shared with successful bidder
212	General		Please specify System Name	Is reporting DB required or not?	It's bidder's discretion

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
213	General		Architecture	Is there a specific preference of SBIP for the type of Kubernetes/Container technology?	It's bidder's discretion but should be cloud agnostic.
214	General		Deployment	What is the preferred form of deployment strategy planned for CRM i.e. On-Premises, Private Cloud or Public cloud?	Please refer RFP.
215	General		Deployment	In case SBIP is looking for Private Cloud, do you have a private landing zone?	No
216	General		Deployment	Is there any SBIP's existing system such as CBS, BPM, DMS, LOS etc deployed over Cloud? If yes, then please specify System details and name of Cloud vendor?	No
217	General		CI/CD	What is the tool SBIP uses for CI/CD pipeline? We understand that pipeline creation & maintenance will be done by SBIPk, and we shall support and guide Indian SBIP IT team for the same.	Details shall be shared with successful bidder
218	General		Infra	As per the RFP, the sizing is to be considered for 5 years. Please confirm.	Yes
219	General		Infra	Do you require DR with 50% or 100% capacity of Production?	50%
220	General		Infra	As per the RFP, the production environment require high availability. Please confirm.	Yes

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
221	General		Infra	Please share Purging policy percentage for volume data at the end of each year	Data to be maintained up to 7 Years
222	General		Infra	Is DMZ required? (If system is to be accessed over internet as well)	Yes
223	General		Infra	We support both MS SQL and Oracle. However, we understand that the SBIP is inclined towards Oracle Database only. Please confirm.	No inclination
224	General		Integration	Do you have a Middleware/DWH in place? If Yes, kindly mention which. If No, kindly share Integration strategy.	Details shall be shared with successful bidder
225	General		Business Outcome	What are the 3 most important Business outcomes SBIP requires from the new CRM solution?	No Comments
226	General		Challenges	What are the top challenges which you are facing currently? If possible, kindly share the Use cases	No Comments
227	General		Budgetary	Is this digital transformation already budgeted?	No Comments
228	General		Sizing Related Queries	Please refer to Sheet 2 - "Volumetric Details" for confirming sizing related queries	Details shall be shared with successful bidder
229	59	Annexure B - Sr. 2 (Eligibility Criteria)	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.	Please allow a lower threshold of Rs. 10 cr minimum revenue for 3 years for MSME. The RFP allows exemption on both the criteria for startups; Please include MSMEs for exemption.	No change in RFP terms

Corrigendum #1 and response to pre-bid queries on RFP - Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.



Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
230	59	Annexure B - Sr. 4 (Eligibility Criteria)	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 . Please note, the solution should be currently running successfully, if implemented.	Please allow a lower threshold of 3 implementations in Financial services industry for MSMEs. The RFP allows exemption on both the criteria for startups; Please include MSMEs for exemption.	No change in RFP terms
231	63	Annexure B2 - 2. Technical Competence, point 1	Bidder's implementation experience in Acquiring Business / Payment Ecosystem	We request SBI Payments to include implementation experience for Financial Services industry with integration to payment systems.	No change in RFP terms
232	63	Annexure B2 - 2. Technical Competence, point 3	CRM solution offering on Built Operate Transfer model.	We will be proposing a Cloud based SaaS platform where the customization, integrations of the base platform can be delivered on BOT mode while the base platform ownership will remain with the OEM. Please confirm this will qualify for full marks.	Please refer RFP.
233	64	Annexure B2 - 2. Technical Competence, point 5	Deployment of CRM Solution On-premises at SBI Payments DC/DR/ other site as per SBI Payments's requirement	All new generation CRM solutions are cloud based SaaS model and on-premise deployments of CRM solutions is being sunset by all major CRM solution OEMs. Please convert requirement this to a Cloud based solution to score full marks.	No change in RFP terms

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
234	64	Annexure B2 - 2. Technical Competence, point 6	Proposed Solution Architecture & Technology Stack as per Annexure C, clause 2 of this RFP	Considering cloud-based SaaS solutions, OEM owns the technology stack and are committed to continue supporting their choice of technologies. We believe restricting the technologies to very specific names tech stack would be detrimental and restrictive to the solution. Kindly make this clause agnostic to underlying technology stack.	No change in RFP terms
235	108	Annexure C - Scope of work, Point 7 Project Milestone and Payment Terms, Sr. 1	Within 3 months from the date of Purchase Order (PO)	We believe 3 months for delivery of the complete solution as detailed in scope of work is too aggressive. We would like the flexibility of proposing a project schedule based on our experience of implementing CRM solutions globally and particularly in India.	Please refer corrigendum #1
236	174	Annexure V - Software Bill of Material	Table of software required for DC, DR etc.	Considering we will be proposing a Cloud-based SaaS solution, all infrastructure, and environments like UAT, DC, DR will be provisioned by the OEM and they will be transparent to the client (SBI Payments). Please confirm we can keep this section blank in our response.	Details for IT Infra for cloud requirement shall be provided by bidder. Please refer corrigendum #1
237	198	Annexure S - Hardware Requirement	Entire Annexure	This Annexure is relevant to solutions that may be deployed on premises on infrastructure provided by SBI Payments. We are proposing a Cloud-based SaaS solution and hence no	Details for IT Infra for cloud requirement shall be provided by bidder. Please refer corrigendum #1

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				infrastructure needs to be provided by SBI Payments. Please confirm we can keep this section blank.	
238	53	Part II - Schedule of Events	Last date and time for Bid submission	This is an RFP for a comprehensive CRM with an elaborate scope of work. We would like to request additional time to be able to do adequate justice to our proposal. We would like to request an extension of bid submission date by 1 week to 30 June.	No change in RFP terms
239	41, 107, 108, 162, 177	44.13; Annexure C - 6 Build Operate Transfer, 6.3 ii Codebase and Assets; 24.13; Annexure VI - point 12	Various clauses related to IP ownership and transfer, Code/Source Code ownership and transfer across the RFP.	We will be proposing a Cloud based SaaS platform where the IP, Source code and ownership of the OEM's base platform remains with the OEM. As a part of the implementation activities, we will be developing customizations, configurations, integrations etc specific to SBI Payments' need. The IP, source code and ownership of these customizations and integrations will be transferred on to SBI Payments as per the terms of the RFP. Please confirm this is an acceptable position.	No change in RFP terms
240	73	3.1.1	Key Requirements for Automation for Lead Conversion and Handling Process	Will SBI provide SFTP specs or credentials for automated lead file transfers?	Yes
241	73	3.1.1	Key Requirements for Automation for Lead Conversion and Handling Process	Are there specific vendors (e.g., UIDAI for e-KYC) or APIs for KYC/AML compliance, and what are the technical specifications for e-KYC integration?	Details shall be shared with successful bidder

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
242	75	3.1.2	Automation for Lead Flow	Should workflow automation be built using configurable rule engine?	Yes
243	77	3.2.2	Field Operations (FOS & RM Actions)	Should attendance and geolocation support offline mode with sync later?	Yes
244	77	3.2.4	Breakdown Handling & Complaint Registration	Will existing WhatsApp/Email/IVR systems be integrated or replaced?	Integrated
245	79	3.3.1	Merchant Basic Information Entry Use Case	Should system validate phone/email formats dynamically on frontend?	Yes
246	80	3.3.3	Business Rules & Validations	Will SBI provide logic for field validation (e.g., for PAN, mobile, etc.)?	Yes
247	81	3.3.5	Use Case: Proprietor Merchant Onboarding	Will the system need to validate GSTIN or only capture it?	Yes
248	83	3.4.2	Scheme Master Configuration	Will Scheme Master uploads be handled via manual or API route?	File to be uploaded manually
249	84	3.4.4	Dynamic Display of Rental & Fee Structure	Should the rental display be static per scheme or allow future dynamic edits?	future dynamic edits
250	85	3.5.1	Receiving a Refund Request	What is the expected refund volume per day and SLA for processing?	Details shall be shared with successful bidder
251	86	3.5.3	Refund File Generation	Who defines refund file naming conventions and structure – SBI or vendor?	SBI Payments
252	87	3.6.2	Helpdesk Features	Should the helpdesk system support CSAT feedback capture on closure?	Details shall be shared with successful bidder
253	98	3.8.2	Reconciliation (Module 8)	Are there preferred banking APIs to connect for NEFT/IMPS rejections?	It could be API and files
254	98	3.8.3	Reconciliation Capabilities	Will vendor define reconciliation rules or use SBI-defined logic?	SBI Payments
255	99	3.9.1	Complaint Management – Scope	Is automatic TAT monitoring required per complaint type and team?	Yes

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
256	99	3.9.3	Technical & Integration Requirements	Will CRM be integrated with MMS/TSP tools via API or via files?	Both
257	102	3.10.5	Technical Requirements (Service Calls)	Will the vendor provide call tracking analytics (first-time fix, TAT etc.)?	Details shall be shared with successful bidder
258	103	3.11.1	Merchant Registration and Onboarding	Will Aadhaar-based bank account validation APIs be provided?	No
259	104	3.11.7	Role-Based Access Control	Should roles be synced with SBI Active Directory or managed within CRM?	No, CRM Should have its own user and roles.
260	104	3.11.8	Audit Logging	What is the log retention policy and log export requirement?	Details shall be shared with successful bidder
261	105	3.12.2	Proposed Architecture & Flow (MIS)	What formats are expected for merchant-specific DSR/DTR reports?	csv, pdf, excel, etc
262	106	3.13.1	Churn Prediction	What historical data will be provided to train the churn model?	Details shall be shared with successful bidder
263	106	3.13.4	Feedback Loop	Will SBI provide CSAT/feedback templates or should vendor define?	SBI Payments will define
264	106	3.14	Portfolio Management	Are merchant profitability metrics predefined or to be configured?	SBI Payments will define
265	107	4.1	UAT & Audit	Will third-party audits be allowed during UAT or post go-live only?	Post go live
265	107	5	Acceptance Testing	Who will sign off the ATP – SBI internal, consultant, or project sponsor?	SBI Payments description
267		Annexure BBIDDER'S ELIGIBILITY CRITERIA	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 .	We would like to seek your kind clarification on whether experience in implementing a Merchant Management Tool under a Build-Operate Transfer (BOT) model for banks and financial institutions can be considered under this criterion.	Merchant management tool for banking / fintech / Insurance is acceptable

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				Our Merchant Management Tool comprises modules for merchant onboarding, lifecycle management, service and support workflows, communication management, and data-driven engagement—functions that align closely with CRM capabilities in the merchant context.	
268	64	3.1 PRESENTATION & PRODUCT COMPETENCE	Implementation Plan of CRM Solution: Two OEM/OSD platform addressing all component of RFP: 3 MARKS	The RFP is awarding 3 marks for an implementation plan where two distinct OEM/OSD platforms are proposed to collectively address all components of the CRM solution. This implies that the solution can be composed of offerings from two different product vendors/platforms, i.e., a multi-OEM strategy is permitted. However, the same RFP also clearly states that consortium bidding is not allowed. In this context, we seek clarification from the Bank	Consortium bidding is not permitted under this RFP. One System Integrator can provide solution with 2 OEMs
269	63	TECHNICAL COMPETENCE Proposed Solution Compliance to Technical Specification mentioned in Annexure-B3	if >=90% solution compliance and min 10% customization:20 marks	To ensure fair evaluation across bidders offering varying levels of ready solution coverage, we propose a graded marking system as follows: ≥90% compliance with minimum 10% customization: 20 marks >75% to <90% compliance with	No change in RFP terms

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				customization: 15 marks >50% to ≤75% compliance with customization: 10 marks	
270	63	TECHNICAL COMPETENCE CRM solution offering on Built Operate Transfer model.	TECHNICAL COMPETENCE CRM solution offering on Built Operate Transfer model.	Point 2 already evaluates the bidder's experience in the CRM domain. Therefore, this point should focus exclusively on assessing the bidder's experience in BOT (Build-Operate Transfer) model implementation, to avoid overlap and ensure clear, purpose-driven evaluation.	Willingness and ability to deliver the project in BOT model
271	Not mentioned in RFP			Phasing out SOW & re-considering Delivery Timelines	Details of phases of implementation shall be shared with successful bidder, delivery timeline No change in RFP terms
272	Not mentioned in RFP			What is the estimated CRM user base (number of internal users and external users like field agents or merchants)?	Details shall be shared with successful bidder
273	Pg. 67 & Pg. 77	Field Force Mobile App & Module 2 respectively	FOS logs attendance via the mobile app before starting tasks. Track merchant visits, competitor analysis, approvals, and upload site images.	Please confirm if a mobile CRM application (for field agents) is expected to be developed from scratch or integrated into existing systems	Should be part of proposed CRM solution
275	Pg. 73-74 &	Module 1 & Module 2	Track onboarding progress from MMS → EPH → TMS. Integrate with backend	Required list all backend systems (MMS, EPH, TMS, core banking, DMS) for which integration is mandatory?	Details shall be shared with successful bidder

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
	Pg. 77		systems like MMS, TMS, CMS, Risk Engine, Fraud Engine, etc.		
276	Pg. 106 & Pg. 68	Module 13 & Complaint Mgmt Module	AI-powered ticket categorization, smart routing, SLA-driven prioritization, auto-escalation, IVR/chatbot based ticket creation, churn prediction	Kindly confirm if AI/ML-based features like churn prediction, smart routing, chatbot, predictive maintenance, etc., are mandatory	Yes
277	Pg. 98	Reconciliation Module	Capable of processing over 1 billion transactions/day. Integration via Secure APIs and SFTP. Full audit traceability	Please clarify the volume of data expected to be handled by CRM — especially merchant profiles, tickets, transactions per day	Details shall be shared with successful bidder
278	Pg. 108	Clause 6.3 - Transfer Terms	Vendor shall conduct training sessions, documentation handover, and staff transition (if needed by SBI Payments)	Please clarify the knowledge transfer/training format & audience	Train-The-Trainer (TTT) approach for the system training to the identified SBIP key stakeholders.
279	Not explicitly mentioned – request clarification			Who is responsible for the legacy system data extraction and cleansing for migration? Are tools available?	clean data will be provided by SBI Payments
280	Pg. 173	Annexure IV - Pricing Note 9	The solution cost comprises license, cloud hosting, OS, DB, support (ATS), AMC, backup solution, etc.	Will SBI Payments provide infrastructure (cloud/on-prem) or should bidder provision it under Opex/BOT models?	Yes SBI Payments will provide the IT Infrastructure for both options

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
281	Pg. 72	Section 2 - Architecture Preferences	Preferred solution should use 3-tier architecture. Ensure integration compatibility with SBI & TSP systems using secure APIs/SFTP	Please confirm if the CRM is to be hosted on a public, private, or hybrid cloud	In SBI Payments cloud
282	Pg. 108-109	Clause 6.2 & 6.3	Deliver full source code, databases, APIs, documentation. Ownership transfers to SBI Payments at end of BOT term	Please confirm ownership of source code under BOT. Will source code be escrowed or directly handed over?	Ownership of source code (escrowed) will be of SBI Payments
283	Pg. 162-163	Clause 24.13	Vendor must indemnify SBI Payments against IPR infringement. SBI Payments reserves audit rights for any developed component	In case pre-built components are used, will SBI Payments require rights on those too?	For BOT all rights to be transferred to SBI Payments
284	Pg. 171	SLA Section	Penalty will be levied quarterly. SLA measurement period aligned with quarterly invoicing	Please clarify penalty computation for SLA breaches –what constitutes a Measurement Period”?	Refer SLA terms - Annexure L
285	Pg. 173	Price Schedule Notes	AMC/ATS applicable for 1 year after Go-Live or completion of first year, whichever is later (BOT model).	Will AMC & ATS be applicable in BOT model post-transfer? If so, for how long?	Up to 2 years, extendible on SBI Payments discretion
286	Pg. 73–74	Module 1 – Merchant Lifecycle	Integration with MMS, EPH, TMS, Risk Engine, DMS, CMS, onboarding engines is mandatory.	The RFP (Annexure-C, Pg. 73–74) lists multiple existing platforms like MMS, EPH, TMS, Merchant Portal, MIF, and Onboarding Engines. Please share detailed API documentation or data flow diagrams for these platforms to assess integration efforts.	Details shall be shared with successful bidder
287	Pg. 74–77	Modules 1 & 2 – Lifecycle & Ticketing	Support real-time APIs, batch processing, file ingestion, and updates through REST/SFTP/message queues	Please confirm the type of integration expected for each module: Real-time APIs, batch processing, or file-based exchange (e.g., for MIF, CMS, UPI Switch)?	API and file based

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
288	Pg. 74	Module 1	CRM triggers batch encryption scripts and updates received encrypted files into dashboards for real-time tracking.	Is SBI Payments expecting the CRM vendor to develop middleware or ETL pipelines to connect with systems like SFA, IPG, or Settlement Engine?	No
289	Pg. 75	Merchant Mapping APIs	API integration for fetching merchant onboarding status, lead updates, encryption, and document sync.	Kindly share the list of APIs currently exposed by SBI Payments' existing systems (e.g., for fetching merchant onboarding status, KYC status, terminal mapping).	Details shall be shared with successful bidder
290	Pg. 98 & Pg. 106	Technical Specs & Migration mention	Audit logs, traceability, and validation of payout records. Historical data handling with dispute and refund traceability	Please confirm whether historical data from existing systems (MMS, CMS, TMS, Complaint Management) will be made available in structured format for CRM integration and migration.	Clean and structured data will be provided
291	Pg. 75-77	Module 2	CRM must integrate with external platforms like TSP, Risk Engine, Core Banking, Fraud Systems, etc	Will the CRM vendor be expected to handle version compatibility and coordination with other third-party vendors (e.g., Settlement Engine or Core Banking)? If yes, please share the list of such external vendor systems	SBI Payments will take care, for integration details will be shared with successful bidder
292	Pg. 68 & Pg. 77	Complaint Management & Ticketing Module	CRM to register tickets, auto escalate complaints, log FOS visits, and assign via approval flows. Modular and integrable with MMS and TSP.	For integration with ticketing and complaint management modules, please confirm if SBI Payments will continue using existing tools or expects CRM vendor to build from scratch.	Should be part of proposed CRM solution
293	67	Merchant Mobile & Web Application:	upload chargeback documents,	Charge Back documents will be uploaded by merchants through portal, Kindly confirm	Yes

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
294	68	Reconciliation Module	automatic fee deductions (interchange, gateway fees, MDR)	New CRM system will integrate with payout/refund service provider through bulk API mode ,automatic fee deductions (interchange, gateway fees, MDR) will be done by the Service provider. Kindly Confirm	Yes it shall be carried out by successful bidder
295	68	Inventory Module	dispatch management	Logistics for the management for the rolls, POS and soundbox etc will be taken care by Bank	Yes by SBI Payments
296	69	Document Management & Helpdesk	automate document renewal reminders (e.g., KYC expiration)	All the relevant third Party API's will be provided by the bank. Kindly confirm	Yes by SBI Payments
297	69	Risk Assessment	Risk Assessment	AML and KYC API's will be provided by the bank. Kindly confirm	Yes by SBI Payments
298	5	1. Invitation to Bid:	“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”.	Is SBI considering an on-premise solution or a public cloud solution?	Open for either option
299	71	1.3	The solution shall manage use-cases of a strategic nature like:	There is no mention of the data migration scope. Request SBI	Details shall be shared with successful bidder

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
				Payments to help us with the volume of current (merchant) data that needs to be migrated? (Number of records, size of the database)	
300	71	1.3	The solution shall manage use-cases of a strategic nature like:	Any Migration tool being used by SBI Payments currently for data migration?	Details shall be shared with successful bidder
301	73	3.1.1	Lead Generation Capture leads from multiple sources such as digital campaigns and website Forms and existing merchant onboarding systems. Also allow manual entries.	How many Website and Merchant apps are there with which the CRM needs to be integrated with?	All the channels including email, web forms, mobile app, IVR, chatbot, WhatsApp, or external partner systems should be provided by the bidder.
302	75	3.1.2	Lead Capture Accept leads via direct API integration from multiple sources (Business Team, SBIP, external platforms).	How Many external Platforms with which CRM needs to be integrated with?	All the channels including email, web forms, mobile app, IVR, chatbot, WhatsApp, or external partner systems should be provided by the bidder.
303	75	3.1.2	Lead Assignment Auto-allocate leads based on location, product type, and customer stage using predefined rules.	How many products? Any other parameters other than the 3 mentioned need to be considered?	It can be multiple
304	75	3.1.2	Tracking & Reporting Maintain real-time dashboards to monitor lead progress and response times.	Is there any Data Lake/DWH currently present in SBIP? Any analytic tool being used currently like Power BI, Tableau etc?	Proposed solution should have its own database and own reporting tool

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
305	75	3.2	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:	What are MMS, EPH and TMS solutions with which the CRM needs to be integrated with?	Details shall be shared with successful bidder
306	77	3.3	Merchant Onboarding	The Merchant onboarding process is one standard process or differs based on parameters like type of merchant, product etc? Is there a product specific onboarding flow?	Use cases are mentioned in the scope of work, further details shall be shared with successful bidder
307	78	3.3	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.	Request SBI Payments to kindly help us with the system names and Their purpose w.r.t CRM integration	Onboarded merchant in the CRM to be published to TSP platform.
308	78	3.3	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.	Is there a middleware / ESB Layer available? If so what is the name/technology of the middleware	No
309	78	3.3	Integration with Backend Systems: Integrate with other backend systems, such as core banking systems or	what are the third party systems with which the CRM is required to be integrated with like NSDL, Aadhar,	Details shall be shared with successful bidder

Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
			document management platforms, to streamline data flow and ensure seamless transfer of customer information with SBI or TSP working with SBIP.	Ministry of commerce database etc? during onboarding?	
310	78	3.3	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.	Is there a master mapping of customer types and service/product offerings maintained centrally, or is it at the discretion of RM/SBIP to determine the appropriate offering?	Yes the master data will be provided to the successful bidder
311	78	3.3	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.	Is there an existing system in SBIP with which CRM needs to be integrated or is it expected that the CRM should have this module/functionality?	CRM should have this module/functionality
312	79	3.3.1	Merchant Basic Information Entry Use case	Is it expected to configure merchant onboarding portal for the scenarios mentioned in this section? (Self Onboarding system for merchants?)	Yes
313	105	3.13	Churn Management	Is there any predictive system/technology currently being used with which CRM needs to be integrated or it is expected CRM to have/configure the churn prediction model?	Yes, CRM is expected to have/configure the churn prediction model

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Sr. No.	RFP Page No	RFP Clause No.	Existing Clause	Query/Suggestions	SBI Payments Response
314	107	6. Build Operate Transfer (BOT)-	Development: Design, development, testing, and deployment of the CRM software tool for SBI Payments. (Timeline: 1st to 6th Month)	Generally enterprise wide implementation of this scale of scope takes more than 6 months. Can this be discussed mutually and agreed based on the detailed scope validation?	Refer Corrigendum #1
315	172	annexure iv	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.	Request SBI Payments to help us with the number of users of the CRM system along with their roles (Sales, Customer Service, Onboarding team, Back end team, Operation team, Inventory team, Management, Supervisors etc). Since most of the CRM solutions work on the named use licenses concept. It will help to optimize the license cost.	SBI Payments will have 3500 approx., but certain modules requested in the RFP will need to extended to SBI Payments merchants
316	172	annexure iv	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.	Request SBI Payments to help us with the number of users external (If any) to SBI Payments (not on SBI Payments Payroll). What are the number of users expected to use the Merchant Onboarding portal.	SBI Payments will have 3500 approx., but certain modules requested in the RFP will need to extended to SBI Payments merchants

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