

REQUEST FOR
EXPRESSION OF INTEREST (EOI)
FOR

Empanelment of Companies/ Agencies for providing
Customer Relationship Management Solution (CRM)



**23rd Floor, Urmi Estate Ganpatrao Marg Lower
Parel (West) Mumbai**

Expression of Interest for Empanelment of companies/agencies for providing Customer Relationship Management Solution (CRM).



1. Introduction:

SBI Payments is one of the top acquirers of the country providing solutions to Merchants for facilitating merchant payment for goods and services purchased through various form factors like Cards, QR Codes, App based solution (UPI P2M, YONO Sale & Cash) and Aadhar based solutions (BHIM-Aadhar-SBI).

SBI Payments invites Expression of Interest (**EOI**) from companies/firms or any other juristic entity (**Applicants**) wishing to be considered for short listing for participating in bidding process for **empanelment of companies/agencies for providing Customer Relationship Management Solutions (CRM)**, hereinafter referred to as the “**solution**”. SBI Payments is planning to implement the proposed solution at its Corporate Office and its Branch Locations spread across all the states in the country.

Please note, this is the first stage of a multi-stage procurement process. The objective of this Request for EOI is to identify and pre-register eligible applicants who are interested in providing the proposed solution and have suitable capacity, capability and experience.

2. Background:

The purpose of implementing a CRM solution is to have a 360° view of the entire Merchant/customer Lifecycle which will help the company in meeting the business objectives as well as providing the best customer services by fulfilling their requirements.

Expression of Interest (EOI) are invited in sealed envelope superscripted as **Expression of Interest - Empanelment of companies/agencies for providing Customer Relationship Management Solution (CRM)**.

- a. From the applicants who meet the eligibility criteria as set out in **Annexure-‘A’**,
- b. Who can offer a solution strictly in line with the technical parameters as set out in **Annexure-‘B’** and
- c. Agree to abide by the terms and conditions contained in this Request for EOI document.

3. Sealed envelope containing complete set of hard copy of EOI and a soft copy in pen drive should be submitted by Post or delivered in person at the below address:

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4. Applicant's Eligibility Criteria:

This process is open to all applicants who fulfill the eligibility criteria as set out in **Annexure-'A'** of this document. The applicants should furnish information on the lines of Annexure-A in their EOI proposal.

5. Technical Parameters of the solution/Scope of Work:-

The applicant should describe how their solution will fulfill the requirements as desired in **Annexure 'B'** of this document. The applicants should furnish information on the lines of Annexure-B in their EOI proposal.

6. Process before submission of EOIs:-

- i. **Raising of queries/clarifications on Request for EOI document:** The applicants requiring any clarification on this document should submit their written queries on or before 06:00 PM of 06.08.2024 at procurement@sbipayments.com.
- ii. **Modification in Request for EOI document:** At any time prior to the deadline for submission of EOIs, SBI Payments may modify any part of this document. Such change(s) if any may be in the form of an addendum/corrigendum and will be uploaded in Company' website-<https://www.sbipayments.com>. All such change(s) will automatically become part of this Request for EOI and binding on all applicants. Interested applicants are advised to regularly refer the company's URLs provided above.
- iii. **Extension of date of submission of EOIs:** Request for extension of date for submission of EOIs will not be entertained. However, the company at its discretion may extend the deadline in order to allow prospective applicants a reasonable time to take the amendment/changes, if any into account or for any other reason whatsoever.

7. Format and Signing of EOI:

- i. The applicant should prepare EOI strictly as desired in this Request for EOI

document.

- a. EOI should contain the applicant's profile, details of scope as mentioned in Annexure B, a detailed implementation plan, training plan, support and maintenance plan and any other information relevant to the EOI.
- b. EOI should be typed and submitted on A4 size paper, spirally and securely bound and with all pages therein in serial order.
- c. All pages of the EOI should be signed by only the authorized person(s) of the company/firm. Any interlineations erases or overwriting shall be valid only if the person(s) signing the EOI authenticates them. The EOI should bear the rubber stamp of the applicant on each page except for the un-amendable printed literature.
- d. Contact detail of the authorized signatory and an authorized contact person on behalf of the applicant is to be provided as under: -

Particulars	Authorized signatory for signing the EOI	Authorized contact person.
Name		
Designation		
Email id		
Landline		
Mobile No.		
Fax No.		
Address		

- ii. The applicants should demonstrate in EOIs that they meet all parameters given in **Annexure-'A'** and **Annexure 'B'** of Request for EOI.
- iii. In case any discrepancy is observed between hard and soft copy, the hard copy will be considered as the base document.

8. Last Date for submission of EOI:

The last date for submission of EOI is 20.08.2024 up to 04:00 pm. In case the designated day happens to be a holiday; the next working day will be deemed as the last date for submission of EOI.

9. Process after submission of EOIs:

- i. All EOIs received by the designated date and time will be examined by SBI Payments, to determine if they meet criteria/terms and conditions mentioned in this document including its subsequent amendment(s), if any and whether EOIs are complete in all respects.
- ii. On scrutiny, the EOIs NOT found in desired format/illegible/incomplete/not containing clear information, in view of SBI PAYMENTS, to permit thorough analysis or failing to fulfill the relevant requirement will be rejected for further evaluation process.
- iii. SBI Payments reserves the right, at any time, to waive any of the requirements of this Request for EOI document if it is deemed in the interest of SBI Payments.
- iv. If deemed necessary, SBI Payments may seek clarifications on any aspect of EOI from the applicant. If a written response is requested, it must be provided within 03 working days beyond the response received. However, that would not entitle the applicant to change or cause any change in the substances of their EOI document already submitted. SBI Payments may also make enquiries to establish the past performance of the applicants in respect of similar work. All information submitted in the application or obtained subsequently will be treated as confidential.
- v. After examining the EOI, some or all of the applicants may be asked to make presentation of the solution and demonstrate proof of concept.
- vi. SBI Payments may shortlist the applicants who fulfill the eligibility criteria, have solution as per the requirement of the company and are agreeing to abide by the terms and conditions of the Company. SBI Payments' judgment in this regard will be final.
- vii. SBI Payments may issue a Request for Proposal (RFP) to shortlisted applicants for inviting technical and indicative commercial bids for next process of procurement. However, please note that short listing of applicants should not be treated as a contract for the proposed work.
- viii. Applicants will be advised about short-listing of their EOIs or otherwise.

However, applicants will not be provided with information about comparative position of their EOIs with that of others.

- ix. Nothing contained in this EOI shall impair the company's Right to issue '**Open Tender**' or **to consider any other process of procurement** on the proposed solution.

10. Terms & Conditions

- i. Lodgment of an EOI is evidence of an applicant's consent to comply with the terms and conditions of Request for EOI process and subsequent bidding process. If an applicant fails to comply with any of the terms, its EOI may be summarily rejected.
- ii. Willful misrepresentation of any fact in the EOI will lead to the disqualification of the applicant without prejudice to other actions that the Company may take. The EOI and the accompanying documents will become property of SBI Payments. The applicants shall be deemed to license, and grant all rights to SBI Payments, to reproduce the whole or any portion of their product/solution for the purpose of evaluation, to disclose the contents of submission to other applicants and to disclose and/ or use the contents of submission as the basis for EOI process.
- iii. SBI Payments reserves the right to accept or reject any or all EOIs received without assigning any reason thereof whatsoever and the Company's decision in this regard will be final. No contractual obligation whatsoever shall arise from the EOI process.
- iv. Any effort on the part of applicant to influence evaluation process may result in rejection of the EOI.
- v. SBI Payments is not responsible for non-receipt of EOIs within the specified date and time due to any reason including postal delays or holidays in between.
- vi. SBI Payments reserves the right to verify the validity of information provided in the EOIs and to reject any bid where the contents appear to be incorrect, inaccurate or inappropriate at any time during the process of EOI or even after award of contract.
- vii. Applicants shall be deemed to have:
 - a. examined the Request for EOI document and its subsequent changes, if

- any for the purpose of responding to it.
- b. examined all circumstances and contingencies, having an effect on their EOI application and which is obtainable by the making of reasonable enquiries.
 - c. satisfied themselves as to the correctness and sufficiency of their EOI applications and if any discrepancy, error or omission is noticed in the EOI, the applicant shall notify the company in writing on or before the end date/time.
- viii. The Applicants shall bear all costs associated with submission of EOI, presentation/POC desired by the Company. SBI Payments will not be responsible or liable for any cost thereof, regardless of the conduct or outcome of the process.
- ix. Applicants must advise the Company immediately in writing of any material change to the information contained in the EOI application, including any substantial change in their ownership or their financial or technical capacity. Copies of relevant documents must be submitted with their advices. For successful applicants, this requirement applies until a contract is awarded as a result of subsequent bidding process.
- x. Shortlisted applicants must not advertise or publish the same in any form without the prior written consent of SBI Payments.
- xi. Brief overview of the proposed procurement/scope of work given in this document may be further elaborated, viz., **more details may be included in the Request for Proposal (RFP) document to be issued as a result of evaluation process of EOIs.**
- xii. SBI Payments shall have the right to cancel the EOI process itself at any time, without thereby incurring any liabilities to the affected Applicants. Reasons for cancellation, as determined by SBI Payments in its sole discretion include but are not limited to, the following:
- a. Services contemplated are no longer required.
 - b. Scope of work not adequately or clearly defined due to unforeseen circumstance and/or factors and/or new developments.
 - c. The project is not in the best interest of SBI Payments.
 - d. Any other reason.
- xiii. The Selected Vendors (Service Providers) have to get themselves annually

audited by external empaneled Auditors appointed by the SBI Payments/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Company/ such auditors in the areas of products (IT hardware/ software) and services etc. provided to the company and the vendors are required to submit such certification by such Auditors to the Company. The Selected bidder and or his / their outsourced agents / sub – contractors (if allowed by the Company) shall facilitate the same. The Company can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Service Provider.

Where any deficiency has been observed during audit of the Vendor on the risk parameters finalized by the Company or in the certification submitted by the Auditors, the Vendor shall correct/ resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the Vendor shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.

Vendors shall, whenever required by the Company, furnish all relevant information, records/data to such auditors and/or inspecting officials of the Company/Reserve Bank of India and or any regulatory authority. The Company reserves the right to call and/or retain for any relevant material information / reports including audit or review reports undertaken by the service provider (e.g., financial, internal control and security reviews) and findings made on Selected bidder in conjunction with the services provided to the Company.

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

invoices for the contracted period.

11. Disclaimer:

SBI Payments is not committed either contractually or in any other way to the applicants whose applications are accepted. The issue of this Request for EOI does not commit or otherwise oblige the Company to proceed with any part or steps of the process.

Subject to any law to the contrary, and to the maximum extent permitted by law, SBI Payments and its directors/officers/employees/contractors/agents and advisors disclaim all liabilities (including liability by reason of negligence) from any loss or damage, cost or expense incurred or arising by reasons of any person using the information and whether caused by reasons of any error, omission or misrepresentation in the information contained in this document or suffered by any person acting or refraining from acting because of any information contained in this Request for EOI document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, default, lack of care or misrepresentation on the part of SBI Payments or any of its officers, employees, contractors, agents or advisors.

Please Note: Since this is not a Request for Proposal (RFP), commercials are not required to be submitted at this stage.

The selected vendor shall be responsible for the following:

- CRM Solution Deployment: Install/Develop and configure the CRM Solution according to SBIP's requirements.
- Data Migration: Migrate existing customer data from current systems to the new CRM Solution.
- Training: Provide comprehensive training to our staff on the usage and administration of the CRM Solution.
- Integration: Vendor should have the capability to integrate the CRM Solution with existing internal systems/systems of TSP as per the decision of the company.
- Ongoing Support: Offer ongoing technical support and maintenance services.

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Annexure -'A'

Eligibility Criteria

Sr. No.	Eligibility Criteria	Compliance (Yes/No)	Supporting documents to be Submitted
1	The vendor must be a firm/ company / organization registered under Companies Act/Partnership Act/LLP Act etc.		Copy of the Certificate of Incorporation/ Registration, issued by Registrar of Companies/Authority, full address of the registered office, along with Memorandum & Articles of Association/ Partnership Deed, as the case may be.
2	Vendor should have existing or similar solution.		The details to be provided as per Annexure-'B'.
3	The solution should have been implemented in at least 2 Public/Private Sector Banks/Financial Institution in India.		Two reference with following details for each reference to be provided: 1. Name of the Organization 2. Name of the Official 3. Contact number of Official 4. E-mail Id of Official
4	The company/firm should be profit making organization for last 3 years.		Audited Balance Sheet for the last 3 years should be enclosed.
5	The company/firm should not have been declared ineligible for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies/ PSU/ Private Company.		Declaration to be provided

Annexure – ‘B’

Technical Criteria/Scope of Work

- ✓ **Customer Data Management:** Storing, organizing, and analyzing customer information such as contact details, purchase history, preferences, and interactions across various channels.
- ✓ **Sales Force Automation:** Automating and streamlining sales activities such as lead management, contact management, sales forecasting, and performance tracking.
- ✓ **Marketing Automation:** Using software to automate marketing tasks such as email campaigns, social media posting, and targeted advertising based on customer data and behavior.
- ✓ **Customer Service and Support:** Managing customer inquiries, complaints, and issues through various channels (phone, email, chat, social media) to provide timely and effective support.
- ✓ **Analytics and Business Intelligence:** Analyzing customer data to gain insights into behavior patterns, preferences, buying trends, and overall customer satisfaction to make informed business decisions.
- ✓ **Integration with Other Systems:** Integrating CRM systems with other business systems (ERP, accounting, ecommerce platforms) to ensure seamless data flow and a unified view of customers across the organization.
- ✓ **Customer Experience Management:** Focusing on enhancing the overall customer experience through personalized interactions, targeted communication, and consistent service delivery.
- ✓ **Relationship Marketing:** Building long-term relationships with customers through personalized marketing strategies, loyalty programs, and customer retention initiatives.
- ✓ **Fraud Detection and Prevention:** Integrate fraud detection tools and transaction monitoring systems to identify suspicious activities that warrant an account freeze or hold.
- ✓ **Reconciliation and Settlement:** Timely and accurate reconciliation of the transaction files and settlement of funds to merchants.
- ✓ **Inventory Management:** Proper track and maintenance of inventory, resulting into better synergies and cost efficiencies.

Expression of Interest for Empanelment of companies/agencies for providing Customer Relationship Management Solution (CRM).



- ✓ **AI and Machine Learning:** Leveraging artificial intelligence and machine learning to automate tasks, predict customer behavior, and optimize marketing and sales efforts.

Note: The applicants may please note that the above parameters may be further elaborated, viz., more details may be included in the Request for Proposal (RFP) document to be issued as a result of evaluation process of EOIs.

Annexure- 'C'

Schedule of Event

Sl No	Particulars	Remarks
1	Contact details of issuing department (Name, Designation, Mobile No., Email address for sending any kind of correspondence regarding this RFP)	Vice President (Vendor Management & Operations) 23 rd Floor, Urmi Estate, Lower Parel west- 400013 Phone No. 022-41722200 e-mail: procurement@sbipayments.com
2	Document Availability including changes/amendments, if any to be issued	EOI document may be downloaded from SBI PAYMENTS's website https://www.sbipayments.com from 31 st July 2024.
3	Raising of queries/clarifications on Request for EOI document	By 04:00 PM on 06 th August 2024.
4	Clarifications of queries raised by participant.	9 th August 2024
	Last date and time for EOI submission	04 pm (time) on 20 th August 2024.
6	Address for submission of Bids	SBI Payment Services Pvt. Ltd., Urmi Estate, 23rd Floor, 95, Ganpatrao Kadam Marg, Opp. Peninsula Business Park, Lower Parel, Mumbai - 400013.