



**REQUEST FOR EXPRESSION OF INTEREST
FOR HIRING CONSULTANTS
TO IMPROVE OVERALL CUSTOMER EXPERIENCE ON YONO BUSINESS
PORTAL/ MOBILE APP INCLUDING UI/UX**

Ref: SBI/YB/01 Dated: 11/09/2023

**Digital Transformation & e-Commerce
State Bank of India,
Yono Business,
Corporate Centre,
Plot No. D-41/1, 2nd Floor,
TTC Industrial Area, MIDC Turbhe,
Navi Mumbai-400705.**

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1. SCHEDULE OF EVENTS:

Sl. No.	Particulars	Remarks
1.	Contact details of issuing department (Name, Designation, Mobile No., Email and office address for sending any kind of correspondence regarding this EOI)	1. Name: Venkatavelu P S Designation: Dy. General Manager Email ID: dgm.yb@sbi.co.in 2. Name: Pankaj Nath Singh Designation: Asst. General Manager Email ID: pankaj.n.singh@sbi.co.in Contact Address: State Bank of India Yono Business, Digital Transformation & e-Commerce, Corporate Centre, Plot No. D-41/1, 2 nd Floor, TTC Industrial Area, MIDC Turbhe, Navi Mumbai-400705 Contact Details: +91-22-39545859
2.	Bid Document Availability including changes/amendments, if any, to be issued	EOI may be downloaded from Procurement News section of Bank's website https://bank.sbi from 11/09/2023 to 05/10/2023
3.	Last date for requesting clarification	Up to 4.00 PM on 22/09/2023. All communications regarding queries/ points requiring clarifications shall be given in writing or through e-mail.
4.	Pre - bid Meeting at (venue)	From 4.00 PM to 5.00 PM on 26/09/2023 Online, through Microsoft Teams
5.	Clarifications to queries raised at pre-bid meeting will be provided by the Bank.	On or before 30/09/2023
6.	Last date and time for Bid submission	Up to 4.00 PM on 05/10/2023
7.	Address for submission of Bids	Online through our e-tendering website https://etender.sbi/SBI/

		<p>(Email: etender.support@sbi.co.in Phone: +91-22-22811110)</p> <p style="text-align: center;">OR</p> <p>Through Post/Courier to: Dy. General Manager (Yono Business), Digital Transformation & e- Commerece, State Bank of India, Corporate Centre, Plot No. D-41/1, 2nd Floor, TTC Industrial Area, MIDC Turbhe, Navi Mumbai - 400705</p>												
8.	Date and Time of opening of Technical Bids	<p>3.00 PM on 06/10/2023, Authorized representatives of Bidders may be present online during opening of the Technical Bids. However, Technical Bids would be opened even in the absence of any or all of Bidders representatives.</p>												
9.	Tender Fee	<p>Rs.20,000/- Amount should be deposited in the following account:</p> <p>Account No. 10768099376 Account Name: SBI OAD CC Internet Payment Account Bank: State Bank of India Branch: Madam Cama Road IFSC Code: SBIN0008586</p> <p>(Mode of Transaction: NEFT and RTGS only.)</p> <p>Tender fee will be non-refundable.</p>												
10.	Contact details of e-Procurement agency appointed for e-procurement	<p>M/s. e-Procurement Technologies Ltd. - Procuretiger Private Limited A 201 / 208, Wall Street-II, Opp-Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380 006, Gujarat, India</p> <p>Contact Persons:</p> <table border="1"> <thead> <tr> <th>Name (Mr./Ms.)</th> <th>Mobile No.</th> <th>Email Address</th> </tr> </thead> <tbody> <tr> <td>Fahad Khan</td> <td>6352631766</td> <td>fahad@eptl.in</td> </tr> <tr> <td>Shaikh Nasruddin</td> <td>6352632098</td> <td>shaikh@eptl.in</td> </tr> <tr> <td>Jay Vyas</td> <td>9265562819</td> <td>jay.v@eptl.in</td> </tr> </tbody> </table>	Name (Mr./Ms.)	Mobile No.	Email Address	Fahad Khan	6352631766	fahad@eptl.in	Shaikh Nasruddin	6352632098	shaikh@eptl.in	Jay Vyas	9265562819	jay.v@eptl.in
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		<table border="1"><tr><td>Mubassera Mansuri</td><td>7859800621</td><td>mubassera@eptl.in</td></tr><tr><td>Hiral Purohit</td><td>6352631968</td><td>hiral.purohit@eptl.in</td></tr></table>	Mubassera Mansuri	7859800621	mubassera@eptl.in	Hiral Purohit	6352631968	hiral.purohit@eptl.in
Mubassera Mansuri	7859800621	mubassera@eptl.in						
Hiral Purohit	6352631968	hiral.purohit@eptl.in						
		Office Contact: E-mail: maharashtra@auctiontiger.net support@auctiontiger.net Phone: +91-79-68136832/93						
11.	Clarifications & Amendments	<p>If deemed necessary, the Bank may seek clarifications on any aspect from the bidder. However, that would not entitle the bidder to change or cause any change in the substances of the bid already submitted.</p> <p>The bidder may be asked to give presentation for the purpose of clarification of the bid.</p> <p>The Bidder requiring any clarification of the bidding documents should submit written queries on or before 22/09/2023, 04:00 PM.</p> <p>Deputy General Manager (Yono Business) Digital Transformation & e-Commerce, State Bank of India, Corporate Centre, Plot No. D-41/1, 2nd Floor, TTC Industrial Area, MIDC Turbhe, Navi Mumbai. Pin code: 400705 Phone: +91-22-39545859 e-mail: dgm.yb@sbi.co.in pankaj.n.singh@sbi.co.in</p>						

2. INVITATION TO BID:

- i. State Bank of India (herein after referred to as 'SBI'/ the Bank'), having its Corporate Centre at Mumbai, various other offices (LHOs/ Head Offices /Zonal Offices/Global Link Services, Global IT Centre, foreign offices etc.) of State Bank of India, branches/other offices, Subsidiaries and Joint Ventures available at various locations and managed by the Bank (collectively referred to as State Bank Group or 'SBG' hereinafter). This Request for EOI is issued by the Bank on behalf of SBG for hiring consultants to improve overall customer experience on Yono Business Portal/ Mobile App including UI/UX.
- ii. In order to meet the IT requirements, the Bank proposes to invite online EOI from eligible Bidders wishing to be considered for short listing for participating in bidding process of the proposed procurement.
- iii. Bidder shall mean any entity (i.e., juristic person) who meets the eligibility criteria given in **Appendix-B** of this EOI and willing to provide the product and services required by the Bank through RFP process in pursuant to this EOI. The interested Bidders who agree to all the terms and conditions contained in this EOI may submit their Bids with the information desired in this EOI. Consortium bidding is not permitted under this EOI.
- iv. Address for submission of online Bids, contact details including email address for sending communications are given in Schedule of Events of this EOI.
- v. The objective of this EOI is to identify eligible Bidders who are interested in providing the required product and services and have suitable capacity, capability, and experience.
- vi. This EOI document shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.
- vii. Interested Bidders are advised to go through the entire EOI before submission of online Bids to avoid any chance of elimination. The criteria and the actual process of evaluation of the responses to this EOI and subsequent selection of the successful Bidder will be entirely at the Bank's discretion.

3. BACKGROUND:

SBI intends to select consultants to improve overall customer experience on Yono Business Portal/ Mobile App including UI/UX of different journeys.

The objective of the revamp exercise is to create a superlative user experience which will enhance brands reach and increase usability of digital assets of the Bank. The successful bidder should be able to design the entire customer journeys of website & App along with feel & look following well-established principles and industry best practices for improved user experience, Competitive Benchmarking, SEO optimization, Digital Analytics, User Personalization and Customization, Website Performance Optimization, etc.

Accordingly, SBI invites EOI from parties/entities (Bidders) wishing to be considered for short listing and for participating in bidding process of the proposed engagement of consultant for revamp and improving overall customer experience on Yono Business Portal/ Mobile App including UI/UX.

4. DISCLAIMER:

- i. The information contained in this EOI or information provided subsequently to Bidder(s) whether verbally or in documentary form/email by or on behalf of SBI, is subject to the terms and conditions set out in this EOI.
- ii. This EOI is not an offer by SBI, but an invitation to receive responses from the eligible Bidders.
- iii. The purpose of this EOI is to provide the Bidder(s) with information to assist preparation of their Bid proposals. This EOI does not claim to contain all the information each Bidder may require. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this EOI and where necessary obtain independent advices/clarifications. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this EOI.
- iv. The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any

loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this EOI or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the EOI and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this EOI.

- v. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this EOI.
- vi. The Bidder is expected to examine all instructions, forms, terms and specifications in this EOI. Failure to furnish all information required under this EOI or to submit a Bid not substantially responsive to this EOI in all respect will be at the Bidder's risk and may result in rejection of the Bid.
- vii. The issue of this EOI does not imply that the Bank is bound to select a Bidder or subsequently to award the contract to the shortlisted Bidder, as the case may be, for the project and the Bank reserves the right to reject all or any of the Bids or Bidders without assigning any reason.

5. DEFINITIONS:

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

- i. "The Bank" means the State Bank of India (including domestic branches and foreign offices), Subsidiaries and Joint Ventures, where the Bank has ownership of more than 50% of voting securities or the power to direct the management and policies of such Subsidiaries and Joint Ventures.
- ii. "Bidder/Channel Partner" means an eligible entity/firm submitting the Bid in response to this EOI.
- iii. "Bid" means the written reply or submission of response to this EOI.

6. BIDDER'S ELIGIBILITY AND TECHNICAL CRITERIA

- i. Bid is open to all Bidders who meet the eligibility criteria and technical criteria as given in **Appendix-B** and **Appendix-C** of this document and intend to provide services as per "Scope of Work" (Appendix-E) defined therein. The Bidder has to submit the documents substantiating eligibility criteria as mentioned in this EOI document.

- a. If any Bidder submits Bid on behalf of Principal/OEM, the same Bidder shall not submit a Bid on behalf of another Principal/OEM under the EOI. Bid submitted with options of multiple OEMs shall also be considered Bid submitted on behalf of multiple OEMs.
- b. Either the Bidder on behalf of Principal/OEM or Principal/OEM itself is allowed to Bid, however both cannot Bid simultaneously.

7. SCOPE OF WORK:

As given in Appendix-E of this document.

8. COST OF BID DOCUMENT:

The participating Bidders shall bear all the costs associated with or relating to the preparation and submission of their Bids including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstration or presentations which may be required by the Bank or any other costs incurred in connection with or relating to their Bid. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder regardless of the conduct or outcome of the bidding process.

9. CLARIFICATION AND AMENDMENTS ON EOI/PRE-BID MEETING:

- i. Bidder requiring any clarification on EOI may notify the Bank in writing strictly as per the format given in **Appendix-G** at the address/by e-mail within the date/time mentioned in the Schedule of Events.
- ii. All queries to be raised in the pre-bid meeting will relate to the EOI alone and no queries related to detailed analysis of scope of work, payment terms and mode of selection will be entertained. These issues will be amply clarified at the RFP stage.

- iii. A pre-Bid meeting will be held in person or online on the date and time specified in the Schedule of Events which may be attended by the authorized representatives of the Bidders interested to respond to this EOI.
- iv. The queries received (without identifying source of query) and response of the Bank thereof will be posted on the Bank's website or conveyed to the Bidders.
- v. The Bank reserves the right to amend, rescind or reissue the EOI, at any time prior to the deadline for submission of Bids. The Bank, for any reason, whether, on its own initiative or in response to a clarification requested by a prospective Bidder, may modify the EOI, by amendment which will be made available to the Bidders by way of corrigendum/addendum. The interested parties/Bidders are advised to check the Bank's website regularly till the date of submission of Bid document specified in the Schedule of Events/email and ensure that clarifications/ amendments issued by the Bank, if any, have been taken into consideration before submitting the Bid. Such amendments/clarifications, if any, issued by the Bank will be binding on the participating Bidders. Bank will not take any responsibility for any such omissions by the Bidder. The Bank, at its own discretion, may extend the deadline for submission of Bids in order to allow prospective Bidders a reasonable time to prepare the Bid, for taking the amendment into account. Nothing in this EOI or any addenda/corrigenda or clarifications issued in connection thereto is intended to relieve Bidders from forming their own opinions and conclusions in respect of the matters addresses in this EOI or any addenda/corrigenda or clarifications issued in connection thereto.
- vi. Queries received after the scheduled date and time will not be responded/acted upon.

10. CONTENTS OF EOI DOCUMENT:

- i. The Bidder must thoroughly study/analyse and properly understand the contents of this EOI, its meaning and impact of the information contained therein.
- ii. Failure to furnish all information required in this EOI or submission of Bid not responsive to this EOI in any respect will be at the Bidder's risk and responsibility and the same may finally result in rejection of its Bid. The Bank has made considerable effort to ensure that accurate information is contained in this EOI and is supplied solely as guidelines for Bidders.
- iii. The Bid prepared by the Bidder, as well as all correspondences and documents relating to the Bid exchanged by the Bidder and the Bank and supporting documents and printed literature shall be submitted in English.

- iv. The information provided by the Bidders in response to this EOI will become the property of the Bank and will not be returned. Incomplete information in Bid document may lead to non-consideration of the proposal.

11. BID PREPARATION AND SUBMISSION:

- i. The Bid is to be submitted on portal of e-Procurement agency (mentioned in the “Schedule of Events”)/ Digital Transformation & e-Commerce Department for EOI of hiring of consultants to improve overall customer experience on Yono Business Portal/ Mobile App including UI/UX in response to the EOI No. SBI/YB/01/dated 11/09/2023. Documents mentioned below are to be uploaded on portal of e-Procurement agency with digital signature of authorised signatory:
- a. Index of all the documents, letters, bid forms etc. submitted in response to EOI along with page numbers.
 - b. Bid covering letter/Bid form on the lines of Appendix-A on Bidder’s letter head.
 - c. Proof of remittance of Tender Fee as specified in this document.
 - d. Specific response with supporting documents in respect of Eligibility Criteria & Technical Criteria, as mentioned in Appendix-B & Appendix-C, and scope of work on the lines of Appendix-E.
 - e. Bidder’s details as per Appendix-F on Bidder’s letter head.
 - f. Audited financial statement and profit and loss account statement as mentioned in Part-II.
 - g. A copy of board resolution along with copy of power of attorney (POA wherever applicable) showing that the signatory has been duly authorized to sign the Bid document.
 - h. If applicable, copy of registration certificate issued by competent authority as mentioned in **Sl. No. 2 of Eligibility Criteria** under **Appendix-B**.
- ii. **Bidders may please note:**
- a. While submitting the Technical Bid, literature on the proposed solution/services should be segregated and kept together in one section.
 - b. The Bid document shall be complete in accordance with various clauses of the EOI document or any addenda/corrigenda or clarifications issued in connection thereto, duly signed by the authorized representative of the Bidder. Board resolution authorizing representative to Bid and make commitments on behalf of the Bidder is to be attached.

- c. It is mandatory for all the Bidders to have class-III Digital Signature Certificate (DSC) (in the name of person who will sign the Bid) from any of the licensed certifying agency to participate in this EOI. DSC should be in the name of the authorized signatory. It should be in corporate capacity (that is in Bidder capacity).
- d. If deemed necessary, the Bank may seek clarifications on any aspect from the Bidder. However, that would not entitle the Bidder to change or cause any change in the substances of the Bid already submitted.
- e. The Bidder may also be asked to give presentation for the purpose of clarification of the Bid.
- f. The Bidder must provide specific and factual replies to the points raised in the EOI.
- g. The Bid shall be typed or written and shall be digitally signed by the Bidder or a person or persons duly authorized.
- h. All the enclosures (Bid submission) shall be serially numbered.
- i. The Bank reserves the right to reject Bids not conforming to above.

12. DEADLINE FOR SUBMISSION OF BIDS:

- i. Bids must be submitted online on portal of e-Procurement agency by the date and time mentioned in the “Schedule of Events”.
- ii. In the event of the specified date for submission of Bids being declared a holiday for the Bank, the Bids will be received up to the appointed time on the next working day.
- iii. In case the Bank extends the scheduled date of submission of Bid document, the Bids shall be submitted by the time and date rescheduled. All rights and obligations of the Bank and Bidders will remain the same.

13. MODIFICATION AND WITHDRAWAL OF BIDS:

- i. The Bidder may modify or withdraw its Bid after the Bid’s submission, provided that modification, including substitution or withdrawal of the Bids, is received on e-procurement portal, prior to the deadline prescribed for submission of Bids.
- ii. No modification in the Bid shall be allowed, after the deadline for submission of Bids.

14. BIDDING PROCESS/OPENING OF TECHNICAL BIDS:

- i. All Bids received up to the specified time and date will be opened for initial evaluation on the time and date mentioned in the schedule of events. The Bids will be opened in the presence of representatives of the Bidders who choose to attend the same on portal of e-Procurement agency. However, Bids may be opened even in the absence of representatives of one or more of the Bidders.
- ii. Prior to the detailed evaluation, the Bank will determine the responsiveness of each Bid to the EOI. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the EOI in toto, without any deviation.
- iii. If a Bid is not responsive, it will be rejected by the Bank and will not subsequently be made responsive by the Bidder by correction of the non-conformity.
- iv. After examining the EOI, some or all of the Bidders may be asked to make presentation of the solution and demonstrate proof of concept (POC). The Bidder shall bear all costs associated with submission of EOI, presentation/POC desired by the Bank. The Bank shall not be responsible or liable for any cost thereof, regardless of the conduct or outcome of the process.
- v. SBI may shortlist the Bidders who fulfill the eligibility and technical criteria specified in this EOI, have solution/services as per the requirement of the Bank and are agreeing to abide by the terms and conditions of the Bank. Bank's judgment in this regard will be final.
- vi. Bank may issue a Request for Proposal (RFP) to shortlisted Bidder for next process of procurement. However, please note that short listing of Bidders should not be treated as a contract for the proposed work.
- vii. Nothing contained in this EOI shall impair the Bank's Right to issue 'Open RFP' on the proposed solution/services.
- viii. Bidders will be advised about shortlisting of their EOIs or otherwise. However, Bidders will not be provided with information about comparative position of their EOIs with that of others.

15. CONFLICT OF INTEREST:

- i. Bidder shall not have a conflict of interest (the "Conflict of Interest") that affects the bidding Process. Any Bidder found to have a Conflict of Interest shall be disqualified

without prejudice to any other right or remedy that may be available to the Bank under the EOI and/ or the subsequent RFP or otherwise.

- ii. Without limiting the generality of the above, a Bidder shall be deemed to have a Conflict of Interest affecting the bidding Process, if:
 - a. the Bidder, its Member or Associate (or any constituent thereof) and any other Bidder, its Member or any Associate thereof (or any constituent thereof) have common controlling shareholders or other ownership interest; provided that this disqualification shall not apply in cases where the direct or indirect shareholding of a Bidder, its Member or an Associate thereof (or any shareholder thereof having a shareholding of more than 5% (five per cent) of the paid up and subscribed share capital of such Bidder, Member or Associate, as the case may be) in the other Bidder, its Member or Associate, has less than 5% (five per cent) of the subscribed and paid up equity share capital thereof; provided further that this disqualification shall not apply to any ownership by a bank, insurance company, pension fund or a public financial institution referred to in section 2(72) of the Companies Act, 2013. For the purposes of this Clause, indirect shareholding held through one or more intermediate persons shall be computed as follows: (aa) where any intermediary is controlled by a person through management control or otherwise, the entire shareholding held by such controlled intermediary in any other person (the “Subject Person”) shall be taken into account for computing the shareholding of such controlling person in the Subject Person; and (bb) subject always to sub-clause (aa) above, where a person does not exercise control over an intermediary, which has shareholding in the Subject Person, the computation of indirect shareholding of such person in the Subject Person shall be undertaken on a proportionate basis; provided, however, that no such shareholding shall be reckoned under this sub-clause (bb) if the shareholding of such person in the intermediary is less than 26% of the subscribed and paid up equity shareholding of such intermediary; or
 - b. a constituent of such Bidder is also a constituent of another Bidder; or
 - c. such Bidder, its Member or any Associate thereof receives or has received any direct or indirect subsidy, grant, concessional loan or subordinated debt from any other Bidder, its Member or Associate, or has provided any such subsidy, grant, concessional loan or subordinated debt to any other Bidder, its Member or any Associate thereof; or
 - d. such Bidder has the same legal representative for purposes of this Bid as any other Bidder; or
 - e. such Bidder, or any Associate thereof, has a relationship with another Bidder, or any Associate thereof, directly or through common third party/ parties, that puts

either or both of them in a position to have access to each other's information about, or to influence the Bid of either or each other; or

- f. such Bidder or any of its affiliates thereof has participated as a consultant to the Bank in the preparation of any documents, design or technical specifications of the EOI.
- iii. For the purposes of this EOI, Associate means, in relation to the Bidder, a person who controls, is controlled by, or is under the common control with such Bidder (the "Associate"). As used in this definition, the expression "control" means, with respect to a person which is a company or corporation, the ownership, directly or indirectly, of more than 50% (fifty per cent) of the voting shares of such person, and with respect to a person which is not a company or corporation, the power to direct the management and policies of such person by operation of law or by contract.

16. CODE OF INTEGRITY AND DEBARMENT/BANNING:

- i. The Bidder and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the bidding Process. Notwithstanding anything to the contrary contained herein, the Bank shall reject Bid without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt/fraudulent/coercive/undesirable or restrictive practices in the bidding Process.
- ii. Bidders are obliged under code of integrity to Suo-moto proactively declare any conflicts of interest (pre-existing or as and as soon as these arise at any stage) in EOI process or execution of contract. Failure to do so would amount to violation of this code of integrity.
- iii. Any Bidder needs to declare any previous transgressions of such a code of integrity with any entity in any country during the last three years or of being debarred by any other procuring entity. Failure to do so would amount to violation of this code of integrity.
- iv. For the purposes of this clause, the following terms shall have the meaning hereinafter, respectively assigned to them:
 - a. "Corrupt Practice" means making offers, solicitation or acceptance of bribe, rewards or gifts or any material benefit, in exchange for an unfair advantage in the procurement process or to otherwise influence the procurement process or contract execution;

- b. “Fraudulent practice” means any omission or misrepresentation that may mislead or attempt to mislead so that financial or other benefits may be obtained or an obligation avoided. This includes making false declaration or providing false information for participation in a EOI process or to secure a contract or in execution of the contract;
 - c. “Coercive practice” means harming or threatening to harm, persons or their property to influence their participation in the procurement process or affect the execution of a contract;
 - d. “Anti-competitive practice” means any collusion, bid rigging or anti-competitive arrangement, or any other practice coming under the purview of the Competition Act, 2002, between two or more bidders, with or without the knowledge of the Bank, that may impair the transparency, fairness and the progress of the procurement process or to establish bid prices at artificial, non-competitive levels;
 - e. “Obstructive Practice” means materially impede the Bank’s or Government agencies investigation into allegations of one or more of the above mentioned prohibited practices either by deliberately destroying, falsifying, altering; or by concealing of evidence material to the investigation; or by making false statements to investigators and/or by threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation; or by impeding the Bank’s rights of audit or access to information;
- v. **Debarment/Banning**

Empanelment/participation of Bidders and their eligibility to participate in the Bank’s procurements is subject to compliance with code of integrity and performance in contracts as per terms and conditions of contracts. Following grades of debarment from empanelment/participation in the Bank’s procurement process shall be considered against delinquent Vendors/Bidders:

A. Holiday Listing (Temporary Debarment - suspension):

Whenever a Bidder is found lacking in performance, in case of less frequent and less serious misdemeanours, the Bidders may be put on a holiday listing (temporary debarment) for a period up to 12 (twelve) months. When a Bidder is on the holiday listing, he is neither invited to bid nor are his bids considered for evaluation during the period of the holiday. The Bidder is, however, not removed from the list of empanelled vendors, if any. Performance issues which may justify holiday listing of the Vendor are:

- a. Vendors who have not responded to requests for quotation/tenders consecutively three times without furnishing valid reasons, if mandated in the empanelment contract (if applicable);
- b. Repeated non-performance or performance below specified standards (including after sales services and maintenance services etc.);
- c. Bidders undergoing process for removal from empanelment/participation in procurement process or banning/debarment may also be put on a holiday listing during such proceedings.

B. Debarment from participation including removal from empanelled list:

Debarment of a delinquent Bidder (including their related entities) for a period (one to two years) from the Bank's procurements including removal from empanelment, wherever such Bidder is empanelled, due to severe deficiencies in performance or other serious transgressions. Reasons which may justify debarment and/or removal of the Bidder from the list of empanelled vendors are:

- a. Without prejudice to the rights of the Bank under Clause 14(i) hereinabove, if a Bidder is found by the Bank to have directly or indirectly or through an agent, engaged or indulged in any corrupt/fraudulent/coercive/undesirable or restrictive practices during the bidding Process, such Bidder shall not be eligible to participate in any EOI/RFP issued by the Bank during a period of 2 (two) years from the date of debarment;
- b. The Bidder fails to abide by the terms and conditions or to maintain the required technical/operational staff/equipment or there is change in its production/service line affecting its performance adversely, or fails to cooperate or qualify in the review for empanelment;
- c. If Bidder ceases to exist or ceases to operate in the category of requirements for which it is empanelled;
- d. Bankruptcy or insolvency on the part of the Bidder as declared by a court of law;
or
- e. Banning by Ministry/Department or any other Government agency;
- f. Other than in situations of force majeure, technically qualified Bidder withdraws from the procurement process or after being declared as successful bidder: (i) withdraws from the process; (ii) fails to enter into a Contract; or (iii) fails to provide performance guarantee or any other document or security required in terms of the RFP documents;

- g. If the Central Bureau of Investigation/CVC/C&AG or Vigilance Department of the Bank or any other investigating agency recommends such a course in respect of a case under investigation;
- h. Employs a Government servant or the Bank's Officer within two years of his retirement, who has had business dealings with him in an official capacity before retirement; or
- i. Any other ground, based on which the Bank considers, that continuation of Contract is not in public interest.
- j. If there is strong justification for believing that the partners/directors/proprietor/agents of the firm/ company have been guilty of violation of the code of integrity or Integrity Pact (wherever applicable), evasion or habitual default in payment of any tax levied by law; etc.

C. Banning from Ministry/Country-wide procurements

For serious transgression of code of integrity, a delinquent Bidder (including their related entities) may be banned/debarred from participation in a procurement process of the Bank including procurement process of any procuring entity of Government of India for a period not exceeding three years commencing from the date of debarment.

17. GOVERNING LANGUAGE:

The governing language shall be English.

18. APPLICABLE LAW:

The Contract shall be interpreted in accordance with the laws of the Union of India and shall be subjected to the exclusive jurisdiction of courts at Mumbai.

19. TENDER FEE:

Non-refundable Tender Fee should be directly credited to the designated account as mentioned in Schedule of Events. Proof of remittance of Tender Fee in the designated

account should be enclosed with the bid/technical bid. The Bids without tender fee will not be considered valid.

20. NOTICES:

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

21. OTHER TERMS & CONDITIONS

- i. Lodgement of an EOI is evidence of a Bidder's consent to comply with the terms and condition of Request for EOI process and subsequent bidding process. If a Bidder fails to comply with any of the terms, its EOI may be summarily rejected.
- ii. Wilful misrepresentation of any fact within the Bid will lead to the disqualification of the Bidder without prejudice to other actions that the Bank may take. All the submissions, including any accompanying documents, will become property of the Bank. The Bidders shall be deemed to license, and grant all rights to the Bank, to reproduce the whole or any portion of their Bid document for the purpose of evaluation and to disclose the contents of submission for regulatory and legal requirements.
- iii. Bidders must advise the Bank immediately in writing of any material change to the information contained in the EOI application, including any substantial change in their ownership or their financial or technical capacity. Copies of relevant documents must be submitted with their advices. For shortlisted Bidders, this requirement applies until a contract is awarded as a result of subsequent bidding process.
- iv. Shortlisted Bidders must not advertise or publish the same in any form without the prior written consent of SBI.
- v. Brief overview of the proposed procurement/scope of work given in this document may be further elaborated, viz., more details may be included in the Request for Proposal (RFP) document to be issued as a result of evaluation process of EOIs.
- vi. The Bank reserves the right to formulate any terms & conditions while framing the RFP, even if these are in variance with the terms provided in this EOI. Further, the Bidders shall have no claim in this regard.

- vii. The Bank shall have the right to cancel the EOI process itself at any time, without thereby incurring any liabilities to the affected Bidders. Reasons for cancellation, as determined by the Bank in its sole discretion include but are not limited to, the following:
- viii. Services contemplated are no longer required.
- ix. Scope of work not adequately or clearly defined due to unforeseen circumstance and/or factors and/or new developments.
- x. The project is not in the best interest of the Bank.
- xi. Any other reason.



22. PART-II: APPENDICES

Appendix-A: Bid Form (Technical Bid)

[On Bidder's letter head]

Date: _____

To:

State Bank of India,
Digital Transformation & e- commerce
(Yono Business)
State Bank of India,
Corporate Centre,
Plot No. D-41/1, 2nd Floor,
TTC Industrial Area, MIDC Turbhe,
Navi Mumbai - 400705

Dear Sir,

Ref: EOI No. SBI/YB/01 Dated 11/09/2023

We have examined the above EOI, the receipt of which is hereby duly acknowledged and subsequent pre-bid clarifications/ modifications / revisions, if any, furnished by the Bank. We submit our bid and shall abide by the terms and conditions spelt out in the EOI.

i. While submitting this Bid, we certify that:

- a. The undersigned is authorized to sign on behalf of the Bidder and the necessary support document delegating this authority is enclosed to this letter.
 - b. We declare that we are not in contravention of conflict-of-interest obligation mentioned in this EOI.
 - c. We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.
- ii. We undertake that, in competing for the above EOI, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
- iii. We undertake that we will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the Bank,

connected directly or indirectly with this EOI process, or to any person, organisation or third party related to this EOI in exchange for any advantage in the EOI, evaluation and shortlisting.

- iv. We undertake that we will not resort to canvassing with any official of the Bank, connected directly or indirectly with the EOI process to derive any undue advantage. We also understand that any violation in this regard, will result in disqualification of bidder from further bidding process.
- v. It is further certified that the contents of our Bid are factually correct. We have not sought any deviation to the terms and conditions of this EOI. We also accept that in the event of any information / data / particulars proving to be incorrect, the Bank will have right to disqualify us from the EOI or any subsequent bidding process without prejudice to any other rights available to the Bank.
- vi. We certify that while submitting our Bid document, we have not made any changes in the contents of the EOI, read with its amendments/clarifications provided by the Bank.
- vii. We understand that you are not bound to accept any Bid you may receive and you may reject all or any Bid without assigning any reason or giving any explanation whatsoever.
- viii. We hereby certify that our name does not appear in any “Caution” list of RBI / IBA or any other regulatory body for outsourcing activity.
- ix. We hereby certify that on the date of submission of Bid for this EOI, we are not under any debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking/ State or Central Government or their agencies/departments.
- x. We hereby certify that on the date of submission of Bid, we do not have any Service Level Agreement pending to be signed with the Bank for more than 6 months from the date of issue of purchase order.
- xi. We hereby certify that we have read the clauses contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 regarding restrictions on procurement from a bidder of a country which shares a land border with India. We further certify that we and our OEM are not from such a country or if from a country, has been registered with competent authority. We certify that we and our OEM fulfil all the requirements in this regard and are eligible to participate in this EOI.
- xii. We, further, hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the EOI document.



Dated this day of 2023

(Signature)

(Name)

(In the capacity of)

Duly authorised to sign Bid for and on behalf of

Seal of the company.

Appendix-B: Bidder's Eligibility Criteria

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

Sl. No.	Eligibility Criteria	Compliance (Yes/No)	Documents to be submitted
1.	The Bidder must be an Indian Company/ LLP /Partnership firm registered under applicable Act in India.		Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed.
2.	The Bidder (including its OEM, if any) must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020		Bidder should specifically certify in Appendix-A in this regard and provide copy of registration certificate issued by competent authority wherever applicable.
3.	The Bidder must have an average turnover of minimum Rs.50 crore (rupees fifty crore) during last 03 (three) financial year(s) i.e., FY 2020-21, FY 2021-22, FY 2022-23.		Copy of the audited financial statement for required financial years. If audited financial statement for FY 2022-23, is not available, a provisional balance sheet certified by auditors declaring that all the figures given in the financial statements will not have variation of more than 10% from the figures stated in the audited financial statements, may be submitted.
4.	The Bidder should be profitable organization on the basis of profit before tax (PBT) for all the three years. mentioned in para 3 above.		Copy of the audited financial statement along with profit and loss statement for corresponding years and / or Certificate of the statutory auditor.
5.	Bidder should have experience of minimum 05 years in providing the required products/services/solution.		Copy of the order and / or Certificate of completion of the

			work. The Bidder should also furnish user acceptance report.
6.	Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India. (Start and End Date of the Project to be mentioned) in the past (At least 3 client references are required)		Bidder should specifically confirm on their letter head in this regard as per Appendix-H .
7.	Past/present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of the Bank)		Brief details of litigations, disputes, if any are to be given on Company's letter head.
8.	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this EOI.		Bidder should specifically certify in Appendix-A in this regard.
9.	The Bidder should not have any Service Level Agreement pending to be signed with the Bank for more than 6 months from the date of issue of purchase order.		Bidder should specifically certify in Appendix-A in this regard.

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

Name & Signature of authorised signatory

Seal of Company

Appendix-C: Technical Eligibility Criteria

i. Technical Eligibility Criteria for Bidders:

Sr. No.	Parameters	Eligibility Criteria
1.	Experience & Capability	Experience and demonstrated capability in having handled at least one banking related consulting UI/UX projects in BFSI sector in India/Globally.
2.	Experience of the company / firm: Experience of handling consulting services for UI/UX/ Website Revamp for Banks and Financial Institutions in India.	Experience of handling at least one similar assignment in last 3 years.
3.	Experience of the company / Firm: In the area of regulatory environment covering RBI, SEBI, IRDA, PFRDA, etc. and various ministries/ Government departments	Experience of handling at least one similar assignment in last five years.
5.	Reference checks from clients of the consulting firms relating to projects related to UI/UX/ Website revamp.	At least one positive feedback/ recommendations from clients of the consulting firm.
6.	Resources	Proposed resources must have relevant experience in Global/ Indian UI/UX/ website revamp related projects.

ii. Availability of Key Personnel:

The Bidder shall offer and make available all Key Personnel meeting the requirements specified in sub-clause (b) below.

- a) **Conditions of Eligibility for Key Personnel:** The Key Personnel must fulfill the following conditions of Eligibility:

Key Personnel	Educational Qualification	Length of Professional experience	Experience on eligible assignments and skill sets
Senior Consultant No. of Resource: 01.	i. B. Tech/M. Tech. from IIT or Universities appearing in the top 50 ranked institutes as published by National Institutional Ranking	6 Years.	Experience: Senior Consultant with management consulting experience of 4 years or more and having handled at least 3

	<p>Framework (NIRF) of Ministry of education and as available on https://www.nirfindia.org/2023/EngineeringRanking.html (for the year 2023).</p> <p>ii. Full time MBA from IIM or top 50 ranked institutes as published by National institutional Ranking framework (NIRF) of Ministry of education and as available on https://www.nirfindia.org/2023/ManagementRanking.html (for the year 2023).</p>		<p>consultations, preferably in BFSI company of repute.</p> <p>Skill set:</p> <ul style="list-style-type: none"> • Experience in graphic designing. • Experience in scrum master role. • Familiarity with software development. • Excellent Knowledge of Scrum techniques and artifacts (Such as definition of user stories, automated testing, backlog refinement). • Good knowledge of other Agile frameworks. • Good understanding of mobile application development. • Ability to work closely with Product owner to handle backlogs and new requests.
<p>Junior Consultant (Garage Operations) No. of Resource: 01.</p>	<p>i. B. Tech/ from IIT or Universities appearing in the top 50 ranked institutes as published by National institutional Ranking framework (NIRF) of Ministry of education and as available on https://www.nirfindia.org/2023/EngineeringRanking.html (for the year 2023).</p> <p>ii. Full time MBA from IIM or top 50 ranked institutes as published by National institutional Ranking framework (NIRF) of Ministry of education and as available on https://www.nirfindia.org/2023/ManagementR</p>	<p>4 Years.</p>	<p>Experience: Consultant with management consulting experience of 2 years or more and having handled at least 2 consultation, preferably in BFSI company of repute.</p> <p>Skill set:</p> <ul style="list-style-type: none"> • Experience in graphic designing. • Familiarity with software development. • Excellent Knowledge of Scrum techniques and artifacts (Such as definition of done, user stories, automated testing, backlog refinement). • Good knowledge of other Agile frameworks.

	anking.html (for the year 2023).		<ul style="list-style-type: none">• Good understanding of mobile application development.• Ability to work closely with Product owner to handle backlogs and new requests.
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- b) The Bank will examine the CVs of all other Professional Personnel and those not found suitable shall be replaced by the Applicant to the satisfaction of the Bank.
- c) Resource persons mentioned by the bidder at the time of technical evaluation must be on-boarded & deployed in the Project, without any deviation. Any change in the proposed team of resources should be done in unavoidable circumstances only and after obtaining necessary approval from the user department.

Appendix-D: Technical Evaluation Metrics

Sr. No.	Parameters	Indicative Criteria	Maximum Marks
1	Experience & Capability	Experience and demonstrated capability in having handled banking related consulting UI/UX projects in BFSI sector in India/globally.	Maximum Marks: 30 (Total marks to be further bifurcated into sub-segments as given below in i, ii, iii)
	i. Manpower.	Consultant to have fulltime manpower, engaged in consultancy assignments, based in India. Marks for permanent manpower engaged in consultancy assignments in India are as as under: a. More than 50 : 10 marks, b. 25 to 50: 5 marks c. Less than 25: Nil	Maximum Marks: 10
	ii. UI/UX/Website related projects completed in India for BFSI sector along with their integration in banking application.	Number & quality of projects completed in last 3 years and their relevance to the current EOI. a. Experience in three or more such projects: 15 marks. b. Experience in two such projects: 10 marks. c. Experience in one such projects: 5 marks.	Maximum Marks: 15
	iii. Consultation revenue in India during last year,	Amount of revenue earned from Management Consultation services to be provided and supported by relevant proof. a. If revenue from Management consulting assignments is more than or equal to INR 25 crore: 5 marks. b. If revenue from management consulting assignments is less than	Maximum Marks : 5

Sr. No.	Parameters	Indicative Criteria	Maximum Marks
		INR 25 crore but greater than or equal to 15 crore: 3 marks.	
2	Experience of the company / Firm: In the area of regulatory environment covering RBI, SEBI, IRDA, PFRDA, etc. and various ministries/ Government departments	Experience of handling similar assignments in last five years. a. Experience of working in more than three projects: 10 marks. b. Experience of working in three projects: 8 marks. c. Experience of working in two projects: 6 marks. d. Experience of working in one project: 4 marks.	Maximum Marks : 10
3	Reference checks from clients of the consulting firms relating to projects related to UI/UX/ website revamp in BFSI sector.	Positive feedback/ recommendations from clients of the consulting firm. a. If supported by three or more reference: 10 marks b. If supported by two reference: 6 marks c. If supported by one reference: 3 marks	Maximum Marks: 10
4	Consultants proposed to be assigned to this project – Names/ experience / CV	As per experience /capabilities shown in CV, suitability and relevant experience of Senior Consultant/ Junior Consultant proposed to be exclusively engaged onsite for handling of the project. (Scoring will be based on quality & suitability of exclusive resources, including their qualification, relevant experience and prior consulting assignments with SBI. Weightage will also be given to relevant experience in Global/ Indian UI/UX/ Website revamp related projects.)	Maximum Marks: 10
5	Understanding UI/UX/ Website revamp, Approach & Work-plan. (Completeness, robustness of	Approach and methodology demonstrated in response to the EOI SOW/purpose of the Project. Presentation by proposed Senior Consultants for Current Project to show case the understanding and relevant capabilities.	Maximum Marks : 40

Sr. No.	Parameters	Indicative Criteria	Maximum Marks
	<p>approach, quality of ideas / solutions proposed to address Bank's requirements effort estimated list of deliverables etc., with milestones and time frame for completion of different activities.</p>	<p>a. Understanding of UI/UX/ Website revamp process: (10 Marks). b. Approach & Methodology, robustness of approach and quality of ideas / solutions proposed to address Bank's requirements: (10 Marks). c. Completeness of Work-plan, project planning, resources planning, effort estimate etc., with deliverables/ milestones and time frame for completion of different activity: (10 Marks) d. Transfer of knowledge and enablement: Proposed plan for enablement, hand-holding, engagement, methodology for building capabilities in the Bank & proposal for sustainability & institutionalizing processes in the Bank. (10 marks)</p>	
	TOTAL		100 Marks

Appendix-E: Scope of Work

Yono Business Portal/Mobile App covers more than 500 journeys of Corporate Internet Banking (CINB), e-Trade, e-Forex, Supply Chain Finance (SCF), Cash Management Product (CMP). All these journeys are required to be visited to improve overall customer experience.

Consultants to gain an understanding of the context of the Yono Business Portal/ Mobile App UI/UX transformation exercise with respect to SBI's long term digital transformation strategy and devise a strategy for executing and implementing the project taking into consideration industry best practices to incorporate user experience for effective user engagement, brand loyalty and lead generation to increased customer engagement.

Services of consultants can be utilised by other garages of Digital Transformation and e-Commerce Department, if required.

The broad scope includes, but not restricted to, the following activities:

1. User Experience Maturity Analysis and Assessment:

- Understand and analyse the Yono Business Portal's/Mobile App's current maturity level and provide recommendations for enhanced user experience.
- Conduct workshops with product owners and stakeholders, including customers, to understand requirements, maturity level, analyse current capabilities and help deliver on UI/UX across people, process, and technology supplemented by best-in-class functional design demonstrations.

a. **Define Strategic Context:**

- Understand current position and define a context for initiatives to be undertaken.

b. **Assessment of current state of digital maturity in**

- Devices and Channels
- Conduct UI/UX review

c. **Gap Analysis:**

- Create current state process workflows mapped across channels, segments, UI/UX touchpoints.
- Identify gaps across each process / journey.
- Create actionable problem statements for the current state process workflows mapped across channels, segments, touchpoints.

d. **Existing User Data Analysis:**

- Conduct an extensive analysis on existing user data across various digital touch points and devices.
- Study and analyse website traffic, customer engagement time, average journeys time, final conversion, analysis of organic search, analysis of user data etc.
- Understand customer needs, pain points, feedback through direct interviews/online and offline surveys/Complaint management/Social Media feedback, product identification and analysis of user journeys, user terms & language, USPs etc.
- Build and report findings and observations on user behaviour to substantiate and measure current business metrics.

e. Competitive Analysis:

- Review of competitor platforms across major public and private sector banks to identify industry leading practices and gaps in current UI/UX framework.

f. User Research:

Conducting surveys, contextual enquiry, UI/UX auditing of current platform, review of Information Architecture and site map independently. Create a priority of problems to be solved and research on the latest design trends.

- **Primary User Research:** Insights from user behaviour and interaction with user of YONO business platform/App
- Study of user motives by heat maps, number of clicks, google analytics, customer complaints & empathy mapping. Analyse historical data to understand Key Performance Indicators (KPIs) etc. at each customer touchpoint, conduct Voice of Customer (VOC) dipstick surveys.
- Secondary User Research using Analytical tool like Google Analytics
- Competitive benchmarking.

2. User Experience Design:

Review and feedback to UI developers to create and design methodology/propositions that add value to the user to increase usability and brand loyalty.

a. Persona Creation & User Group Research:

- Create user groups and personas basis existing user behaviour patterns.
- Define and recruit user group sample set to conduct research independently to understand concerns, needs and new requirements.
- Create a framework to evaluate uptake, adoption and regular consumption of information, products, and services across digital touch points.

- Ensure that designs are optimized to be mobile responsive, easy to navigate and user friendly. There should be quick tips and help available at relevant places to serve as easy customer guides.
- Validate solutions through user feedbacks and usability testing, consolidate findings and iterate feedback into design solutions.
- Agile methodologies to be used to automate the process of communication with front end developers to update UI/UX based on users' feedback.
- Obtain regular feedback from users during the design process.
- Create interaction models, user task flows, screen designs and UI details that promote ease of use and optimize task flows.
- Create custom graphics for end-to-end UX.

b. User Proposition:

- Build digital propositions around user personas to establish value.
- Create an experience strategy encompassing channels and devices for each of the identified user proposition.

c. User Journey Creation:

- Create user journey to define the user's life cycle across the identified proposition and channels.
- Build a framework to evaluate user interactions across touch points through the journey.

d. Information Architecture Design:

- Build and create architecture of information mapping relevant hierarchy to facilitate intuitive access to content.
- Design a framework for information presentation to facilitate understanding and map them to the user journeys.
- Design a navigation framework of interface elements to enable users to access all hierarchies within information architecture in minimum number of clicks.

e. Wireframe Design:

- Formulate an experience design strategy mapped to the business requirements, persona requirements, information design and formative test findings.
- Create a prototype and the entire set of wireframes for key user proposition modules across devices and channels that will provide a seamless and Omni-channel experience
- Content writing, copy writing and SEO

f. User Interface Design:

- Collaborate with the bank to understand guidelines and principles that govern the bank's brand.
- Create a digital style guide to be a subset of the overarching brand manual.
- Identify and present styles for elements and their usage across channels and devices to include colours, typography, iconography, layout styles etc.
- Create User interface prototypes and design sets for the entire user propositions and user journeys across channels and devices.
- Map to-be customer journeys, processes, lead co-creation workshops with process owners to create storyboards / wireframes and gather user feedback and incorporate changes.
- Paper Prototyping, wireframes, and UI Visuals -Creating visuals/ prototypes wireframes for the ideas selected and advise on UI layouts & graphics, UI style guide & assets.
- Ensure that all designs are compliant with prevailing laws, regulations, latest guideline of the regulatory authorities and our brand guidelines.
- The application should provide information to users with minimum number of clicks. There should be improvements in TAT for completion of user journeys and reduction in number of clicks.
- Adaptability to Android/iOS should be ensured.
- Designs should comply with Cyber Security norms and information security policy of the Bank, and secure configuration in respect of the components and utilities in the system of the Bank, as is amended from time to time. The bidder should provide relevant documents/declaration to this effect to the Bank.
- Adaptability for use of regional languages to be ensured.

3. Usability Testing:

Identify digital touch points across channels for the value propositions and delivery.

a. Pre-Design (Formative) End User Usability Testing:

- Collaborate with the bank to identify & conduct end-user usability testing across channels & devices
- Identify participant groups across personas and develop a formative testing plan.
- Analyse and formulate testing results and provide recommendations.

b. Post Design (Summative) End User Usability Testing:

- Collaborate with the bank to identify channels and devices to be tested.

- Identify participant group across personas and develop a summative testing plan.
- Collaborate with the bank to create an on-premises lab for summative testing.
- Analyse & Formulate testing results and provide recommendations.

4. Deliverables (including, but not limited to following):

- UI/UX Review
- Review all the journeys and identify and document gaps across each process / journey
- Review of competitor platforms across major public and private sector banks
- User Persona Creation
- Information Architecture
- Wireframes
- User Interfaces
- User Research Report (Primary/secondary Research & competitive benchmarking)
- Front end development
- Formative Testing Report
- Summative Testing Report
- Dashboard to include summary across defined success parameters

5. Governance and Monitoring:

- Define a governance framework for continuous monitoring and cadence.
- Create dashboard to include summary across defined success parameters, KPIs to be monitored, pipeline / influenced impact, etc.

6. Training and handover:

- Develop a change management plan.
- Identify key risks with a mitigation plan.

7. Feedbacks:

- Incorporate the feedbacks received after user testing & analyse the user trend.

8. Documentation and reporting:

- Document and report on key learnings as future references for business and technology users.



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

Sl. No.	Parameters (Parameters to be stated below by the procuring department)	Compliance (Yes/No)

Name & Signature of authorised signatory

Seal of Company

Appendix-F: Bidder Details

Details of the Bidder:

Sl. No.	Particulars	Details
1.	Name	
2.	Date of Incorporation and / or commencement of business	
3.	Certificate of incorporation	
4.	Brief description of the Bidder including details of its main line of business	
5.	Company website URL	
6.	Company PAN Number	
7.	Company GSTIN Number	
8.	Particulars of the Authorized Signatory of the Bidder	
	a) Name	a)
	b) Designation	b)
	c) Address	c)
	d) Phone Number (Landline)	d)
	e) Mobile Number	e)
	f) Fax Number	f)
	g) Email Address	g)

Name & Signature of authorised signatory

Seal of Company

Appendix-G: Pre-Bid Query Format

(To be provide strictly in Excel format)

Vendor Name	Sl. No	EOI Page No	EOI Clause No.	Existing Clause	Query/Suggestions

Appendix-H: Format for Submission of Client References

To whosoever it may concern

Particulars	Details
A. Client Information	
i. Client Name	
ii. Client address	
iii. Name of the contact person and designation	
iv. Phone number of the contact person	
v. E-mail address of the contact person	
B. Project Details	
i. Name of the Project	
ii. Start Date	
iii. End Date	
iv. Current Status (In Progress / Completed)	
C. Size of Project	
i. Value of Work Order (In Lakh) (only single work order)	