



Expression of Interest (EOI)
to provide
**Cloud-Based Unified Digital Platform for Supply Chain
Finance (SCF) Businesses**

EOI NO. PSBA/TENDER/SCF/2022-23/003

Dated: 02-12-2022

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PSB Alliance Private Limited (hereinafter referred to as “Company” / “PSB Alliance” / “PSBA”) invites Expression of Interest (EOI) from Enterprise Solution Technology Companies (“Bidders” / “Vendor”) with proven capabilities & track records to design, develop, implement, and manage the web and mobile applications, and interfaces along with the necessary hardware, operating system, database, security infrastructure, network infrastructure and links on a cloud for the Unified Digital Platform for a Supply Chain Finance System (Platform) on a pay-as-you-go / revenue sharing model. For this EOI, the bidder will be the single point of contact for the Company and will be entirely responsible for the project including the performance, availability, and efficiency of the solutions.

Timelines

EOI Reference No	:	PSBA/TENDER/SCF/2022-23/003
Date of EOI Document	:	2 nd December 2022
Last Date for Submission of Queries	:	9 th December 2022
Date of Pre-EOI Meeting	:	13 th December 2022 3:00 PM
Last Date for Submission of EOI	:	23 rd December 2022 Upto 3:00 PM
Date of Opening of EOI	:	23 rd December 2022 at 3:30 PM
Issued By	:	Officer Operations PSB Alliance Private Limited
=====		
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The cost of EOI document is Rs.10,000/-. The EOI document can be downloaded from Company's website <https://www.psballiance.com/tenders-and-notice.html>. The Bidder should pay the cost of the document by means of NEFT/ DD/PO drawn on any scheduled Bank for Rs.10,000/- (INR ten thousand only) in favor of PSB Alliance Private Limited, payable at Mumbai, and enclose the same with EOI submission document.

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A. INTRODUCTION:

"PSB Alliance Private Limited" (herein after referred to as the "Company") is an umbrella organization for 12 Public Sector Banks in India primarily focusing on delivering innovative & customer friendly technology solutions. The intent of the Company is to drive common initiatives on behalf of all the 12 Public Sector Banks, by providing them with a common platform and latest technology solutions in a safe, secure, in a cost-effective manner.

As the Company has been created jointly by all 12 Public Sector Banks (PSBs), it can act as an intermediary for all the PSBs and create a common applications/platform by drawing on the experience and inputs from these Banks and taking advantage of the combined scale of operations. This will help the PSBs to lower their cost of acquiring new business platforms/technologies and at the same time will benefit their customers to have access to the latest technology coupled with standard robust processes.

OBJECTIVE:

The objective of this EOI is to shortlist eligible bidders with the requisite experience, product, and technical capability to be called for a detailed presentation. The Company will then float a scope document or RFP and finalise the revenue share model with only these short-listed bidders for providing an end-to-end Unified Digital Platform for Supply Chain Finance (hereinafter referred to as the "Platform") on a pay-as-you-go/ revenue sharing model. Further details like the detailed scope of work, revenue share model, functional specifications, technical details, etc. would only be provided to the bidders selected through the EOI process.

B. SCOPE OF WORK:

BRIEF REQUIREMENT:

The PSBs wish to allow multiple fintechs to source Supply Chain Finance (SCF) business for them. However, it is time consuming and not practical for each PSB to integrate their systems with each fintech. The Platform is supposed to allow all fintech players to connect to this Platform, conduct all preliminary checks through third-party APIs and account aggregators and then pass the fintech sourced business to the internal systems of all PSBs based on pre-defined logic.

The company is looking to engage the services of a reputed technology service provider who shall be responsible for developing and managing this cloud-based Platform on a high-availability technology architecture. The Platform developed will need to have a robust Mobile App, Web Portal, for all parties and include integrations with various third-party API providers (examples include - required for customer authentication, automated KYC, underwriting data APIs, e-signing of customer agreements), payment gateways, and Account aggregators. The platform shall be robust and flexible enough to support multiple plugins and service providers to cater to future requirements also.

The broad scope of work for the Bidder would include but not be limited to the following:

1. Master web portal and mobile app for Digital Platform.

There will be a single unified Digital Platform for all end users for:

- Onboarding Module
- Underwriting Module for supply chain and MSME finance
- Loan Management and SCF Transaction Management Module
- System should have seamless integration with the core banking systems of each PSB for disbursements and reporting.
- MIS & Analytical Reporting
- Helpdesk and Support
- The look and feel of the website shall also be updated as per current market trends and shall be user-friendly and fully secured for an end-to-end journey of all end users.

2. Design customer journeys and workflows

- The Company envisages the Digital Platform to be end-to-end seamless for customer onboarding, credit underwriting, and transaction management for the Supply Chain finance and MSME lending products offering the best-in-class user experience.
- The bidder is expected to design customer journeys and workflows, always considering the regulatory requirements.
- The bidder is expected to bring in best-in-class domestic and global experiences in re-designing customer journeys and workflows.
- The bidder will need to design the customer experience UI / UX.
- All design/ images/ tools required for deployment of the solution shall be provided by the selected bidder as part of the solution.

3. Supply, install, customize, and maintain Software and Infrastructure for Application build/ development, test, Production, and DR

- The bidder will be expected to supply, install, customize, and maintain all software, database, operating system software, hardware, network, and security components as would be required to build, customize, commission, and maintain the Digital Platform along with all integration for all environments such as development, test, production, and DR.
- The application along with all necessary databases, operating systems, hardware, and infrastructure will be housed on a public cloud infrastructure with a service provider approved by MeitY.
- The bidder is expected to use all legally licensed software for the purpose of this engagement. The Open-source software which is completely supported by the OEM may be used by the bidder.

4. Solution Build / Development

- The Digital Platform build must have all the necessary security and control features built in.
- The Digital Platform should provide an open API framework and all services should be API-enabled.

- The Digital Platform built should be flexible and should be parameterized to the extent possible. Hard coding of any values should be strictly avoided.
- All the deployments including Development, UAT and Production environment, are proposed to be over MeitY (Govt. of India) empanelled and STQC audit compliant (for Public Cloud service offering) Cloud Infrastructure with provision of data localization in India.
- The infrastructure needs to be hosted on a Public cloud with multi tenancy. The bidder needs to ensure that the instance allocated to PSB Alliance will be dedicated to PSB Alliance with no sharing.
- The cloud service provider should be Meity certified and the bidder also needs to ensure a equivalent DR cloud setup for the all the applications and environments hosted at the primary site (DC).
- The Bidder should ensure that the MeitY empanelment and certifications if any are valid throughout the period of the contract. At no point in time the cloud service provider empanelment or certifications should have expired.

5. Solution Testing

- The bidder will be responsible for an end-to-end unit, integration, migration, regression, UAT, and security testing
- The bidder will be responsible for developing the test strategy, entry/exit criteria, escalation matrix, TATs, SLAs, test cases, and templates to be used for testing
- The bidder will be expected to provide a test monitoring and defect capture tool
- The bidder will be required to support the Company's team during testing

6. Solution Rollout

- The bidder will be responsible for rolling out the end-to-end solution within 4 months of the project award.
- The bidder will be responsible to rectify any defects, bugs, or errors that come up during and after roll-out.
- All defects, bugs, and errors should be documented and captured in a defect tracking system which will need to be provided by the bidder.
- Daily progress and defect tracking reports will need to be published by the bidder.

7. Products Supported

Bidder is expected to build a Digital Platform that caters to all SME and SCF Financing variants.

- **Supplier / Vendor Finance (SF)** - Financing suppliers / sub-contractors who supply to the large reputed buyer in the form of raw materials / semi-finished / finished products/logistics/services etc. Invoices raised by suppliers and accepted by the buyer are discounted. Repayment is done by the buyer on the due date.
- **Channel / Dealer Finance (CF)** - Financing dealers/channel partners of reputed corporates for purchasing goods from the company. Disbursement is made only to the account of Anchor corporate for whose dealer's program is sanctioned. Repayment is done by dealers on the due date.
- **Regular working capital / Term loan** - Offering WC / TL facility to suppliers/dealers associated with corporates. While presently same is done in a small way, it's another growth area for the bank.

- **Receivable Finance / Factoring Solution** - Offering with/without recourse solutions to large corporates for receivables from their large buyers/dealers.

8. Product Description

Product/ Module	Buyer	Seller	Borrower	Relationship	Tran Flow	Tran initiator	Counter party approval required	Interest Borne by
Dealer Finance	Dealer	Anchor	Dealer	One Seller Multiple Buyers	Anchor - Bank	Anchor	No	Dealer
	Dealer	Anchor	Dealer	One Seller Multiple Buyers	Anchor - Dealer - Bank	Anchor	Yes	Dealer
	Dealer	Anchor	Dealer	One Seller Multiple Buyers	Dealer - Bank	Dealer	No	Dealer
Vendor Finance	Anchor	Vendor	Vendor	One Buyer Multiple Sellers	Anchor - Bank	Anchor	No	Either party
	Anchor	Vendor	Vendor	One Buyer Multiple Sellers	Vendor - Anchor - Bank	Vendor	Yes	Either party
	Anchor	Vendor	Vendor	One Buyer Multiple Sellers	Anchor - Vendor - Bank	Anchor	Yes	Either party
Sales Invoice Financing	May not be PSB client	Anchor	Anchor	One Seller Multiple Buyers	Client - Bank	Client	Yes	Client
Purchase Invoice Financing	Anchor	May not be PSB client	Anchor	One Buyer Multiple Sellers	Client - Bank	Client	No	Client
Factoring	May not be PSB client	Anchor	Anchor	One Seller Multiple Buyers	Client - Bank	Client	Yes	Client

9. Digital Platform Requirements

A. Customer Onboarding Module

Bidder is expected to develop a cloud-based Onboarding Platform (one of the modules of the Unified Digital Platform) for sourcing SCF loans

1. The Unified digital platform connects the following Corporate and SME Sourcing Partners:
 - Various fin-techs who could onboard large corporate and their suppliers/dealers for Supply Chain Financing
 - SME account service players comprising ERP Software Providers and Accounting including Mudra Loans.
 - Other platforms including B2B marketplaces for SCF Lending
2. Onboarding Module will be having an admin/user management workflow for PSBA Admins, PSBs, and Sourcing Partners.
 - Single registration process from a single web portal.
 - Configurable Registration Form
 - Login: user login from a single web portal.
 - Create the login Credentials while sharing the basic information
 - Attach the relevant certificates/documents (Configurable)
 - User Authentication through OTP / PKI / Email Verification
 - Option to Collect registration fee from Sourcing Partners
3. Integration of the Onboarding Module with Sourcing Partners.
 - Access to Sourcing Partners and PSBs users to onboard the end customers (Corporates/SMEs) via both Digital Platform Interface and Onboarding API connectors.
 - API connectors to connect the Onboarding Module of the Digital Platform with the Sourcing Partners' Systems.
 - API connectors should be parameterized to accommodate future regulatory changes and PSBs business logic enhancements.
 - Onboarding Module should be built on the low code framework to allow PSBA admins to make any changes on the fly.
4. Automated KYC Plugin
 - KYC plugin will perform automated KYC validation through E-KYC / Video-KYC.
 - This plugin module may be developed or outsourced to a third-party service provider (OEM) who will provide tools for the KYC validation automated process.
 - Fetch digitally signed and verified ID documents from AUTHORISED SOURCE e.g., NSDL / UDIAI.
 - ID documents classification, tamper prevention, OCR & verification.
 - KYC validation shall meet the requirements /guidelines set forth by the Government /Reserve Bank of India, CVC, or any other statutory body, and the KYC validation process needs to be flexible to adapt to any change in requirements/applicable rules and regulations.

B. Underwriting Module

Bidder is expected to develop a cloud-based Underwriting Platform (one of the modules of the Unified Digital Platform) to facilitate PSBs users to assess the creditworthiness of the customer.

1. The Platform should be integrated with all necessary third-party APIs including but not limited to Bank Statement analyzer, MCA, GSTN, ITR, Bureau, OCR, e-signing, e-stamping, eNACH, and other Reg-tech and tax-tech APIs to make the underwriting process seamless.
2. Underwriting Module should be able to consume each PSBs' underwriting policy/logic and create an individual scoring engine accordingly for various SCF products
3. De-dupe must be performed with other PSBs internal systems.
4. Notification of each underwriting stage should be notified to the customer front interface and PSB users to take further action.
5. Underwriting Module should be designed on a role-based assignment architecture and have limited user access based on their roles.
6. Program parameters should be auto-generated as per the updated parameters of the newly added anchor and non-compliance will trigger the deviation and rejection based on go-no-go parameters in built-on program parameters.
7. Deviation/Approval matrix should be defined for Extension of limit, post expiry of annual renewal, Stale invoice and Indent approval
8. Post evaluation a credit score/ Program parameter should be displayed as a go-no-go indicator for the PSBs.
9. The underwriting module will need to be tightly integrated to the individual Banks Loan Management Systems.

C. Loan and Transaction Management Module

Sr. No	Particulars
1	Masters
1.1	The system to allow the creation of masters for capturing the following details 1. Program Code for each arrangement 2. Commission master – Client-wise, Volume-wise, and value-wise (As per Charge Master) 3. Corporate 4. Dealers 5. Suppliers
1.2	The system to capture the following details in the Program master for each Program Code 1. Effective date 2. Interest rate (as per charge Master) 3. Overdue interest rate (as per charge Master) 4. File format for bulk upload facility 5. Currency 6. Name of the Corporate (Hub) 7. Funding pattern (Hub or dealer/ vendor) 8. Types of finance (Buyer Finance, Supplier finance, Vendor Finance, Dealer Finance) 9. Differential Interest rate if any (Refer to Interest rate Master)

	<p>10. Underlying instrument required</p> <p>11. Underlying document expiry (period after which underlying documents gets stale)</p> <p>12. Program limit cap</p> <p>13. Insurance details</p> <p>14. Acceptance process</p> <p>15. Part payment/ recovery of principle (enabled/ disabled)</p> <p>16. Part disbursement (enabled/disabled)</p> <p>17. Tenor max</p> <p>18. Grace period</p> <p>19. Loan due from invoice date/ disbursement date</p> <p>20. NPA classification date, into multiple categories</p> <p>21. Program expiry date</p> <p>22. Program disablement</p> <p>23. System to have provision to capture minimum and maximum lending rates.</p> <p>24. Loan Due date to be based as per above parameters or can be with a fixed date, if available in the file. Loan Tenor days cannot exceed the Programme definition</p>
1.3	<p>The system should have the capability to capture the following information of the Dealer/ Vendor</p> <p>1. Dealer-wise limit for each program code</p> <p>2. Date of expiry of empanelment/ empanelment review date</p> <p>3. System to capture mode of fund disbursal i.e. RTGS/NEFT/ ECS/ Account credit along the account details such as Bank account number, IFSC Code, Bank Name</p> <p>4. Dealer Code maintenance</p> <p>5. System to capture multiple sub-codes under the same dealer and allow limits for setup of each sub-code.</p>
1.4	System to support branch-wise holiday master.
2	Insurance Master
2.1	The system should capture dealer-wise insurance detail (such as claim amount, claim expiry date, name of the insurer, premium applicable, etc) per program code
2.2	The System should be able to manage due dates, renewals, insurance pending, premium commutation, etc and alert the user xxx days prior to the insurance renewal date
3	Charge Master
3.1	Parameterized setup to define different types of commissions and charges at product levels event-wise and client-wise
3.2	Support standard rates and special rates for customers – at account or product level with override features of default commission, during transaction processing and track such changes as an audit trail
3.3	Support multi-tiered pricing structure (e.g., by amount, period, percentage, or flat charge, interest-based with daily accrual), with minimum and maximum interest rates. Linkages to External Benchmark.
3.4	Split charges between the parties to a transaction – the buyer, seller, or any other party
3.5	Split commission between several income accounts between branch and CO dept accounts'
3.6	Commissions and charges may be settled, deferred, or waived

3.7	Auto-tracking capability on deferment of commission with auto-generation of tracers at a pre-defined interval
3.8	Able to accumulate transaction counts for month-end billing by branch, customer, transaction, product type, and charge type.
3.9	The system should support periodic billing and invoicing: a. Payment of Invoices b. Manual Processing c. Changing the Level at which Periodic Billing or Invoicing Occurs d. Debiting and Crediting Charges for Periodic Billing
3.10	System should have a built-in amortization facility for commissions and charges received in advance
3.11	System should have the facility to refund charges in full or partially
3.12	System to support GST etc at client level or at branch level as a percentage, flat rate with minimum and maximum amount at the transaction level
3.13	System to support refund of charges.
4	Interest Master
4.1	Inbuilt system capability to calculate interest at a deal level - Fixed and variable interest rates -tiered interest rate setup by period, by amount, even at the overdue level -interest recovery from multiple accounts
4.2	Applicable interest rate at the deal level should be with reference to a benchmark interest rate (LIBOR/Base Rate) as maintained in the system
4.3	Interest Subvention for select accounts to be enabled
4.4	System capability to support special rates default at the customer level and at the product level
4.5	System capability to support the collection of interest in advance or in arrears
4.6	System capability to support the collection of interest monthly/ upfront or upon deal closure
4.7	System should have built-in capabilities of interest accrual & amortization processing and provide interest accrual and amortization on a daily basis
4.8	Inbuilt system capability to allow financing in currency other than the original currency of the underlying document
4.9	Support option to repay interest only or principal only or combination (Loan rollover)
4.10	Provide report/inquiry on interest projection amount based on interest and end date.
4.11	Able to apply penalty interest rate in the event of the loan not being paid on maturity.
4.12	System to support interest rate computation on account of change in rate, on existing loan outstanding or fresh disbursement.
4.13	System to support refund of interest.
4.14	System should capture the grace period interest rate
4.15	Interest Reversals for Deals marked as NPA, with effective NPA Date
5	Disbursement
5.1	System to allow invoice upload in formats like ms excel, csv, etc. Capture details of bills, receipts, and purchase orders prior to disbursement. System to have the capability to capture the following information of the Bill (Invoice/ PO/ receipt/ storage receipt) Underlying document date, number, Name, and detail of the transporter, Name of the product/commodity, Value of the Bill

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5.2	Allow bunching or segregation of invoices while upload of the invoices based on user-defined criteria (pull financing or individual invoice financing)
5.3	Allow disbursement as per program code
5.4	System should not allow disbursement without details of bills/ invoices/POs captured. A unique deal reference no. is to be generated per disbursement.
5.5	System should be able to validate stale invoices (as per program code) and duplicate invoices
5.6	System should enable the user to deduct the amount with respect to the upfront collection of fees, charges, and interest from the disbursement amount and issue a statement for the same. The system to generate vouchers and send them to the appropriate ledgers in the Core Banking system (refer to charge and interest master)
5.7	System to support rule-based processing of disbursement i.e. Such as Overall program cap, dealer cap, duplicate receipts, stale underlying, etc. All exceptions are to be captured and the audit trail is to be provided for
5.8	The system to be integrated into ERP systems available with customers/ leading ERP systems
5.9	Adjustment to the original invoice amount should be captured as a separate field, and disbursement to be computed based on the adjustment made.
5.10	Invoice and document upload dates should be captured independently by the system.
5.11	System to support online account limit and balance validation.
5.12	Loan disbursements date with the current business date or with retrospective date, with interest calculation with retrospective date
6	Repayment and Closure
6.1	System to allow account closure of client account only if there are no outstanding
6.2	Allow part recovery of outstanding bills as per Program code
6.3	On repayment, outstanding bill amounts should be knocked off on a FIFO basis. System to allow manual override of FIFO through approval received on a workflow basis.
6.4	System to support recovery from multiple accounts.
6.5	System to support loan repayment through account transfer, client/GL account.
7	Loan Management and Report Generation
7.1	System to allow exposure management at borrower and commodity.
7.2	Allow query, extraction, and report generation of any combination of the data field and data format.
7.3	System to allow multiple communication delivery channels/ modes such as SMS, e-mail, and in multiple formats such as MS Excel, MS Word, PDF, etc.
7.4	System to have provision for the loan extension
7.5	System to support matching of the underlying document to that commercial invoices/ taxed invoices
7.6	System to support incentivizing dealers based on average utilization/ early payments etc.
7.7	System should allow for the following report generation: <ul style="list-style-type: none">- Loan disbursement and invoice payment- Monitoring of invoices funded during the day and invoices that have become overdue, and with available balance for the drawdown- Invoice due date forecasting report- Advise to clients for interest amount, interest rate, charge recovery, and payments, to be sent through multiple channels

7.8	System should be able to support the calculation of insurance premiums and associated reports
7.9	System should be able to capture queries based on invoice numbers and PO numbers.
7.10	System should be able to capture client advice for interest rate changes
7.11	System should be able to generate an audit trail report for all transactions
7.12	System should be able to generate a standing instruction report
7.13	System should be able to generate an interest accrual and amortization report
7.14	System should be able to generate a report on the event-wise query
7.15	The system should be able to generate a report on the overdue invoices
7.16	System should be able to generate a report on the client's advice for disbursements and repayments, to be sent through multiple channels.
7.17	System should generate a report on loan statements for the account/ ledger of the statement of accounts
7.18	System should be able to generate a report on the aging analysis of invoices
7.19	System should be able to generate a report on the tracking of invoices for pending of the disbursement
7.20	System to support SWIFT TSU messaging standards.
7.21	Agewise bucket report to be generated for program and borrower-wise outstanding or overdue.
7.22	Export event account-wise with amounts etc to an external system for CRM, risk management, etc.
7.23	System to support report generation on the basis of data collected from CBS.
7.24	System to support the generation of dynamic reports on a user basis.
8	Interfaces
8.1	Interface for the purpose of online accounting in CBS for the bill disbursement and interest
8.2	System to support generation of RTGS/NEFT messages and STP the same as RTGS/NEFT system
8.3	Interface to front-end portals, host to host, and charging system.
8.4	Integration to the individual banks Loan Management Systems
8.5	The Platform should be integrated with all necessary third-party APIs including but not limited to Bank Statement analyzer, MCA, NSDL, GSTN, ITR, Bureau, OCR, e-signing, e-stamping, eNACH, PSBloansin59minutes.com, and other Reg-tech and tax-tech APIs to make the underwriting process seamless.
9	Miscellaneous
9.1	Digital channel for client to pull/push txns and view limit
9.2	Straight Through Processing of funding request
9.3	Straight Through Processing of Repayment
9.4	24*7 processing platform
9.5	Auto sharing of UTR number, once txn processed, with clients
9.6	Capability to handle factoring txns (With Recourse/ Without Recourse)

D. Integration with Loan Management System (LMS) and Core Banking Systems

Bidder is expected to integrate the end-to-end Digital Platform with PSBs Loan Management systems and Core Banking System.

- System should be integrated with the Loan Management Systems and CBS to have the limit setup without any manual intervention
- PSBA will support in coordination with individual PSBs to assure smooth Integration of the Digital Platform with each PSBs core banking system.
- Bidder will be responsible for completing the Integration.
- Churning details to be fetched from PSBs CBS / LMS. Fetch the real-time data from the CBS e.g., churning in different existing accounts or Outstanding. Integration with an existing available system (for update deferrals report), LMS / CBS, etc. to get the note updated with the latest updated information and cross sinking.

E. Admin Control Panel

All participating Banks and PSBA will be provided with an Admin Panel of AO (Authorized Officers) at Head Office/Zone/Circle/Branch levels to perform the following activities

- User Management back end
- Onboarding Workflow and Underwriting Policies Management
- PSB Allocation Logic Management
- Approval and Management of Sourcing Partners
- Approval, Disbursement, and Reporting of Loans
- Help Desk and Complaints Dashboard.

F. Regular Audits and testing including IS Audits, VAPT

The Digital Platform will be subject to regular audits and testing including IS Audits and VAPT. It is the responsibility of the successful bidder to comply with the observations of such an Audit.

G. Security Management of Digital Platform activity

The Digital Platform should be fully secured and should comply with the RBI and other regulatory authorities.

H. Marketing and publicity

- Notifications through SMS/email and app to end users.
- On-portal publicity and notifications through Marquee / Banner.
- Use of Digital marketing integration that uses digital media and platforms to promote products and services.

I. Grievance Redressal

- A feature shall be available in the Customer portal for raising complaints. This shall be routed to an appropriate level depending upon the category of complaint.
- The module driving this feature shall help in tracking, updating, and reassigning the complaints.
- The workflow enabler components within the Digital Platform are being leveraged to provide this capability.

- Reports corresponding to complaints raised, closed in progress, etc. shall be available for appropriate user levels for proper tracking and redressal.

J. Application Support

Selected Bidder shall extend application support covering L1, L2, and L3 services. For L2 and L3 Support, the bidder's resources shall be stationed at the Company's office for the initial period till the application stabilizes, and post stabilization the same can be done remotely from the bidder's premises (in consultation and with written consent from the company).

K. Training

The selected Bidder shall be responsible for providing training to different groups of users. Indicative (but not limited to) user groups are:

- PSB Alliance Admin users
 - Bank Admin Users
 - Branch Users
 - Sourcing Partners
 - Auditors / security audit agencies appointed by the Company.
- ✓ The training shall be conducted during the initiation phase and later on an annual basis.
 - ✓ The training may be conducted in online mode.
 - ✓ User manuals, FAQs, and training videos shall be the part of deliverables.

L. On-boarding partners and business generation

- ✓ The selected bidder will have to formulate a detailed FinTech/ Vendor / Partner onboarding strategy and criteria compliant to regulator guidelines which will be discussed and agreed with the Banks and member Banks and the Company.
- ✓ The bidder will need to source and onboard these FinTechs/ Vendors / Partners for business generation and sourcing.
- ✓ The bidder will have to ensure strict compliance to such boarding guidelines as agreed
- ✓ The FinTechs / sourcing partners will generate leads for supply chain finance on the platform.

M. On-going Audit and Monitoring

- ✓ The bidder will have to ensure strict compliance and adherence to security policies, compliance requirements and guidelines as prescribed by the regulator and Company at all times.
- ✓ Before go-live and on an on-going basis (quarterly) the bidder will have to have an independent security audit agency empaneled by Cert-in to perform regular security audits covering the complete setup and infrastructure including VAPT. The reports of such audits need to be submitted to the Company on an on-going basis and all issues pointed out by the auditors should be resolved in consultation with the Company. The cost of such audits will be borne by the bidder.
- ✓ The Company or its appointed 3RD party will have all rights to audit and check the platform at any time including the adherence to vendor / partner onboarding

guidelines. The costs of such audits done by the Company will be borne by the Company itself.

N. Other Important Considerations

- The Platform must be provided on a pay-as-you-go model, i.e. – the platform may only charge a percentage of disbursement facilitated on the platform. There will be no other charges payable by the Company.
- There is no upfront or on-going charges that the Company will pay for the entire duration of the contract period. The entire cost of development, getting the onboarding partners, integration, testing, production, DR and maintenance will have to be factored by the bidder. The Company will only make payments as per the agreed revenue share model on actual disbursements facilitated by the platform.
- All software, hardware, support, and any other costs will have to be absorbed by the bidder within its pay-as-you-go pricing model
- The source code at the time of go-live and all incrementally compiled source codes will have to be kept in escrow (chosen and paid by the Company).

C. ELIGIBILITY CRITERIA:

The Bidder who wishes to participate in EOI process should meet the following criteria:

Sr. No.	Criteria	(Proof of documents required / must be submitted)
1	The Bidder should be a company registered under the Companies Act, 1956/2013. The Bidder should be registered for GST. It should not be individual/ proprietorship firm/ partnership / HUF etc.	Copy of the certificate of Incorporation issued by the registrar of companies / PAN, TAN, GSTIN along with MOA and Article of Association are required to be submitted along with the eligibility bid.
2	The Bidder should have a minimum annual turnover of Rs. 5 Crores per year during the last two financial years (i.e., 2020-21 & 2021-22). The following turnover will be taken into consideration: Turnover of wholly-owned subsidiary Companies In case the entity is formed by restructuring of an existing entity then the turnover of both entities will be considered provided a valid documentary proof is submitted.	Audited financial statements for FY 2020-2021 & FY 2021-2022 should be submitted.

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3	The Bidder should have had a positive net worth in the last two financial years (i.e., 2020-21 & 2021-22)	Audited financial statements for FY 2020-2021 & FY 2021-2022 should be submitted.
4	The Bidder should have had Positive PAT in the last two financial years (i.e., FY 2020-2021 & FY 2021-2022)	Audited financial statements for FY 2020-2021 & FY 2021-2022 should be submitted.
4	Bidder should not have been black-listed by (the Central / any of the State Governments or any Financial Institutions in India as of the date of EOI submission) bank/institutions in India.	A self-declaration to this effect on the company's letterhead should be submitted. The bidder must submit a Declaration in the format mentioned in Annexure VII.
5	The Bidder should be in the business of providing Supply Chain Finance technology services to Financial Institutions. The proposed SCF platform should have implemented/ undergoing implementation (*) in at least one (1) Public Sector Bank in India OR, (1) Private Sector Bank OR (1) NBFC in India. *Completed / on-going projects would be considered.	A copy of the work order/ contract copy/Purchase Order clearly specifying the SCF engagement.
6	Bidder should not be acting as a sourcing agent for any NBFC/Bank for sourcing Customers (Anchors / Corporates/SMEs, etc.)	A self-declaration to this effect on the company's letterhead should be submitted as per the format mentioned in Annexure VII.
7	Bidder should not be an NBFC or in any competing business with the Banks	A self-declaration to this effect on the company's letterhead should be submitted as per the format mentioned in Annexure VII
8	Bidder should not have any associate or subsidiary acting as DSA for banks / NBFC	A self-declaration to this effect on the company's letterhead should be submitted as per the format mentioned in Annexure VII.
9	Bidder should be a prime bidder and no consortium is allowed for the platform offered.	A self-declaration to this effect on the company's letterhead should be submitted. The bidder must submit a Declaration in the format mentioned in Annexure VIII.
10	Bidder should not have raised any equity investment from any Bank and or NBFCs as of EOI Date.	A self-declaration is to be furnished by the Bidder on the Company's letterhead

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		signed by the authorized signatory for the same.
11	Bidder should not have done any equity-based investment in any NBFCs as of EOI Date.	A self-declaration is to be furnished by the Bidder on the Company's letterhead signed by the authorized signatory for the same.

Note: Based on the scope provided in the EOI the bidder is free to propose any additional solutions apart from what has been mandated above. In the event the bidder is proposing any additional solutions then the bidder is requested to provide the details of such solutions as part of their response to the EOI.

Non-compliance with any of the above criteria would lead to the rejection of the bidder. The bidders are expected to note that they should submit sufficient documentary evidence to ensure they comply with the criteria specified in the table above. The Company reserves the right to make independent inquiries regarding the veracity of the claims made by the Bidders regarding their eligibility. During the entire process in the case, it is found that the Bidder does not fulfill the requisite criteria, ceases to fulfill any one or more of the criteria prescribed herein, or had given any false or misleading representation /declaration about its eligibility, the Company shall be at liberty to forthwith terminate further engagement with such Bidder at whatsoever stage the process might be without any notice and also initiate such legal action against the Bidder as deemed appropriate.

Application Fees:

All bidders will have to submit the following and only those proposals with the application fee and EMD will be considered for Eligibility Criteria evaluation:

1	Application fees of Rs. 10,000/- Non refundable	The application can be downloaded from PSB Alliance Private Limited website. Application fee of Rs. 10,000/- is to be submitted along with the EOI by way of DD or NEFT as per the NEFT details provided below: <ol style="list-style-type: none">1. Payee Name: PSB Alliance Pvt. Ltd.2. Bank Name: State Bank of India3. Bank A/c No: 412046567054. IFSC Code: SBIN00018215. Type of A/c: Current A/c
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As per recommendations of GoI, PSB Alliance has decided to waive off Tender Fee for MSME (Provided they have an Udyam certificate) entrepreneurs. Exemption from submission of

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Tender Fees shall be given to bidders who are Micro, Small & Medium Enterprises (MSMEs) and registered under provisions of the Policy i.e. registration with District Industries Centre (DIC) or Khadi and Village Industries Commission (KVIC) or Khadi and Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or directorate of Handicrafts and Handlooms or Udyog Aadhaar Memorandum/ Udyam Registration (as applicable) or any other body specified by Ministry of MSME. To qualify for Tender Fees exemption, firms should necessarily enclose a valid copy of registration which is valid on the last date of submission of the tender documents. MSME firms who are in the process of obtaining registration will not be considered for exemption. (Traders are excluded who are engaged in trading activity without value addition/branding/packing. In such a case they will have to submit EMD). MSME bidder has to submit a self-declaration accepting that if they are awarded the contract and they fail to sign the contract or to submit a Performance Bank Guarantee before the deadline defined by PSB Alliance, they will be suspended for a period of three (03) years from being eligible to submit bids for contracts with PSB Alliance.

Important Instructions:

- The Bidder should ensure the submission of all the required documents in support of eligibility criteria.
- Response to the EOI does not guarantee that the assignment will be awarded to the bidder. Company reserves the right to select an eligible bidder at its sole discretion.
- The Company reserves the right to terminate the EOI process at any time and makes no commitments, either implied or otherwise, that this process will result in a business relationship with any bidder or any Shortlisted Bidder
- The Company reserves the right at any time, in its sole discretion, to accept any or all responses in whole or in part, negotiate with any bidder, or cancel this EOI (in part or in its entirety) in the event the Company determines that it is in its best interest to do so.
- The RFP will only be shared with those Bidders who qualify the Eligibility Criteria evaluation in pursuance of this EOI conducted by the Company.

D. TECHNICAL EVALUATION & SCORING CRITERIA:

Bidders who meet the Eligibility Criteria and are qualified would be further evaluated for technical suitability and the criteria for evaluation are as under:

Particulars	Maximum Marks
Experience with Indian Banks / NBFC's The Bidder should be in the business of providing Supply Chain Finance technology services to Financial Institutions. The proposed SCF platform should have implemented / undergoing implementation in a Scheduled Commercial Bank, OR NBFC in India.	20

Particulars	Maximum Marks
<p>Scoring Criteria</p> <ul style="list-style-type: none">• 10 Marks for each relevant credential in a Scheduled Commercial Bank or NBFC <p>Both on-going / completed engagements will be considered.</p> <p>A copy of work order/ contract copy/ credential letter from the client clearly specifying the scope of the engagement along with a self- declaration on the Company's letter head signed by the authorized signatory stating the status (completed / on-going) of the said project to be furnished by the bidder.</p>	
<p>Technical Presentation indicative coverage:</p> <ul style="list-style-type: none">• Understanding of the scope and requirements as per the EOI• Proposed implementation approach and methodology for the entire scope of work• Implementation plan and timelines• Change Management and training approach• Adoption approach• Key lessons learnt and success stories from other implementations• Project team and governance structure <p>The detailed agenda / coverage for the technical presentation will be informed to the short-listed bidders prior to the date of the technical presentation.</p>	25
<p>Product Demonstration</p> <p>The Bidder will be expected to do a detailed walkthrough of the actual solution covering all areas of the solution as specified in Section B : Scope of Work. The Company will constitute a committee of Member Banks to go through the product demonstration and rate the products. The Company will in advance provide the bidder the features and functionalities for demonstration. However, the committee may also have additional points to verify and the bidder will need to demonstrate the same in the product.</p>	50
<p>Client Reference Check</p> <ul style="list-style-type: none">• The bidder will be expected to provide client reference details such as scope of work, client contact information, mail id's etc. for any 2 reference client checks by the Company. The 2 client references will have to be mutually agreed between the Company and the bidders based on the most relevant work done. The references provided will have to be out of the same set of clients which were either provided by the bidder as part of eligibility or technical evaluation.	5
Total	100

Bidder with minimum score of 70% will be selected for next stage of evaluation and revenue model discussion.

- a) In case there is only one Bidder having technical score of 70 or more, the Company may, at its sole discretion, either choose to go with the only bidder or also consider the next highest technical score and qualify such a Bidder.
- b) In case, none of the participating Bidders qualify on technical criteria and reach or exceed the cut-off score of 70, then the organization, at its sole discretion, may qualify two Bidders based on the top 2 scores.

However, the organization at its discretion may reject the proposal of the Bidder or will not consider Bidder below cut-off marks by relaxing as mentioned above, if in the Organization's opinion the Bidder could not present or demonstrate the proposed solution as described in the proposal or in case the responses received from the customer contacts/site visited are negative or the proposed solution does not meet the Organization's functional and technical requirement

Documentary Evidence to be submitted:

Work / Purchase Order/ Contract/Credential letter from the Client

E. EVALUATION AND SCORING METHDOLOGY:

1. Bids of only those Bidders who have been found to be in conformity to the terms and conditions as specified in the Eligibility Criteria section would be taken up by The Company for further detailed evaluation. The Bidders who do not meet the eligibility criteria during preliminary examination will not be taken up for further evaluation.
2. PSB Alliance may use the services of external consultants/Advisors for evaluation.
3. The technical bids will be evaluated based on the criteria mentioned in Technical Evaluation & Scoring Criteria. Bidders must mandatorily score at least 70% marks.
4. The Technical Score will be calculated based on the Technical Evaluation Metric mentioned in Technical Evaluation & Scoring Criteria.

Commercial Evaluation

Post completion of the technical evaluation as per the technical evaluation and scoring criteria a scope document will be floated to the qualified bidders. The scope document would cover but not limiting to the scope, deliverables, timelines, revenue model, legal terms and condition, penalties, service levels etc..Based on the scope document shared with the Technically Qualified bidders the bidders will need to provide the revenue share for the Company.

The modalities (closed bid / auction) of inviting the quotation for revenue share along with the date and time will be shared in the scope document with the technically qualified bidders.

Final Evaluation: Weighted Techno-Commercial Evaluation

Computation of H-1 using T-1 and L-1 Methodology

This will be Techno-commercial evaluation and accordingly the technical evaluation will have 70% weightage and Commercial Evaluation shall have 30% weightage. The bidder giving the highest revenue share to the Company will be L1 in this case. These weightages shall be taken into consideration for arriving at the Successful Firm.

F. TERMS OF REFERENCE:

1. Definitions:

Bidder: Bidder is defined as the bidder providing the response to this EOI

Shortlisted Bidder: The bidder who qualifies the eligibility criteria and is shortlisted for post-evaluation of the Company for the purpose of floating the detailed scope document.

Selected Bidder: Shortlisted bidder who is finally selected and will be contracted with the Company to provide the Platform post the detailed scope document evaluation by the Company.

2. Conditions:

- The Bidder should take overall responsibility for all the deliverables as part of this EOI response.
- The bidder must provide: Client references for Supply Chain Finance technology in the form of Copy of Contract or Copy of Purchase Order.
- Client contact details i.e., Person Name, Contact Numbers, e-mail and year of implementation.
- The company will take the feedback from the references as per Company's discretion.
- The Bidder Experience gained by doing sub-contracting work and/or by providing manpower will not be considered as valid experience.

3. The Bidder must furnish

The details of the bidder as per Annexure II.

4. The Bidder will be the single point of contact/reference to the Company. The Company will enter into an agreement with the finally selected Bidder.

5. The Bidder for this EOI can submit only one response. However, the bidder can propose multiple options in their response for the Platform required for the Company. Each option proposed needs to meet the eligibility criteria individually as laid out in the EOI. Documentary evidence for the product/Services implementations has to be submitted for the individual product/s proposed separately.

6. The Bidder should submit a detailed summary of the understanding of the Company's requirements as per this EOI, the bidder's capabilities including, product description in respect of the Platform including methodology of implementation (Max.10 Pages).

G. GENERAL TERMS AND CONDITIONS:

1. Only those bids where application fee is paid and documents are furnished as required and as per the procedure alone will be taken up for evaluation.
2. Only the bidders who have complied with the Eligibility Criteria (**Section C** Eligibility table) will be shortlisted for Technical evaluation and scoring and then subsequent issuance of **Scope of Work (SOW) for Cloud-Based Unified Digital Platform for Supply Chain Finance (SCF) Businesses** as and when decided and released by the Company.
3. The Company reserves the right to accept/reject any or all EOI received in response to this advertisement without assigning any reasons, whatsoever at any stage of the process without any liability whatsoever.
4. Company reserves the right to remove any shortlisted bidder or all shortlisted bidders without assigning any reason whatsoever. The decision taken by the Company shall be final and no representation or correspondence in this regard shall be entertained.
5. By responding to the EOI, the bidders are stating unconditional acceptance of the terms and conditions as laid out by the Company in the EOI and agreeing to submit the bid in response to the detailed RFP to be released for the purpose of the Unified Digital Platform project. The bidders understand that the entire cost for participation in the EOI, submission of bid, and participation in the subsequent evaluation process of the System Integrator will be borne by them.
6. The shortlisted bidders will be required to participate in the evaluation process of the System Integrator including providing presentations and responding to the detailed SOW to be floated.
7. EOI responses received after the deadline for lodgment of EOIs at the address mentioned will not be accepted by the Company and hence bidders are advised to submit their responses within the stipulated time and no excuses/reasons for the delay will be accepted by the Company.
8. Company will notify the Respondents in writing about the outcome of the EOI evaluation process, including whether the Respondent's EOI response has been accepted or rejected. Company is not obliged to provide any reasons for any such acceptance or rejection. The scores of all technically qualified bidders will be sealed by the Company in the presence of the bidders. The scores will only be opened and may be disclosed once the commercial bids are received, and commercial evaluation is completed.

9. Any form of canvassing/lobbying/influence/query regarding shortlisting, status, etc. may lead to disqualification of the Bidder.

10. The Company reserves the right to vary the time frame at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Any variation in the time frame shall be displayed on the website of the company.

11. The time schedule will be strictly followed. Interested parties are expected to adhere to these timelines. However, the Company reserves the right to change the aforementioned timelines.

12. Unless expressly overridden by the specific agreement to be entered into between the Company and the Bidder, the EOI document shall be the governing document for arrangement between the Company and the Bidder in the interim.

13. Preliminary Scrutiny – The Company will scrutinize the EOI response to determine whether they are complete, whether any errors have been made in the offer, whether required documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The Company may, at its discretion, waive any minor non-conformity or any minor deficiency in the EOI response. This shall be binding on all Bidders and the Company reserves the right for such waivers and the Company's decision in the matter will be final.

14. Clarification of EOI response – To assist in the scrutiny, evaluation, and comparison of offers, the Company may, at its discretion, seek from all or any Bidder's for clarification of their offer. The Company has the right to disqualify the Bidders whose clarification is found not suitable to the proposed project.

15. Erasures or Alterations – The EOI response containing erasures or alterations will not be considered. There should be no hand-written material, corrections, or alterations in the EOI response.

16. Bidder presentation – Bidders are required to make presentations to the Company, as part of the final evaluation in accordance with the responses given for the identified requirements. The Company will communicate a date and time to the Bidder any time after the last date for submission of response to the EOI. The claims and representation made, as well as the assurances given by the Bidder during their presentation shall be deemed to be part of the EOI response of the respective Bidder.

17. If the Company is not satisfied with the technical specifications as specified in the EOI document and observes major deviations, the Bidder will have to submit the clarification within 3 working days from the day it was conveyed to the Bidder regarding the same.

18. The Company reserves its right to modify, clarify or elaborate any clause, or portion of this EOI, or terms and conditions given in this EOI in the event a need is felt for the same to bring clarity about the purpose of this EOI, or to remove /clarify any doubt, discrepancy, or clerical error in this EOI and decision of the Company shall be final and binding on all concerned.

19. The detailed scope, deliverables, revenue model, legal terms and conditions, commercial bid evaluation methodology, service levels, payment terms etc.. will be provided by the company as part of the scope of work document subsequently to the technically shortlisted bidders.

H. SHORT LISTING PROCEDURE:

The bidders will be shortlisted as per the following process:

1. Only those bidders who are eligible as per **Section C** Eligibility Evaluation table will be taken ahead for the Technical Evaluation and Scoring.
2. Bidders satisfying the eligibility criteria will be shortlisted by the Company after due scrutiny and evaluation of documents submitted by them.
3. The shortlisted bidders are required to participate in the discussions and make demonstrations/presentations of their products/approach for the Implementation of the solution as and when required by the Company. The presentation, materials, etc. presented/submitted before the Company will become the property of the Company.
4. If at any time it is found that information provided in the response for shortlisting is false/incorrect, the Company may at its discretion disqualify such bidder/s from the shortlist without giving any notice.
5. Post shortlisting, the Company will prepare and float a detailed scope of work document amongst the shortlisted bidders and call for the commercial bids.

I. INSTRUCTION TO THE BIDDERS:

1. The response should be submitted in a structured format as per the checklist appended and it should be paginated. Each page of the application should be signed by person/s on behalf of the organization having the necessary authorization / Power of Attorney to do so, duly affixing the company seal. A copy of Power of Attorney or Authorization Letter from the company should be furnished along with the EOI.
2. A pre-EOI meeting of the intending bidders will be held at 3:00 PM on 13TH DECEMBER 2022 at PSB Alliance Private Limited, 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, New Marine Lines Junction, Mumbai to clarify any point/doubt raised by them in respect of this EOI. No separate communication will be sent for this meeting. All communications regarding points requiring clarifications and any doubts shall be given in writing/ e-mail to the Contact persons mentioned elsewhere in this document by the intending bidders on or before **9th DECEMBER 2022 as per the pre-EOI query format in Annexure IX**. No queries will be entertained after pre EOI meeting. Authorized representative of interested bidders shall be present during the scheduled time. The Company shall clarify

the queries during the pre-EOI meeting and replies along with the queries shall be uploaded in the Company's website and no individual correspondence shall be made. No individual consultation shall be entertained.

3. The Sealed envelope containing the response to EOI along with the required documents shall be super scribed on the top of the envelope with **"Expression of Interest (EOI) to provide Cloud-Based Unified Digital Platform for Supply Chain Finance (SCF) Businesses in response to EOI PSBA/TENDER/SCF/2022-23/003 dated 2nd December 2022"**. The EOI response should be dropped in the Tender Box kept at PSB Alliance Private Limited, 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, New Marine Lines Junction, Mumbai, on or before 03:00 PM, 23rd DECEMBER 2022. The response to the EOI should be addressed to:

Officer Operations
PSB Alliance Pvt. Ltd.
4th Floor, Metro House,
Mahatma Gandhi Road, Dhobi Talao,
New Marine Lines Junction,
Mumbai, Maharashtra 400020

Only those bids which are deposited in the tender box within the stipulated time mentioned above will be considered for opening.

The bidder can also courier the response documents to the Company at the address specified in the EOI. The Company is not responsible for any delays in transit or non-delivery of the documents at its address. In the event the documents do not reach the Company in physical format before the due date and time, the bids of such bidders will be rejected.

4. The responses will be opened in the presence of the bidders, who may be present, at 3:30 PM on **23rd DECEMBER 2022** at PSB Alliance Private Limited, 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, New Marine Lines Junction, Mumbai. The bidder's authorized representative may be present during the response opening at our office address mentioned above well in time along with the authorization letter from the company as per Annexure V. The bidders may note that no further notice in this regard will be given and in case bidder /s fail to be present on the day of the response opening, it will be deemed that bidder is not interested in participating in the response opening process and Company shall proceed with opening of the EOI responses. Further, in case the Company does not function on the aforesaid date due to unforeseen circumstances or Holiday, then the EOI will be accepted up to 03:00 PM on the immediate next working day and EOIs will be opened at 03:30 PM at the same venue on the same day.

5. The Expression of Interest is not an offer by PSB Alliance Private Limited to **provide Cloud-Based Unified Digital Platform for Supply Chain Finance (SCF) Businesses** but an invitation to get a response from the interested bidders for shortlisting the bidders. No contractual obligations whatsoever shall arise from the Expression of Interest process.

6. No offer can be modified or withdrawn by a bidder after submission of EOI/s.

7. EOI/s submitted without EMD or application fee will be rejected.

8. If the Bidder withdraws their offer before the finalization of shortlisting by the Company, the EMD shall be forfeited.

9. If the shortlisted bidder amends the offer or withdraws from the shortlisting or fails to provide a response to the detailed RFP then the EMD shall be forfeited and no claim will be entertained in this regard

10. The Company may modify the EOI by issuing addenda for any reason, at any time prior to final date of submission of the response to EOI. Any addendum to EOI shall be part and parcel of the original EOI document. The addenda shall be uploaded in the Company's website and the same will be binding on the bidders.

11. During the process of scrutiny, evaluation and comparison of offers, the Company may, at its discretion, seek clarifications from all bidders/any of the bidders on the offer made by them. The request for such clarifications and the bidder's response will necessarily be in writing and it should be submitted within the time stipulated by the Company.

12. Bidders have to submit the softcopy of EOI response in a USB DRIVE, which is super scribed as **"Expression of Interest (EOI) to provide Cloud-Based Unified Digital Platform for Supply Chain Finance (SCF) Businesses in response to EOI PSBA/TENDER/SCF/2022-23/003 dated 2nd December 2022"**. In case of any mismatch between the softcopy and hardcopy of the EOI response, the hardcopy of EOI response will be treated as valid response and relied upon.

13. Jurisdiction of the Court-The jurisdiction of the Court is Mumbai only.

14. Confidentiality of the Document:

This document is meant for the exclusive purpose of bidding as per the terms, conditions and specifications indicated and shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.

J. CHECKLIST:

Interested bidder / s conforming to the above requirements may respond to the EOI and submit their response along with the following:

1. NEFT Receipt/ Demand Draft for Rs. 10,000/- (non-refundable) favoring PSB Alliance Private Limited payable at Mumbai towards application fee.

2. Covering Letter Format as per **Annexure I**

3. Bidder Profile as per **Annexure II**

4. EOI format as per **Annexure VI**

5. Summary of the understanding of the Company's requirement by the bidder as described in point no 6 under section Terms of Reference (Maximum 10 pages)
6. List of Bidder's major customers where the solution is running as per **Annexure III**
7. Soft Copy of EOI response in a Pen drive
8. All other documents to support the eligibility criteria like audited balance sheet, PL account etc. As per **Annexure IV**
9. Copy of Power of Attorney or Authorization letter from the Company for the Authorized signatory.
10. Undertaking as per **Annexure VII.**
11. Undertaking for Prime Bidder, as per **Annexure VIII**
12. EOI opening authorization letter format to be brought at the time of opening of EOI, as per **Annexure V.**

All EOI responses should be arranged in the above serial order and submitted.

ANNEXURE I: COVERING LETTER FORMAT

EOI Reference No: PSBA/TENDER/SCFT/2022-23/003

Date:

To
Officer Operations
PSB Alliance Pvt. Ltd.
4th Floor Metro House
Mahatma Gandhi Road, Dhobi Talao
New Marine Lines Junction
Mumbai-400020

Dear Sir,

EOI Ref: PSBA/TENDER/SCF/2022-23/003 Dated: 2nd DECEMBER 2022

Having examined the EOI document including all Annexure's, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to shortlist our company to supply, install, implement, integrate, maintain and support the SOLUTION in conformity with the intent of said EOI.

If we are shortlisted, we undertake to participate in the detailed RFP process

For design, develop, implement and manage Cloud Based Unified Digital Platform for SCF Businesses to the Company within the given period.

- We enclose NEFT Receipt/Demand Draft for **Rs. 10,000 (Rupees Ten Thousand Only)** in favor of PSB Alliance Private Limited as application fee.
- We agree to abide by and fulfill all the terms and conditions of the EOI and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in EOI.
- We will ensure due participation, support, and physical involvement of our team during the entire Project, as applicable.
- We agree that unless expressly overridden by any specific agreement to be entered into between the Company and the Bidder, this EOI document shall be the governing document for arrangement between the Company and the Bidder in the interim.
- We agree to submit the copies of the back-to-back agreements to the Company if requested.

Our PAN number is _____.

We are registered with the GST authorities and our registration numbers are as follows.

GST Registration Number is _____.

Our Bank Details:

Name and style of Bank account :

Name of the Bank and Branch Address :

Account Number :

IFS Code :

We accept all the Instructions and Terms and Conditions of the subject EOI.

Dated this _____ day of _____ 20__

Signature _____

(Signature of the Authorized Signatory with date & seal)

Name :

Designation :

Organization Name :

EOI NO. PSBA/TENDER/SCF/2022-23/003

ANNEXURE II: BIDDER DETAILS

EOI Reference No: PSBA/TENDER/SCF/2022-23/003

Date:

To

Officer Operations

PSB Alliance Pvt. Ltd.

4th Floor Metro House, New Marine Lines Junction, Mumbai

EOI Ref: PSBA/TENDER/SCF/2022-23/003 Dated: 2nd DECEMBER 2022

THE BIDDER PROFILE

Sl. No.	Particulars	Details
1	Name of the Bidder	
2	Address of Head Office/Registered Office	
	Telephone number	
	Fax number	
	E-mail Address	
	Website address of the Company	
	Key person (s) with contact details	
3	Address of Mumbai Office	
	Telephone number	
	Fax number	
	Email Address	
	Website address of the Company	
	Key person (s) with contact details	
4	Authorized Official with Name, Designation, Contact Phone No./Mobile No. / FAX No. etc. for the EOI	
6	Number of years of experience in providing SCF Product Platforms to Banks	
7	Enclose copies of Income Tax registration and last Income Tax clearance certificate	Please mention page no.

We hereby confirm our adherence as per terms and conditions of the EOI and for the equipment and services proposed against this EOI, and hereby undertake to support the obligations as set out in the EOI in respect of such information, documents, equipment's and services proposed. We also confirm that we will be able to support the Project in Mumbai as applicable.

We hereby declare that the information submitted above is true to the best of our knowledge. We understand that if any discrepancy is found in the information submitted by us, our tender is liable to be rejected.

Signature of Bidder

ANNEXURE III: LIST OF MAJOR CUSTOMERS

Sl. No.	Name and complete Postal Address of the Customer:	Name, Designation, Telephone, Fax, Telex Nos., e-mail address of the contact person (customer)	Whether Contract Copy/Purchase Order enclosed

EOI Ref: No.

Name of Bidder:

LIST OF MAJOR CUSTOMERS WHERE THE BIDDER HAS PROVIDED THE SOLUTION (Enterprise Lending Platforms /End-to-End SCF Platforms/Invoice Auction Platforms)

(Enclose necessary documentary proof)

Signature of the Authorized Signatory with date & seal

Note: The bidder should submit the above declaration separately.

The table should be prepared in an easily readable Microsoft Excel format

ANNEXURE IV: DECLARATION OF TURNOVER, NETWORTH and PAT

EOI Ref: No.

Name of Bidder:

Sl no	Financial Year	Turnover (Rs. In Crores)	Profit After Tax & Depreciation (Rs. In Crores)	Net Profit/Loss (Rs. In Crore)	Net Worth (Rs. In Crores)
1	2020-21				
2	2021-22				

(Enclose necessary documentary proof)

Signature of the Authorized Signatory with date & seal

Note: The bidder should submit the above declaration separately.

The table should be prepared in an easily readable Microsoft Excel format.

ANNEXURE V: AUTHORIZATION LETTER FORMAT
(To be brought at the time of opening of Bids)

EOI Reference No: PSBA/TENDER/SCF/2022-23/003

Date:

To
Officer Operations
PSB Alliance Pvt. Ltd.
4th Floor Metro House
Mahatma Gandhi Road, Dhobi Talao
New Marine Lines Junction
Mumbai-400020

SUB: Authorization Letter for attending the EOI Opening

REF: YOUR EOI NO: PSBA/TENDER/SCF/2022-23/003 Dated 2nd DECEMBER 2022

This has reference to your above EOI for Shortlisting of bidders for Cloud Based Unified Digital Platform for SCF Businesses.

Mr./Miss/Mrs. _____ is hereby authorized to attend the response opening of the above EOI NO: PSBA/TENDER/SCF/2022-23/003 dated 2nd DECEMBER 2022 on _____ on behalf of our organization.

The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorizing Authority

Signature of Attesting Authority

Name of Authorizing Authority

ANNEXURE VI: FORMAT FOR THE SUBMISSION OF THE EOI

Sr. No.	Criteria	(Proof of documents required / must be submitted)	Compliance To Criteria (Yes/No)	Details of Documents Submitted
1	The Bidder should be a company registered under the Companies Act, 1956/2013. The Bidder should be registered for GST. It should not be individual/ proprietorship firm/ partnership / HUF etc.	Copy of the certificate of Incorporation issued by the registrar of companies / PAN, TAN, GSTIN along with MOA and Article of Association are required to be submitted along with the eligibility bid.		
2	The Bidder should have a minimum annual turnover of Rs. 5 Crores per year during the last two financial years (i.e., 2020-21 & 2021-22). The following turnover will be taken into consideration: Turnover of wholly-owned subsidiary Companies In case the entity is formed by re-structuring of an existing entity then the turnover of both entities will be considered provided a valid documentary proof is submitted.	Audited financial statements for FY 2020-2021 & FY 2021-2022 should be submitted.		
3	The Bidder should have had a positive net worth in the last two financial years (i.e., 2020-21 & 2021-22)	Audited financial statements for FY 2020-2021 & FY 2021-2022 should be submitted.		
4	The Bidder should have had Positive PAT in the last two financial years (i.e FY 2020-2021 & FY 2021-2022)	Audited financial statements for FY 2020-2021 & FY 2021-2022 should be submitted.		

4	Bidder should not have been black-listed by (the Central / any of the State Governments or any Financial Institutions in India as of the date of EOI submission) bank/institutions in India.	A self-declaration to this effect on the company's letterhead should be submitted. The bidder must submit a Declaration in the format mentioned in Annexure VII.		
5	The Bidder should be in the business of providing Supply Chain Finance technology services to Financial Institutions. The proposed SCF platform should have implemented / undergoing implementation (*) in at least one (1) Public Sector Bank in India OR, (1) Private Sector Bank OR (1) NBFC in India. *Completed / on-going projects would be considered.	A copy of the work order/ contract copy/Purchase Order from the Public Sector Bank clearly specifying the SCF engagement.		
6	Bidder should not have been in the business of Sourcing Customers (Anchors / Corporates/SMEs, etc. for Banks/NBFCs	A self-declaration to this effect on the company's letterhead should be submitted. The bidder must submit a Declaration in the format mentioned in Annexure VII.		
7	Bidder should not be an NBFC	A self-declaration to this effect on the company's letterhead should be submitted. The bidder must submit a Declaration in the format mentioned in Annexure VII.		

8	Bidder should not have any associate or subsidiary acting as DSA for banks / NBFC	<p>A self-declaration to this effect on the company's letterhead should be submitted.</p> <p>The bidder must submit a Declaration in the format mentioned in Annexure VII.</p>		
9	Bidder should be a prime bidder and no consortium is allowed for the solution/services offered. No two entities joining (JVs) specific to this project will be allowed	<p>A self-declaration to this effect on the company's letterhead should be submitted.</p> <p>The bidder must submit a Declaration in the format mentioned in Annexure VIII.</p>		
10	Bidder should not have raised any investment from any Bank and or NBFCs as of EOI Date.	<p>A self-declaration is to be furnished by the Bidder on the Company's letterhead signed by the authorized signatory for the same.</p>		
11	Bidder should not have done any equity-based investment in any NBFCs as of EOI Date.	<p>A self-declaration is to be furnished by the Bidder on the Company's letterhead signed by the authorized signatory for the same.</p>		

ANNEXURE VII: UNDERTAKING TO BE GIVEN BY THE BIDDER

EOI Reference No.: PSBA/TENDER/SCF/2022-23/003

Date:

To
Officer Operations
PSB Alliance Pvt. Ltd.
4th Floor Metro House
Mahatma Gandhi Road, Dhobi Talao
New Marine Lines Junction
Mumbai-400020

Dear Sir,

Sub: Expression of Interest (EOI) for providing Cloud Based Unified Digital Platform for SCF Businesses by _____ (Bidder Name)

a) We, M/s _____, the undersigned, hereby confirm that we have read and understand the eligibility criteria and fulfil the same.

b) We further confirm that all the information as per requirement of the Company have been included in our response.

c) Further, we hereby undertake and agree to abide by all terms and conditions and guidelines stipulated by the Company. We understand that any deviation may result in disqualification of our response.

d) We have not been blacklisted by any Nationalized Bank/RBI/IBA or any other Government agency/ICAI. No legal action is pending against us for any cause in any legal jurisdiction.

e) We are not into Customer Acquisition (Onboarding) Business/DSAs for any Banks/NBFCs

f) We are only a technology provider.

g) We have not raised any equity investment from any Banks/NBFCs as of the Date of EOI.

h) We have not done any equity-based investment in any NBFCs as of the Date of EOI.

(Signature & the capacity of the person duly authorized to sign the EOI for and on behalf of the Bidder Company)

ANNEXURE VIII: UNDERTAKING FOR PRIME BIDDER

EOI Reference No.: PSBA/TENDER/SCF/2022-23/003

Date:

To
Officer Operations
PSB Alliance Pvt. Ltd.
4th Floor Metro House
Mahatma Gandhi Road, Dhobi Talao
New Marine Lines Junction
Mumbai-400020

Dear Sir

We confirm that _____ are the sole bidder to the RFE: Ref No. PSBA/TENDER/SCF/2022-23/003.

Yours faithfully

(Signature & the capacity of the person duly authorized to sign the EOI for and on behalf of the Bidder Company)

