



**Invitation for Expression of Interest (EOI)**

**Implementation of Enterprise integration including APIM for  
Interfacing and Integrating  
Internal applications and External Partners of the Bank**

**Information Technology Department,  
Indian Bank Corporate Office,  
254-260, Avvai Shanmugam Salai  
Royapettah  
Chennai - 600 014**



**Ref: CO/ITD/40/R1/2020-21**
**Date:17/04/2020**
**Expression of Interest Schedule:**

1.	Last date and time for Obtaining submission of EOI	18 <sup>th</sup> May 2020 up to 15:00 hrs
2.	Date and Time of opening of EOI responses	18 <sup>th</sup> May 2020 up to 15:30 hrs
3.	Last date for submission of queries for seeking clarifications	27 <sup>th</sup> April 2020 15:00 hrs
4.	Cost of EOI Document	Demand draft for Rs. 5000/- (Rupees Five thousand only) favoring "Indian Bank" payable at Chennai. The cost is Non-refundable.
5.	Place of opening of EOI	Indian Bank 254-260, Avvai Shanmugam Salai, Royapettah Chennai - 600 014
6.	Address for Communication	As above Tel:(044) 2527 9854/39
7.	Contact Details:	<p>Interested applicants are requested to send their queries to following email IDs:</p> <p><a href="mailto:krishna.prasad2@indianbank.co.in">krishna.prasad2@indianbank.co.in</a>  <a href="mailto:vivek.ragupathy@indianbank.co.in">vivek.ragupathy@indianbank.co.in</a>  <a href="mailto:raghuram.vaddagoni@indianbank.co.in">raghuram.vaddagoni@indianbank.co.in</a></p> <p>Please restrict the size of the email to less than 1 MB.</p> <p>Following information are requested to be provided without fail while seeking queries/clarification:</p> <p>Name of the company, contact person, Mailing address with Pin Code, Telephone No., Fax No., Email address, Mobile No. etc.</p>

**Note:** Expression of Interest will be opened in presence of the applicant's representative who chooses to attend.



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**Expression of Interest (EOI)**

Indian Bank Invites Expression of Interest (EOI) from reputed OEM/bidders/SI/applicant(s) for "Implementation of Enterprise integration including APIM for Interfacing and Integrating Internal applications and External Partners of the Bank". Bidder should provide all necessary hardware sizing required for the proposed solution; Software licenses details for the proposed solution.

Proposed Middleware Solution Installation, Customization & Maintenance will be done centralized at Indian Bank DC and its Disaster Recovery (DR) site as per current plan for 5 (five) years.

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

**1. Pre-Response Meeting:**

- a. A pre-response meeting is scheduled to be held at the following address at 16.00 hours IST on 29.04.2020. Applicant's designated representatives (maximum two persons) may attend the pre-response meeting.

**Indian Bank Head Office,  
Information Technology Department,  
2<sup>nd</sup> Floor,  
66, Rajaji Salai,  
Chennai, PIN 600 001,  
India.**

- b. In case the probable applicant wants to participate in the Pre-Response Meeting to be held on the date specified in this EOI, they should register themselves with the Bank by sending the **cost of EOI document i.e. Rs. 5,000/- (Rupees five Thousand Only - non-refundable)** by way of Demand Draft(DD) in favour of Indian Bank payable at Chennai. Only those Applicants or their Representatives (Maximum 2 persons) who have registered with the Bank will be allowed to participate in the pre-response meeting. Such Applicants who have submitted DD for attending pre-response meeting are not required to submit the DD for cost of EOI Document along with technical response.
- c. The purpose of the meeting will be to clarify issues and to answer questions raised by the probable applicants.
- d. The applicant is requested to submit questions in writing at least one day in advance to the Bank before the pre-response meeting date.

Text of the questions raised (without identifying the source of enquiry) and the responses given, together with amendment to the EOI document, if any, will be ported





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in our web site and informed to the applicants who have raised queries in writing through email.

- e. In case, if bidders were unable to attend the Pre- Response meeting, same will be addressed through Video Conference/Skype on 29.04.2020 only for the bidders who have submitted the queries within the timelines stipulated in EOI (i.e., on or before 27.04.2020)

## **2. Period of validity of EOIs**

EOI shall remain valid for the period of 90 days after the last date for submission of EOI prescribed by the Bank. An EOI valid for a shorter period shall be rejected by the Bank as non-responsive.

## **3. Bank's right to accept any response and to reject any or all responses**

The Bank reserves the right to accept or reject any response against EOI, and to annul the entire process and reject any/all at any time, without thereby incurring any liability to the affected Applicant or Applicants.

## **4. SI Eligibility Criteria**

<b>S.No.</b>	<b>Eligibility Criteria</b>	<b>Proof to be enclosed</b>
4.a	The bidder should be registered under Companies Act,1956/2013 or respective Department of the State Govt. in India.	Copy of Company Registration Certificate/Certificate of Incorporation/Trade License.
4.b	The annual turnover of the applicant should be more than Rs.100.00 Cr during each of the last three financial years of the applicant. (viz. FY 2016-17, FY 2017-18 and FY 2018-19).	Copy of audited Balance Sheet
4.c	Bidder (s) should be a profit-making company for each of the last 3 preceding years ending with March 31, 2020 (viz. FY 2016-17, FY 2017-18 and FY 2018-19).	Copy of audited Balance Sheets , Profit and Loss (P/L) statement and Income Tax Return for the last three years.
4.d	The applicant should not have been blacklisted currently by Government Dept / Public Sector Undertaking / Public Sector Banks	Self-Declaration



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4.e	The applicant should have satisfactorily implemented Enterprise integration and its support services in at least one scheduled commercial bank/ insurance company certified by IRDAI in India	Copy of Purchase Order along with satisfactory letter
4.f	The applicant should have satisfactorily implemented APIM and its support services in at least one Government dept. /scheduled commercial bank/ insurance company certified by IRDAI/Non – Banking Financial Company or any private entity still in operations in India.	Copy of Purchase Order along with satisfactory letter.
4.g	Implementation experience should be of minimum <ul style="list-style-type: none"> <li>• Number of implementations - 1</li> <li>• No. of services implemented – 200</li> <li>• TPS – 200</li> </ul>	Performance documents
4.h	The applicant should have its Enterprise integration/APIM support services for at least 1 year in one scheduled commercial bank/ insurance company certified by IRDAI in India	Copy of Work Order
4.i	The bidder shall have valid PAN Card and GST Registration certificate.	a) Copy of PAN Card. b) Copy of GST registration certificate.
4.j	The bidder should be at least a CMMI Level 3 and above certified Company as on date of proposal submission	Copy of the certificate (which should be available in the CMMI website <a href="http://www.cmmiinstitute.com">www.cmmiinstitute.com</a> with validity) in the name of bidder
4.k	Whether escrow arrangement available for the proposed solution.	



**5. OEM Details:**

The applicant should demonstrate maturity, experience and domain expertise in providing middleware solutions in India. Applicant should submit the following details:

4.1	<b>Details of the Solutions:</b> Solutions to be implemented during the implementation phase should be consistent with the solutions displayed during evaluation phases. Any deviation from the same should be notified and approved by Technical committee of Bank. Products should meet all functionalities listed in the RFP.	Proposed (attach separate sheets if necessary) All pages to be numbered in order, signed and should be held tightly.
4.2	Number of clients in India using the proposed middleware Enterprise integration solution	
4.3	Number of clients using the proposed APIM solution	
4.3	Whether Support Centers or teams available for the proposed solution Give details of location and staff strength	
4.4	Details of Development and Testing Center available for the proposed solution	
4.5	Applicant shall provide references / case studies (at least one) of similar projects successfully completed with various organizations located in India.	
4.6	Contact details in respect of item No.4.5 ,4.e and 4.f – Name, Designation, Organization, phone No., Mobile no., and email address.	
4.7	Gartner Magic Quadrant, Based on presence in Quadrant	



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**6. Documents to be submitted along with the EOI document**

- Letter of Authority / Power of Attorney for participation in the EOI on behalf of the company.
- Letter of compliance as per Annexure - 1
- Cost of EOI (if not submitted at the time of pre-response meeting)
- Copy of audited balance sheet for last three financial years.
- Satisfactory Performance Certificate from the Clients referred in the proposal is mandatory. The applicant shall have IP (Intellectual property) rights / should be authorized partner and support provider for the products offered to Indian Bank and an undertaking to this effect to be given.
- Project details with OEM implemented is to be provided in the format: -

Particulars	Project 1	Project 2
Name of Client		
Solution implemented		
No. of services		
Project Duration		
Scope of the project		
TPS details		

**g) Following Points to be covered in detail EOI technical Bid response:**

- What is covered in Annual Maintenance Cost of product? The process of change control for new Business requirement and application updates to resolve operational issues
- Suggested Implementation plans.
- How product related bug fixes will be handled by Product team at client side?
- What is license model/metrics of the software/Application (Any limitation on licenses)? Also share the availability of Enterprise Licenses.
- What is estimated timelines for implementation (Share High Level Project Plan)?
- Escrow arrangements / Bidders
- Process flow of Digital Client On-boarding, Application Onboarding and customization.
- Flow chart for the Middleware Application Workflow.
- Share Flow Chart of Message transfer process. How will your solution handle this?
- Any Dependency on other systems
- How Integration of Middleware/APIM with External Partners like NPCI, CRISIL, RBI will be handled?
- Bank Welcomes demonstration/details on such integration on proposed product and if handled already any other location, please mention references of above integrations.
- How regulatory requirements and guidelines issued from time to time by RBI, AMFI, SEBI and RTAs will be incorporated in Middleware and APIM application. Availability of

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Audit trails to be provided to track changes in sensitive customer information and user operations. Please share list.

14. How do you ensure HA for all services on your distribution, and describe how failures are handled and what is the application and end user impact for each?
  15. Which Database is being used in the product with version number?
  16. What software/middleware, Hardware and network tools are required for entire setup?
  17. How Encryption of Data at rest and Data in motion will be handled. Share sample.
  18. Password policies and its integration capability with existing solutions. Whether customizable as per bank Password policy or code change required?
  19. How Information Security will be handled?
  20. Volume and performance expectations, benchmarking, Sizing etc. How it is being done in product with sample report.?
  21. Share proposed solution roadmap for next 3 years.
  22. How DR active-active will be enabled. How patching etc will be handled on DR and DC sites.
  23. Maintenance and management plan
  24. How do you rate your technology platform vis-à-vis your competitors?
  25. Organization's Corporate Website/social media handles/pages where details of proposed solution are available.
  26. Who are your top 5 clients in India/Abroad using proposed solution with latest version preferably?
  27. Any experience in Banks Merger with Proposed solution?
- h) Contact detail of the authorized signatory and an authorized contact person on behalf of the applicant along with Power of Attorney of Letter of Authorization is to be provided in the format separately: -

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



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**7. Last Date for submission:**

The last date and time of submission of response document is 18.05.2020 up to 15.00 Hrs. In case of designated day declared to be public holiday, the same may be extended to next working day. Interested applicants may submit sealed response to:

**The Chief Manager  
Expenditure Department  
Indian Bank,  
Corporate Office,  
No 254-260, Avvai Shanmugam Salai,  
Royapettah,  
Chennai - 600 014**

The Bank reserves the right to accept/reject any or all offers submitted in response to this advertisement without assigning any reason whatsoever.

**8. Evaluation Process: -**

The applicants who qualify the eligibility criteria will be invited to make presentation of the proposed solution at our Corporate Office/ Head Office Chennai. All cost incurred by the applicants towards making the presentation, submission of EOI, etc will be borne by the respective applicant only. The presentation should cover the entire technology on end-to-end basis. The applicants should demonstrate that they meet all criteria given in this EOI. The applicant should demonstrate that they meet all criteria given in this EOI.

The components which are required for the successful implementation of the project provided by the bidder should be clearly specified. The evaluation will be based on

- ✓ the responses to the EOI document,
- ✓ Completeness of the information filled in,
- ✓ Completeness of the solution
- ✓ Presentation,
- ✓ Interaction,
- ✓ Feedback from existing customers,
- ✓ Financial strength,
- ✓ Functionalities available in the solution offered,
- ✓ Scalability,
- ✓ Flexibility and ease of use.

Bank may visit any reference site(s) in the table(s) submitted by the applicant under the clause 4.5, 4.e and 4.f of this document. Bank will incur the cost towards travel, boarding and lodging (if required) of their own staff for site visits.



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**9. Request for Proposal:**

In the next phase, Request for Proposal (RFP) will be issued to shortlisted applicants. However, Bank reserves the right to invite Request for Proposal through open tender. Commercial bid will be finalized through online reverse auction process among the technically qualified bidders of the RFP.

**10. Present Technology landscape in the bank - Indicative**

Indian bank is in the forefront of implementing various Technology initiatives for improving service to its customers. Some of the implementations are as follows:

- a) Core Banking System, which has been implemented across all its offices in a Centralized Architecture located in India.
- b) Human Resource Management System, covering all its employees.
- c) Indian Bank's ATMs are connected to a centralized ATM Switch. There are also ATM Sharing arrangements with other Banks.
- d) Centralized monitoring of ATMs is done using Prognosis software and ATM Reconciliation is being done with the help of EJ pulled from the ATMs to centralized location and files extracted from ATM Switch and other external networks. PRM software is used for monitoring of debit card transactions.
- e) Corporate and Retail Internet Banking solution
- f) Intranet portal for information dissemination.
- g) SWIFT application
- h) Anti-Money laundering software is being used presently.
- i) Digital Banking applications such as ATM's, Debit cards, mobile banking, UPI, IMPS, BBPS, MIS, Credit Card, BHIM, etc...
- j) FRM solution
- k) E-audit software.
- l) Data seeking departments like Operations, NPA, Balance sheet, Accounts, GST, RMD, Inspection, etc.
- m) Various e-banking applications have interaction of data with agencies like IRCTC, Income Tax, Railways, Bill Payment Aggregators, Schools, and Colleges etc.
- n) There are various in-house developed solutions which have been implemented across the bank and at certain specified locations, etc.



**11. Middleware and APIM Solution Requirements – Indicative: -**

- a) Indian bank requires the Middleware solution offering Enterprise integration capabilities that include APIM to integrate various applications available in the Bank including legacy systems to ensure seamless data processing, validation, error handling, transformation and reporting using communication architectures as Message Oriented Middleware (MOM) and APIM to interact with external partners of the bank.
- b) Should support cross-platform (SAS, JDK, .NET Framework, etc.) and cross language interpretation and provide a platform to transform messages into a format that the target application can interpret.
- c) Real time data transformations and batch modes data transferring ability. Logging of the traffic flow through it. Ability to audit the middleware solution and traffic.
- d) The broad requirements of the Middleware solution is as follows:
  - Interchange of data in different formats between various applications. This will include structured, standard like JSON, SOAP, Binary, SWIFT, XML, ISO, XBRL, UDDI and proprietary formats. Some of the indicative formats are Flat files, ASCII Files, XML, X.12, EDIFACT, SAP Idocs, B@NCs Messaging, ISO 20022, ISO 15022, ISO 8583 etc. Other integration methods like file transfers to be interfaced.
  - Middleware should support various protocols for integration – like MQ, JMS, HTTPS, REST/SOAP, TCP/IP, file, SFTP, KAFKA, POP/SMTP etc.
  - Middleware should support integrations operations like Routing, Enriching, Transforming, Filtering, Distribution, Collection, Correlation, Detection etc.
  - APIM need to interact with external partners in a secured way (NPCI, RBI and other external partners) using API Gateway
  - API Gateway should support HTTP integration with external partners using REST and file-based interaction using SFTP

**Application integration including APIM**

- Ability to talk to any software/ application using Java Messaging, Web Services, interchange through API Calls, Common Data base, Common folder and other proprietary formats.
- Validation, error handling and data transformation during the interchange
- Unsupported legacy systems if any identified are to be migrated to new technologies which support message-based data movements.
- Accept inputs in various file formats from any target and convert into destination message formats
- Ability to accept single input and required to provide data in Bulk like reporting in any known formats and vice versa.
- Generate outputs in various file formats and message formats Ability to understand that the output will be a file / single stream of records etc.
- Feature for storing and forwarding of data as per required timelines that can be specified (Scheduling).



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- Features to generate reports of processed data and unprocessed data (with reasons for rejection with error handling).
- Features for Repair of Data through Structured Template / Screens with suitable validations for ensuring integrity of repaired data.
- Capabilities of maintaining and managing queues with features for prioritization
- Alerts in respect of failures / errors. Ability to autocorrect errors.
- Acknowledgement of Data receipt and deliveries to the concerned.
- The solution should have capabilities for enabling / disabling security features like password, data and message encryption using SSL, IP Authentication, Secure FTP.
- There should be web interface for Management, Audits, Administration and User interaction with the application. All the four roles should be clearly differentiated as per the roles.
- Features for adding / integrating a new partner, message format, application.
- Tight integration with PIM/ VAS / SIEM/ DAM solutions implemented by the Bank
- Rate limits, spike arrests, concurrency limits, quotas for Implementing quality-of-service
- APIM solution includes security capabilities to manage Users, Roles, TLS Profiles, and User Registries.
- The solution should provide transport and services level security
- The solution should have the ability to provide dynamic intelligent Message Routing (i.e. rules-based message broking)
- Hardware sizing, supply and installation should align with services design and performance parameters for each application as per the guidelines. Hardware should also account for the licensing agreement of the middleware and API manager.
- The proposed solution should support Customization as per Bank's requirements

**e) Follow Secure Code Development / Standards**

- Web Application Security Standards, SSL, Secure Socket Communications, Secure MQ, SFTP, PCI-DSS standards, Payments Messages Security, etc.

**f) Deployment methodologies:**

The solution should support

- a. On Premise implementation.
- b. Deployment on VM and Private Cloud
- c. Scalability on demand.

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- d. Integration with the existing and future ecosystems. (API/SDK/Plugin based integration functionalities are desirable)
- e. Support for Container Based deployment option with Docker/Kubernetes.
- f. Continuous Integration and Delivery

**Other requirements:** All components of the solution should be licensed and supported by the OEM. In case of Open Source, Bank should be notified upfront with complete details on support and future roadmap.

Note: The above requirements are indicative and are not exhaustive.

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**Annexure - 1**  
**Letter of Compliance**

To  
The Chief Manager  
Expenditure Department  
Indian Bank,  
Corporate Office,  
254-260, Avvai Shanmugam Salai,  
Royapettah, Chennai - 600 014

Sir,

**Reg: Expression of Interest (EOI) for implementation of Enterprise integration including APIM Solution for integrating and interfacing internal applications and external partners of the bank.**

**Ref : Your document for EOI – CO/ITD/40/R1/2020-21**

We submit our EOI Document herewith. We understand that

- You are not bound to accept all or any EOI received by you, and you may reject all or any EOI.
- It is totally the Bank's discretion to shortlist the applicants on the basis of the responses submitted by us.
- We hereby confirm that we have not been blacklisted by any Government Dept / Public Sector Undertaking / Public Sector Bank currently.
- The bank reserves the right to invite Request for Proposal through Open Tender process.
- We agree to all the terms of this EOI document.
- We understand that mere participation in EOI by us does not imply that we shall be selected for issuance of Request for Proposal and participate in further Evaluation processes.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 2020.

Yours faithfully

For \_\_\_\_\_

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

