

Ref: GEM/2025/B/7042159

Date: 24.12.2025



## REQUEST FOR PROPOSAL (RFP)

FOR

**Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

RFP Reference No.	<b>GEM/2025/B/7042159</b>
RFP Issuance Date	<b>24.12.2025</b>
Last Date of request for Queries/Clarifications	<b>27.12.2025</b>
Date and time of Pre-Bid Meeting	<b>29.12.2025 05:00 PM</b>
Last Date for receipt of bids	<b>08.01.2026 03:00 PM</b>
Date and time of opening Technical bids	<b>08.01.2026 03:30 PM</b>

**Issued by:**

**Digital Business & Fintech Partnership Department  
Indian Bank  
No.66, Rajaji Salai, Chennai - 600 001**

Website: [www.indianbank.in](http://www.indianbank.in)

*This document is the property of Indian Bank and is meant for exclusive purpose of Bidding as per the Specification, Terms, Condition and Scope indicated in it. This document should not be copied, transferred, reproduced, distributed or recorded on any medium, including all forms of electronic medium, without written permission of Indian Bank. The use of contents of this document for any purpose other than stated herein is strictly prohibited and shall amount to copyright violation and thus, shall be punishable under the Indian Law.*

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## Contents

<b>SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION .....</b>	<b>6</b>
<b>SCHEDULE [B] GLOSSARY OF TERMS .....</b>	<b>9</b>
<b>SCHEDULE [C] DISCLAIMER.....</b>	<b>11</b>
<b>SCHEDULE [D] GENERAL INFORMATION .....</b>	<b>12</b>
<b>SCHEDULE [E] OVERVIEW OF INDIAN BANK .....</b>	<b>13</b>
<b>SECTION – I .....</b>	<b>15</b>
<b>Request for Proposal (RFP) .....</b>	<b>15</b>
<b>SECTION-II.....</b>	<b>21</b>
<b>Instructions to Bidders .....</b>	<b>21</b>
1) Introduction .....	21
2) Pre-Bid Meeting .....	21
3) Amendment of bidding documents .....	21
4) Technical Bid .....	22
5) Commercial Bid .....	22
6) Clarification of Bids.....	22
7) Bid Security (Earnest Money Deposit) .....	22
8) Cost of Bid Document .....	22
9) Evaluation Criteria* .....	23
10) Eligibility Criteria .....	32
a) For Empaneled Vendors:.....	32
b) For Non-Empaneled Vendors.....	34
11) General Evaluation Criteria .....	37
12) Proposal Process Management .....	39
13) Liabilities of the Bank .....	39
14) Bid and Proposal Ownership.....	39
15) Bid Pricing Information.....	39
16) Bifurcation of Total Cost of Ownership (TCO) .....	40
17) Other important terms and conditions .....	40
<b>SECTION – III.....</b>	<b>42</b>
Broad Scope of Work.....	42
<b>CONDITIONS OF CONTRACT .....</b>	<b>53</b>
1) Period of Validity of Bids.....	53
2) Authorization to Bid .....	53
3) Payment Terms .....	53
4) Change Orders .....	53
5) Service Level Agreement (SLA).....	54
6) Human Resource Requirements.....	54
7) Contract Period.....	54
8) Sub-Contracting.....	55
9) Insurance.....	55
10) Jurisdiction and Applicable Law .....	55
11) Liquidated Damages (LD).....	55
12) Bank's right to accept or reject any bid or all bids.....	55
13) Performance Security.....	55
14) Limitation of Liability.....	56
15) Indemnity Clause.....	56
16) Disclaimer.....	56

Ref: GEM/2025/B/7042159

Date: 24.12.2025

17) Patent Rights .....	57
18) IT Act 2000 .....	57
19) Intellectual Property Rights (IPR) .....	57
20) Acceptance of Purchase Order .....	58
21) Signing of Contract Form, NDA, SLA and Submission of Proof of Source Code Audit .....	58
22) Settlement of Disputes .....	58
23) Coverage of Successful Bidder under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 .....	59
24) Exit Requirements .....	60
25) Termination for Convenience .....	60
26) Termination for Default .....	60
27) Force Majeure .....	61
28) Confidentiality .....	61
29) Negligence .....	62
30) Amalgamation .....	62
31) Inspections and Tests .....	62
32) Use of Contract Documents and Information .....	63
33) Delivery Schedule .....	63
34) Working Days .....	63
35) Implementation of Services .....	63
36) Termination for Insolvency .....	63
38) Compliance with Policy .....	64
39) Compliance with Statutory and Regulatory Provisions .....	64
40) Other Terms and Conditions .....	64
41) General Terms and Conditions .....	65
<b>SECTION – IV .....</b>	<b>69</b>
Instructions to Bidders for submitting bid online through tender through GeM Portal	
1.1. Submission of Bids Through GeM Portal .....	69
1.2. Bid Related Information .....	69
1.3. Offline Submissions .....	69
1.4. Other Instructions .....	70
<b>SECTION-V .....</b>	<b>71</b>
PART I - Technical and Functional Requirements .....	71
PART – II .....	79
Commercial Bid .....	79
<b>(LIST OF ANNEXURES) .....</b>	<b>82</b>
<b>ANNEXURE-I .....</b>	<b>82</b>
Bid Form .....	82
<b>ANNEXURE-II .....</b>	<b>84</b>
Self-Declaration – Blacklisting .....	84
<b>ANNEXURE–III .....</b>	<b>85</b>
Contract Form .....	85
<b>ANNEXURE-IV .....</b>	<b>87</b>
Performance Security Format .....	87
<b>ANNEXURE-V .....</b>	<b>88</b>
Non-Disclosure Agreement .....	88

**Ref: GEM/2025/B/7042159**
**Date: 24.12.2025**

<b>ANNEXURE-VI .....</b>	<b>92</b>
Declaration for MSE/Startup Benefits .....	92
<b>ANNEXURE-VII.....</b>	<b>93</b>
Declaration On Procurement from a Bidder of a Country which shares a land border with India.....	93
<b>ANNEXURE-VIII.....</b>	<b>94</b>
Certificate of Local Content as per Make in India Guidelines .....	94
<b>ANNEXURE- IX.....</b>	<b>95</b>
Declaration of Source Code Audit .....	95
<b>ANNEXURE-X .....</b>	<b>96</b>
Checklist for the RFP .....	96
<b>ANNEXURE-XI .....</b>	<b>101</b>
<b>Pre-Bid Query Format.....</b>	<b>101</b>
<b>ANNEXURE-XII .....</b>	<b>102</b>
Experience Details .....	102
<b>ANNEXURE-XIII.....</b>	<b>103</b>
Turnover, Net Worth and P&L Details .....	103
<b>ANNEXURE-XIV .....</b>	<b>104</b>
Bid Security Form.....	104
<b>ANNEXURE-XV .....</b>	<b>105</b>
UAT Acceptance Form .....	105
<b>ANNEXURE-XVI .....</b>	<b>106</b>
Attendance Sheet for Manpower Deployed at _____<<Department Name >> .....	106
<b>ANNEXURE-XVII.....</b>	<b>107</b>
<b>Certificate for conducting Training .....</b>	<b>107</b>
<b>ANNEXURE -XVIII .....</b>	<b>108</b>
Invoice Checklist .....	108
<b>ANNEXURE- XIX.....</b>	<b>109</b>
Go Live Certificate.....	109
<b>Annexure XX .....</b>	<b>110</b>
Service Level Agreement .....	110
1. DEFINITION.....	111
2. SCOPE OF WORK:.....	111
3. DELIVERY SCHEDULE.....	112
4. PRICE:.....	112
5. ROLES AND RESPONSIBILITIES: .....	113
6. TERMS OF SERVICE:.....	115
7. BUSINESS CONTINUITY PLAN .....	116
8. DATA PROTECTION .....	116
9. PERFORMANCE SECURITY:.....	117
10. SECURITY/AUDIT: .....	117
11. LIQUIDATED DAMAGES: .....	117
12. OWNERSHIP .....	118
13. DELAYS IN PERFORMANCE: .....	118
14. REPRESENTATION AND WARRANTIES: .....	118
15. WARRANTY/AMC .....	119
16. CONFIDENTIALITY AND NON-DISCLOSURE .....	119
17. INTELLECTUAL PROPERTY .....	120

Ref: GEM/2025/B/7042159

Date: 24.12.2025

---

18.	FORCE MAJEURE.....	120
19.	NOTICE.....	120
20.	TERM AND TERMINATION.....	121
21.	INDEMNIFICATION.....	122
22.	APPLICABLE LAW.....	122
23.	JURISDICTION.....	122
24.	DISPUTE RESOLUTION.....	122
25.	MISCELLANEOUS.....	123
26.	Coverage of successful bidder under the EPF & MP Act 1952 Employees' Provident Funds and Miscellaneous Provisions Act, 1952 .....	124
27.	Minimum Wages Act .....	124
28.	Audit and Inspection.....	125

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION**

S. No	Particulars	Timeline
1	<b>Issuance Date of RFP</b> (Date of RFP Issuance)	24.12.2025
2	<b>Last Date of request for Queries/ Clarifications</b> (Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting)	27.12.2025 till 03:00 PM Format for seeking clarification is enclosed as Annexure-XI
3	Pre-bid Meeting Date and Venue Details	29.12.2025 05:00 PM through virtual mode. Bidders willing to participate in pre-bid meeting need to submit their details at ➤ <a href="mailto:arun.na@indianbank.bank.in">arun.na@indianbank.bank.in</a> ➤ <a href="mailto:prapoorina.kota@indianbank.bank.in">prapoorina.kota@indianbank.bank.in</a> ➤ <a href="mailto:saurav.chatterjee@indianbank.bank.in">saurav.chatterjee@indianbank.bank.in</a> on or before 27.12.2025 03:00 PM Details of virtual pre-bid meeting would be communicated via e-mail to interested bidders separately.
4	<b>Last Date of Submission/ Closing Date in Online Mode</b> (Last Date of Submission of RFP Response)	08.01.2026 03:00 PM. for online bid document submissions.
5	<b>Eligibility cum Technical Bid Opening Date</b>	08.01.2026 03:30 PM
6	<b>Date, time and venue of presentation &amp; demo by the bidders satisfying Eligibility Criteria prescribed in para 10 of Section II of this RFP</b>	Shall be intimated separately by the Bank through email.
7	<b>Reverse Auction</b>	The reverse auction will be conducted among those bidders who satisfy the eligibility criteria and qualify in technical evaluation. Further H1 elimination may be done, if more than 3 bidders are technically qualified.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

8	<b>Cost of RFP</b>	Not Applicable
9	<b>Online Bid Submission Details</b>	This RFP will follow e-Procurement (e-Tendering) process and the same will be conducted through Government e-Market Place (GeM) portal.
10	<b>Documents to be submitted physically by Bidders (Offline Mode)</b>	<p>Bid Security (EMD) INR 3,00,000 in the form of DD/ Fund transfer/ Bank Guarantee (issued by a nationalized/ scheduled commercial Bank located in India (other than Indian Bank) in favour of "Indian Bank" payable at Chennai valid for atleast 225 days.</p> <ul style="list-style-type: none"> <li>➤ Account No.: 743848138</li> <li>➤ Account Name: INDIAN BANK, H.O. Technology Management Department-II</li> <li>➤ IFSC Code: IDIB000H003</li> <li>➤ Branch: Harbour</li> </ul>
11	<b>RFP Coordinator</b>	<p>Mr. Arun N A (AGM, Indian Bank) Mrs. Kota Prapoorna Lakshmi (CM, Indian Bank) Ms. Saurav Chatterjee (AM, Indian Bank)</p> <p><u>E-mail ID:</u></p> <ul style="list-style-type: none"> <li>➤ <a href="mailto:arun.na@indianbank.bank.in">arun.na@indianbank.bank.in</a></li> <li>➤ <a href="mailto:prapoorna.kota@indianbank.bank.in">prapoorna.kota@indianbank.bank.in</a></li> <li>➤ <a href="mailto:saurav.chatterjee@indianbank.bank.in">saurav.chatterjee@indianbank.bank.in</a></li> </ul> <p><u>Contact No:</u> 044-25279882</p>

**The RFP document can also be downloaded from:**

**Bank's website:** <https://www.indianbank.in>

**Government e- Market Place (GeM) portal**

Clarifications, modifications and date of extensions, if any, will be published in the Bank's website and GeM Portal only.

Note: Indian Bank, does not take responsibility of any bid/offer damaged/lost in transit/delivered at incorrect address prior to its receipt at the Bank's designated office.

Bank will follow two bidding system. Part-I (Technical Bid) of the bid contains compliance details of the eligibility and terms & conditions set in the RFP document (including annexures) for which proposal/quotation is called for. Bids have to be submitted in online mode only through Government e- Market Place (GeM) portal (Important Dates and Information on RFP Submission). Further, Bidders must submit their commercial bid as per the format given in the RFP (as per Part-II of Section-V) along with the technical bid on the e-procurement (GeM) portal. Technical bids submitted by all the bidders will be evaluated and only technically qualified bidders will be intimated about the reverse auction.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

Bidders should enrol/ register themselves on Government e- Market Place (GeM) portal before participating in bidding. All the documents in support of eligibility criteria etc. are also to be scanned and uploaded along with the tender documents. Except as provided in this RFP, any document sent by any other mode will not be accepted.

Documents which are to be uploaded online are required to be duly signed by the Authorized Signatory under the seal of the bidder company/ firm in every page. Any correction should be authenticated by the same signatory. If insufficient or false information is furnished and/or if there is any deviation or non-compliance of the stipulated terms and conditions, the bid will be liable for rejection.

The price quoted should be unconditional and should not contain any string attached thereto. Bid, which do not confirm to our eligibility criteria and terms & condition, will be liable for rejection.

The RFP document (along with addendums, if any) needs to be signed and stamped by the authorized signatory of Bidder and it must be submitted along with the Technical Bid as an evidence of having read and understood the contents of RFP and its addendums (if any).

Time wherever mentioned in this RFP is as per Indian Standard Time. The above dates and timelines are tentative and subject to change with prior notice or intimation. If a holiday is declared on the dates fixed for submission of bids, opening of bids (Technical or Commercial) or presentation, the same shall stand revised to the next working day at the specified time and place unless communicated otherwise.

This RFP is issued by:

General Manager

Digital Business & Fintech Partnership Department.

Indian Bank, Head Office,

66,Rajaji Salai,Chennai-600001.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## SCHEDULE [B] GLOSSARY OF TERMS

i) Following terms are used in the document interchangeably to mean:

1. Bank refers to “Indian Bank (IB)” including its Branches, Administrative offices, processing centres/HUBS, cells and all other units and establishments etc. (excluding its overseas establishments and Regional Rural Banks).
2. Recipient, Respondent, Consultant, Consultancy firms, Bidder, Applicant means the respondent to the RFP document.
3. RFP means the “Request for Proposal” document.
4. Proposal, Bid means “Response to the RFP Document”.
5. Tender means RFP response documents prepared by the Bidder and submitted to “Indian Bank”.
6. Selected bidder and the Bank shall be individually referred to as “party” and collectively as “parties”. The terms, Successful bidder and the Bank are also referred as Supplier/ Service provider and Purchaser respectively.
7. The term “Bid” & “Quote/ Quotation” bears the same meaning in this RFP.
8. Unless contrary to the context or meaning thereof, Contract or agreement wherever appearing in this RFP shall mean the contract to be executed between the Bank and the successful bidder.
9. Unless the context otherwise requires, reference to one gender includes a reference to the other, words importing the singular include the plural and words denoting natural persons include artificial legal persons and vice versa.

ii) Other Terms and abbreviations:

Sl. No.	Terms used in the RFP	Terms and abbreviations
1	GOI	Government of India
2	RBI	Reserve Bank of India
3	IBA	Indian Banks’ Association
4	GFR	General Financial Rules
5	POA	Power of Attorney
6	IMPS	Immediate Payment Service
7	NEFT	National Electronic Funds Transfer
8	RTGS	Real Time Gross Settlement
9	CTS	Cheque Truncation System
10	IEM	Independent External Monitor
11	DPIIT	Department for Promotion of Industry and Internal Trade
12	MSE	Micro and Small Enterprises
13	MSME	Micro, Small & Medium Enterprises
14	LLP	Limited Liability Partnership

Ref: GEM/2025/B/7042159

Date: 24.12.2025

15	OEM	Original Equipment Manufacturer
16	EMD	Earnest Money Deposit
17	WCS	Weighted Commercial Score
18	WTS	Weighted Technical Score
19	SOW	Scope of Work
20	TCO	Total Cost of Ownership
21	API	Application Programming Interface
22	PBG	Performance Bank Guarantee
23	CASA	Current Account Savings Account
24	ISO	International Organization for Standardization
25	GST	Goods and Services Tax
26	ORGANIZATION/S	Any corporate/institute/company registered under Indian Companies Act or under any regulatory body.

Any term used in this document and not specifically defined herein will have the same meaning as provided in relevant RBI regulations and/ or RBI/IBA guidelines and in case of any dispute the decision of the Bank shall be final and binding.

#### Confidentiality:

*This document is meant for the specific use by the Bidder/s to participate in the current tendering process. This document in its entirety is subject to Copyright Laws. Indian Bank expects the Bidders or any person acting on behalf of the Bidders to strictly adhere to the instructions given in the document and maintain confidentiality of information. **The Bidder/s do hereby undertake that they shall hold the information received by them under this RFP process or the contract "in trust" and they shall maintain utmost confidentiality of such information. The Bidders have to agree and undertake that (a) They shall maintain and use the information only for the purpose as permitted by the Bank (b) To strictly allow disclosure of such information to its employees, agents and representatives on "need to know" basis only and to ensure confidentiality of such information disclosed to them. The Bidders will be held responsible for any misuse of information contained in this document or obtained from the Bank during course of RFP process, and liable to be prosecuted by the Bank in the event such breach of confidentiality obligation is brought to the notice of the Bank. By downloading the document, the interested parties are subject to confidentiality clauses.***

Ref: GEM/2025/B/7042159

Date: 24.12.2025

### SCHEDULE [C] DISCLAIMER

The information in this Request for Proposal ("RFP") document provided to bidders or applicants whether verbally or in documentary form by or on behalf of Indian Bank, is under the terms and conditions set out in this RFP document and shall also be subject to all other terms and conditions to which such information is generally made available. This RFP document is not an agreement, offer or an invitation by Indian Bank to enter into an agreement/contract in relation to the service but is meant for providing information to the applicants who intend to submit the bids (hereinafter individually and collectively referred to as "Bidder" or "Bidders" respectively). This RFP is designed with the purpose to assist the applicants/ Bidders to formulate their proposal and does not claim to provide all the information that may be required by the applicants/ Bidders.

Each Bidder may conduct its own independent investigation and analysis and is free to check the accuracy, reliability, and completeness of the information in this RFP. Indian Bank and its directors, officers, employees, respondents, representatives, agents, and advisors make no representation or warranty and shall incur no liability under any law, statute, rules, or regulations as to the accuracy, reliability or completeness of this RFP. The information contained in the RFP document is selective and is subject to updation, expansion, revision, and amendment. It does not purport to contain all the information that a Bidder may require. Indian Bank does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent.

The Bidders, by accepting this document, agree that any information contained herein may be superseded by any subsequent written information on the same subject made available to the bidders or any of their respective officers/ employees or published in the Bank's website and/or GeM Portal. It is also understood and agreed by the Bidder/s that decision of the Bank regarding selection of the Bidder will be final and binding on all concerned. No correspondence in this regard, verbal or written, will be entertained.

It shall be the duty and responsibility of the Bidders to ensure about their legal, statutory and regulatory eligibility and other competency, capability, expertise requisite for them to participate in this RFP process and to provide all the services and deliverables under the RFP to the Bank.

The applicant shall bear all its costs associated with or relating to the preparation and submission of its proposal including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the Bank or any other costs incurred in connection with or relating to its proposal. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by an applicant in preparation or submission of the proposal, regardless of the conduct or outcome of the selection process.

Indian Bank in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Such change will be published on the Bank's Website and GeM Portal and it will become part and parcel of RFP.

Indian Bank reserves the right to reject any or all the bids/proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Indian Bank shall be final, conclusive and binding on all the parties.

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

---

## **SCHEDULE [D] GENERAL INFORMATION**

Indian Bank (hereinafter called the “Bank”) is floating Request for Proposal (RFP) for identification of a Bidder (Service Provider) for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept. .

Shortlist of Bidders shall be prepared after evaluation of the technical Bids submitted by the bidders participated in this RFP.

Bidders are hereby advised to carefully review and submit all relevant information in the same chronology under the relevant sections only, with their RFP responses.

Details of the objectives, scope of the services, eligibility and qualification criteria, data & documents required (if any) to be submitted along with RFP. Criteria that would be adopted for evaluation of the responses for short listing and other information is contained in the RFP document.

The RFP document can be downloaded from GeM Portal or from the Bank's website [www.indianbank.in](http://www.indianbank.in).

Ref: GEM/2025/B/7042159

Date: 24.12.2025

---

## SCHEDULE [E] OVERVIEW OF INDIAN BANK

**Indian Bank**, with Corporate Office in Chennai was established as part of the Swadeshi Movement on August 15, 1907.

Along with 13 other banks, the Bank was Nationalized on July 19, 1969. The Bank celebrated its centenary in August 2007. With effect from 1<sup>st</sup> April 2020, erstwhile Allahabad Bank merged into Indian Bank. The integration of CBS systems of both the banks was completed on 14/02/2021. In the last 118 years, Bank has established a rich legacy by providing quality financial services. It has passed through challenging times, successfully registered turnaround and emerged stronger than before. Given the ever-changing requirements, Bank fine-tuned its strategies and undertook several structural and operational changes and earned a coveted position in the Indian banking industry. Bank's foremost priority has been to serve the people and its nation.

The Bank has two subsidiaries viz. IndBank Merchant Banking Services Ltd and Ind Bank Housing Ltd. Bank also has two joint ventures namely Universal Sompo General Insurance Company Ltd. and ASREC (India) Ltd.

The Bank has been pioneer in developing many digital products and received many awards on digital front.

Bank has been making profit continuously since 2002 and has been self-sustaining in terms of capital adequacy.

### VISION:

"Delivering excellence in financial services through customer focus, employee engagement and sustainable growth"

### MISSION:

- Bring the best of innovation and technology in our offerings
- Be responsive to the unique needs of every customer through all channels of choice
- To provide value to stake holders
- Empower and engage our employee

As on 31st March 2025, Bank's total Global business reached Rs. 13.25 Lakh Cr consisting of Deposits at Rs.7.37 Lakh Cr and Advances at Rs.5.88 Lakh Crores

The Bank Has Pan-India network with 25,837 touch points including 5901 Brick & Mortar branches including 3 Digital Banking Units, 5268 ATMs/BNAs, 14,667 Business Correspondents and serves over 100 million customers. The Bank has expanded its footprint overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo

Bank had always been a forerunner in offering digital products which provide hassle free, convenient and safe transaction facilities to enhance customer experience, meeting their expectations as the country gears itself for riding on the digital wave. After the amalgamation,

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

the Bank is poised to grow on both business and profitability fronts. The emphasis will be to leverage operational efficiencies, cost synergies and new opportunities in terms of Brand and reach to deliver enhanced customer experience. The focus will be on increasing the CASA share in deposits while looking at diversified growth in credit. Cost optimisation and increasing revenue with focus on fee income, improving recovery and containing NPAs will be levers to improve bottom line.

### **Technology Environment**

Indian Bank has all its branches on Core Banking Solutions, has a range of customer centric and other solutions like full suite of Core Banking Solution, payment systems like IMPS, NEFT, RTGS, SWIFT, CTS, etc., alternate delivery channels viz., ATM, e-Kiosk, Internet Banking, Mobile Banking, e-payment of Taxes, Utility Bill, Ticket, Donation, etc., SMS alerts and Corporate Net Banking. Bank has launched an integrated mobile app having various functionalities with biometric / face id login.

As a part of enhancing customer experience, Bank has also launched an AI-Chatbot ADYA, that is currently available on Bank's website and Mobile Banking App as an additional interface for answering customer queries and lead generation.

Bank has implemented Digital Banking Omni Channel Platform (Mobile Banking/Internet Banking) and Digital Lending Platform.

**For further details, please visit Bank's website [www.indianbank.in](http://www.indianbank.in)**

Ref: GEM/2025/B/7042159

Date: 24.12.2025

---

**SECTION – I**  
**Request for Proposal (RFP)**

Indian Bank is a Public Sector Bank, headquartered at Chennai. The Bank Has Pan-India network with 25,837 touch points including 5901 Brick & Mortar branches including 3 Digital Banking Units, 5268 ATMs/BNAs, 14,667 Business Correspondents and serves over 100 million customers. The Bank has expanded its footprint overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo. As on 31st March 2025, Bank's total Global business reached Rs. 13.25 Lakh Cr consisting of Deposits at Rs.7.37 Lakh Cr and Advances at Rs.5.88 Lakh Crores

Bank's Information Systems and Security processes are certified with ISO27001:2013 standard and is among very few Banks certified worldwide. It has overseas branches in Colombo, Singapore including a Foreign Currency Banking Unit at Colombo and Jaffna and an offshore banking unit in Gift City. Post-merger with Allahabad Bank, Indian Bank is the seventh largest bank in the country.

The Bank is interested in identifying vendor for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept

Bank will follow two bidding system. Part-I of the bid contains compliance details of the specifications for which quotation is called for. The Bidders should enrol/ register themselves on GeM portal before participating in bidding. Bids have to be submitted online only through GeM portal. The Commercial Bid (Part II) will be submitted separately along with the bid document. Further Bank will conduct reverse auction on GeM portal to identify the L1 Bidder, as per the terms defined in the tender document.

Interested eligible bidders may submit their quotation for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept. as specified in Part-I as per the following procedure:

1. Bidders should Apply through GeM Portal only. All the documents in support of eligibility criteria etc. are also to be scanned and uploaded along with the tender documents. Bid Documents submitted/sent by any other mode will not be accepted.
2. **Part-I** contains compliance details of the specifications for which Bid is called for. No column shall be left blank or altered.
3. **Part-II** – Commercial along with price break up details to be submitted separately along with the bid documentation (Closed bidding process). After technical evaluation, intimation will be given to all qualifying bidders about the date and time of reverse auction.
4. Part-I (as per Section-V - Technical & Functional Specifications) & Part-II (as per Section-V - Commercial bid) to be uploaded online duly signed by the Authorized Signatory under the seal of the bidder company/ firm in every page. Any correction should be authenticated by the same signatory. If insufficient or false information is furnished and/or if there is any deviation or non-compliance of the stipulated terms and conditions, the quotations will be liable for rejection. The price quoted in the Commercial bid should be unconditional and should not contain any strings attached thereto. The bids which do

Ref: GEM/2025/B/7042159

Date: 24.12.2025

not conform to our specifications will be liable for rejection and offers with a higher configuration will not attract any special consideration in deciding the vendor.

5. Bank has the right to accept or reject any quotation/cancel the e-tender at its sole discretion, at any point, without assigning any reason thereof. Also, Bank has the discretion for amendment / alteration / extension before the last date of receipt of bid.
6. **MAKE IN INDIA**

This RFP is further governed by Government of India, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion order number P-45021/ 2/2017-B.E.-II dated 15th June 2017 for the Public Procurement (Preference to Make in India), Order 2017, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 28th May 2018, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 29th May 2019, revision order no. DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020, revision order no. P-45021/2/2017-PP (B.E.-II) dated 16th Sept 2020 and subsequent revision order no. P-45021/2/2017-PP (BE-II)-Part (4) Vol. II dated 19/07/2024 & its clarifications/amendment (if any).

Bank will follow the above orders and guidelines on Public Procurement (Preference to Make in India) and basis of allotment will be done in terms of the same.

- i. Definitions: For the purpose of this RFP
  - a. 'Local content' means the amount of value added in India which shall, unless otherwise prescribed by the nodal ministry, be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percent.
  - b. 'Class-I local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, has local content equal to or more than 50%, as defined under this Order.
  - c. 'Class-II local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, has local content more than 20% but less than 50%, as defined under this Order.
  - d. 'Non - Local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, has local content less than or equal to 20%, as defined under this Order.
  - e. 'L1' means the lowest tender or lowest bid or the lowest quotation received in a RFP, bidding process or other procurement solicitation as adjudged in the evaluation process as per the RFP or other procurement solicitation.
  - f. 'Margin of purchase preference' means the maximum extent to which the price quoted by a "Class-I local supplier" may be above the L1 for the purpose of purchase preference.
- ii. Eligibility of 'Class-I local supplier' / 'Class-II local supplier' / 'Non-local suppliers' for different types of procurement
  - a. In procurement of all goods, services or works in respect of which the Nodal Ministry/Department has communicated that there is sufficient local capacity and

Ref: GEM/2025/B/7042159

Date: 24.12.2025

local competition, only 'Class-I local supplier', as defined under the Order, shall be eligible to bid irrespective of purchase value.

- b. In procurement of all goods, services or works, not covered by sub-para ii(a) above, and with estimated value of purchases less than Rs. 200 Crore, in accordance with Rule 161(iv) of GFR, 2017, Global tender enquiry shall not be issued except with the approval of competent authority as designated by Department of Expenditure. Only 'Class-I local supplier' and 'Class-II local supplier', as defined under the Order, shall be eligible to bid in procurements undertaken by procuring entities, except when Global tender enquiry has been issued. In global tender enquiries, 'Non-local suppliers' shall also be eligible to bid along with 'Class-I local suppliers' and 'Class-II local suppliers'.

iii. Purchase Preference

- a. Subject to the provisions of this Order and to any specific instructions issued by the Nodal Ministry or in pursuance of this Order, purchase preference shall be given to 'Class-I local supplier' in procurements undertaken by bank in the manner specified here under.
- b. In the procurements of goods or works which are covered by para ii(b) above and which are divisible in nature, the 'Class-I local supplier shall get purchase preference over 'Class-II local supplier', as per following procedure:
  1. In case there is sufficient local capacity and competition for the item to be procured, as noted by the nodal ministry, only class I local suppliers shall be eligible to bid. As such, the multiple suppliers, who would be awarded the contract, should be all and only 'Class-I local suppliers'
  2. In other cases, 'Class II local suppliers may also participate in the bidding process along with 'Class-I local suppliers' as per provisions of this Order.
  3. If 'Class-I local suppliers' qualify for award of contract for at least 50% of the tendered quantity, the contract will be awarded to all the qualified bidders as per the award criteria stipulated in the bid document. However, in case 'Class-I local suppliers' do not qualify for award for contract for at least 50% of the tendered quantity, purchase preference will be given to the 'Class-I local suppliers' over 'Class-II local suppliers' provided that their quoted rate falls within 20% margin of purchase preference of the highest quoted considered for award of contract so as to ensure that the 'Class-I local suppliers' taken in totality are considered for award of contract for at least 50% of the tendered quantity.
  4. First purchase preference will be given to the lowest quoting 'Class-I local suppliers', whose quoted rates fall within 20% margin of purchase preference, subject to its meeting the prescribed criteria for award of contract as also the constraint of maximum quantity that can be sourced from any single supplier. If the lowest quoting 'Class-I local suppliers', does not qualify for purchase preference because of aforesaid constraints or does not accept the offered quantity, an opportunity may be given to next higher 'Class-I local suppliers', falling within 20% margin of purchase preference, and so on.
  5. To avoid any ambiguity during bid evaluation process, Bank may stipulate its own RFP/tender specific criteria for award of contract amongst different bidders

Ref: GEM/2025/B/7042159

Date: 24.12.2025

including the procedure for purchase preference to 'Class-I local suppliers' within the broad policy guidelines stipulated in sub-paras above.

- iv. Margin of Purchase Preference: The margin of purchase preference shall be 20%.
- v. Verification of Local Content:
  - a. The 'Class-I local Supplier'/'Class-II local Supplier' at the time of tender, bidding or solicitation shall be required to indicate percentage of local content and provide Self-certification that the item offered meets the local content requirement for 'Class-I local supplier'/'Class-II local Supplier', as the case may be. They shall also give details of the location(s) at which the local value addition is made.
  - b. In case of procurement for a value in excess of Rs. 10 crores, the 'Class-I Local Supplier'/'Class-II Local Supplier' shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (In respect of suppliers other than companies) giving the percentage of local content.
  - c. False declarations will be in breach of the Code of Integrity under Rule 175(1)(i)(h) of the General Financial Rules for which a bidder or its successors can be debarred for up to two years as per Rule 151 (iii) of the General Financial Rules along with such other actions as may be permissible under law.
  - d. A supplier who has been debarred by any procuring entity for violation of this Order shall not be eligible for preference under this Order for procurement by any other procuring entity for the duration of the debarment. The debarment for such other procuring entities shall take effect prospectively from the date on which it comes to the notice of other procuring entities.
- vi. If nodal ministry is satisfied and communicates to bank that Indian suppliers of an item are not allowed to participate and /or compete in procurement by any foreign government, it may, if it deems appropriate, restrict or exclude bidders from that country from eligibility for procurement of that item as per advise of nodal ministry.

For the Purpose of above, a Supplier or bidder shall be considered to be from a country if (i) the entity is incorporated in that country, or ii) a majority of its shareholding or effective control of the entity is exercised from that country; or (iii) more than 50% of the value of the item being Supplied has been added in that country. Indian suppliers shall mean those entities which meet any of these tests with respect to India." Declaration to be submitted by bidder as per Annexure-VIII.

7. Bank will also provide benefits to Micro and Small Enterprises (MSEs) as per the guidelines of public procurement policy issued by Government of India. The bidders to submit declaration for claiming MSE Benefits as per Annexure-VI.

8. **RESTRICTION OF BIDDERS FROM COUNTRIES SHARING LAND BORDERS WITH INDIA:**

As per Ministry of Finance, Department of Expenditure, Public Procurement Division's office memorandum F.No.6/18/2019-PPD dated 23.07.2020, regarding insertion of Rule 144 (xi) in the General Financial Rules (GFR) 2017, any bidder from a country which shares a land border with India will be eligible to bid either as a single entity or as a member of a JV / Consortium with others, in any procurement whether of goods, services

Ref: GEM/2025/B/7042159

Date: 24.12.2025

(including consultancy services and non-consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority. The Competent Authority for registration will be the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade (DPIIT). Political & Security clearance from the Ministries of External and Home Affairs respectively will be mandatory.

However, above condition shall not apply to bidders from those countries (even if sharing a land border with India) to which the Government of India has extended lines of credit or in which the Government of India is engaged in development projects. Updated lists of countries to which lines of credit have been extended or in which development projects are undertaken are given in the website of the Ministry of External Affairs (MEA).

"The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority"

Definitions pertaining to "Restriction of Bidders from Countries sharing Land Borders with India" Clause Bidder" (including the term 'tenderer', 'consultant' 'vendor' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency, branch or office controlled by such person, participating in a procurement process.

"Bidder from a country which shares a land border with India" means:

- a) An entity incorporated, established or registered in such a country; or
- b) A subsidiary of an entity incorporated, established or registered in such a country; or
- c) An entity substantially controlled through entities incorporated, established or registered in such a country; or
- d) An entity whose beneficial owner is situated in such a country; or
- e) An Indian (or other) agent of such an entity; or
- f) A natural person who is a citizen of such a country; or
- g) A consortium or joint venture where any member of the consortium or joint venture falls under any of the above

"Beneficial owner" will be as under:

- i. In case of a company or Limited Liability Partnership (LLP), the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person(s), has a controlling ownership interest or who exercises control through other means.

Explanation

- a. "Controlling ownership interest" means ownership of, or entitlement to, more than twenty-five per cent of shares or capital or profits of the company;
- b. "Control" shall include the right to appoint the majority of the directors or to control the management or policy decisions, including by virtue of their

Ref: GEM/2025/B/7042159

Date: 24.12.2025

shareholding or management rights or share-holders' agreements or voting agreements;

- ii. In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;
- iii. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;
- iv. Where no natural person is identified under (i) or (ii) or (iii) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.
- v. In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

"Agent" is a person employed to do any act for another, or to represent another in dealings with third persons.

9. Please note that

- (i) The cost of preparing the bids, including visit / visits to the Bank is not reimbursable.
- (ii) Each Recipient should notify the Bank of any error, fault, omission, or discrepancy found in this RFP document but not later than last date of receiving clarifications.
- (iii) The Bank is not bound to accept any of the bids submitted and the bank has the right to reject any/all bid/s or cancel the tender at any point without assigning any reason therefor.
- (iv) All pages of the Bid document, Clarifications/Amendments, if any, should be signed by the Authorized Signatory under the seal of the bidder company/ firm and to be uploaded with technical bid. A certificate to the effect that the Authorized Signatory has authority to bind the company/ firm should also be attached along with the technical bid.
- (v) The Authority/Bank shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to RFP, Bidding Documents or the Bidding Process, including any error or mistake therein or in any information or data given by the Authority.
- (vi) Nothing in this RFP shall obligate either Party to enter into any further Agreements.

After technical evaluation, intimation will be given to all qualifying bidders about the date and time of reverse auction through email alert from GeM portal.

**Note:** Either the Bidder on behalf of the Principal/ OEM or the Principal/ OEM themselves can participate in the bid, but both cannot bid simultaneously for the same solution.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## SECTION-II

### Instructions to Bidders

#### 1) Introduction

The Bidder is expected to examine all instructions, forms, terms and specifications given in the Bidding Documents. If any element of doubt arises, the same should be clarified from the Bank in terms of this RFP. Failure to furnish all information required in the Bidding Documents may result in the rejection of its bid and will be at the Bidder's own risk. Bank shall not be responsible for the same.

#### 2) Pre-Bid Meeting

- a. A pre-bid meeting is scheduled to be held through Video Conference/ Skype/ Web-ex on 29.12.2025 at 05.00 PM. Bidder's designated representatives (maximum two persons) may attend the pre-bid meeting.
- b. The purpose of the meeting will be to clarify the doubts raised by the probable bidders.
- c. The Bidder is requested to submit any queries/clarifications to the Bank to the following email ids on or before 27.12.2025, 3.00 PM.

**Email id:**

- [arun.na@indianbank.co.in](mailto:arun.na@indianbank.co.in)
- [prapoorna.kota@indianbank.co.in](mailto:prapoorna.kota@indianbank.co.in)
- [saurav.chatterjee@indianbank.co.in](mailto:saurav.chatterjee@indianbank.co.in)

In case the Probable Bidder wants to participate in the Pre-Bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by sending an email on above mentioned email id on or before 27.12.2025 on or before 03.00PM.

The text of the questions raised (without identifying the source of enquiry) and the responses given, together with amendment to the bid document, if any, will be ported in websites: <https://www.indianbank.in> and GeM Portal.

#### 3) Amendment of bidding documents

- a) At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification(s) requested by a prospective Bidder, may modify/ cancel/ extend/ amend the Bidding Document by modification(s) / amendment(s).
- b) All prospective bidders who are eligible for pre-bid meeting, will be communicated of the details of amendments and clarifications. The amendments if any, will be published in Bank website and in the GeM Portal and will form part of the Bidding document.
- c) Any bid submitted by a bidder under this RFP process cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted in writing by the Bank.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

#### 4) Technical Bid

The Bidder shall furnish as part of its technical bid, documents establishing the bidder's eligibility to bid and its qualifications to perform the Contract.

The documentary evidence of the Bidder's eligibility to bid and qualifications to perform the Contract if its bid is accepted, shall establish to the Bank's satisfaction that, the Bidder has the financial and technical capability necessary to perform the Contract and that, the Bidder meets the qualification requirements.

Any bid document not accompanied by the above will be rejected.

#### 5) Commercial Bid

At the time of submission of technical bid, Bidder has to submit the indicative commercial bid. The commercial bids submitted by the bidder will be considered as the sealed online bid for the RFP. The commercial bids of technically qualified bidders will be opened by Bank and reverse auction will be conducted for the RFP. The final price quoted by bidders during reverse auction will be taken as the commercial offer of that bidder. In case bidder/s doesn't quote any price in the reverse auction, then Bank will consider the online commercial bid submitted by bidder/s at the time of technical bid as their final commercial offer and bid will be evaluated accordingly.

#### 6) Clarification of Bids

During evaluation of the bids, the Bank may, at its discretion, seek clarification from the Bidder/s. The request for clarification and the response shall be in writing/ by email, and no change in the substance of the bid shall be sought, offered, or permitted.

The Bidder shall make his/her own interpretation of any and all information provided in the Bidding Document. The Bank shall not be responsible for the accuracy or completeness of such information and/or interpretation. Although certain information is provided in the Bidding Document, however, bidder shall be responsible for obtaining and verifying all necessary data and information, as required by him. The Bank shall not be bound to accept the lowest tender and reserves the right to accept any or more tenders in part. Decision of Bank in this regard shall be final.

#### 7) Bid Security (Earnest Money Deposit)

Bid Security (EMD) INR 3,00,000 to be submitted in the form of DD/ Fund transfer/ Bank Guarantee (issued by a nationalised/ scheduled commercial Bank located in India (other than Indian Bank) in favour of "Indian Bank" payable at Chennai valid for atleast 225 days. Bank may seek extension of Bank Guarantee, if required. Relaxation if any, extended by GOI/ competent authorities for furnishing the EMD shall be passed on to the bidders.

#### 8) Cost of Bid Document

Not Applicable.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

9) Evaluation Criteria\*

S. No.	Evaluation Criteria	Maximum Marks	Minimum Marks	Minimum Passing Percentage
1	Bidder's Experience	20	14	70%
2	Product Demo	10	7	70%
3	Functional Specifications	40	32	80%
4	Technical Specifications	30	24	80%
<b>Total</b>		<b>100</b>	<b>77</b>	<b>75% (average)</b>

\*Bidders need to obtain minimum marks in all the categories for satisfying the evaluation criteria

Distribution of Marks for the above Evaluation Criteria

a) Bidder's Experience (20 Marks)

Sr. No	Parameters	Sub- Parameter		Max Marks
1	Company Profile	Years of Operation	Marks	5
		Above 5 years	5	
		3 - 5 years	4	
		0 – 3 years	3	
2	Implementation Experience (Number of Implementation)  Minimum three ERP / Portal project for Central/State Government Scheme should have been carried out by the bidder in India.  • Copy of Purchase Order and agreement to be submitted by bidder.  • Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.  • If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may	Total no. of implementation completed as on date of RFP	Marks	5
		More than 3	5	
		3 numbers	3	

Ref: GEM/2025/B/7042159

Date: 24.12.2025

	blacklist the bidder for this and further RFPs.  PO related to supply of man power for development will not be considered.			
3	Bidder 's Experience in developing three fintech solution with PG gateway integration and mobile application for the same portal for any Government Department/ PSU/ PSB etc. in India  (Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted. Here portal means any portal developed for any Transport and Road Safety Government Department/ PSU/ PSB etc. in India)	Developed and Implementation of three fintech solution with PG gateway integration and mobile application for the same portal for any Government Department	Marks	3
		Yes	3	
		No	0	
4	Certification	The bidder should have any of the following certifications (with validity) at least one year prior to the date of publication of this RFP. <b>Copy of certificate to be submitted.</b>  <ul style="list-style-type: none"> <li>- CMMI - Level 3 (from CMMI institute erstwhile SEI) published in CMMI website</li> <li>- ISO 27001:2022</li> <li>- ISO 20000:2018</li> <li>- ISO 9001:2015</li> </ul>		5
5	Employees on Rolls (Technical Professionals) Self declaration to be submitted.	HR strength- % of Skillset (Technical Professionals on Payroll/ Total employees on Payroll)	Marks	2
		More than 40 %	2	
		Less than or equal to 40 %	0	
<b>Total Marks</b>				<b>20</b>
<b>Minimum Marks to Qualify</b>				<b>14</b>

**Note:** Sub-Contracting Not Allowed & P.O related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank.

#### b) Product Demonstration (10 Marks)

Marks for each module shown available/ customizable in the functional specification must be demonstrated during the demo/ presentation Bidder has to showcase the availability

Ref: GEM/2025/B/7042159

Date: 24.12.2025

and proof of implementation/availability during demo and presentation. To be developed/capability to develop/can be developed will be treated as Not Available.

In certain cases, the Bidder may have to share test credentials with the link/access to the demo version of the solution. The Bank may access and ensure the capabilities in such cases.

1	<b>Presentation/Demo</b>	Bidder needs to mandatorily demonstrate all the modules declared as available by the bidder, as per the Technical and Functional Specification, else marks for the same will not be awarded. The presentation/Demo to cover the following areas: (i) Company Profile (ii) Specific area as mentioned in the scope of work (iii) Demo on projects/use cases / solutions / products / services (iv) Architecture - Deployment Type / System Compatibility / Infrastructure (v) Functional Specifications (vi) Support services – Service Level Agreements (SLAs) / Troubleshooting / Customer Service / IT resilience. (vii) Technology Channels (viii) IT security & Data protection. (ix) Payment security mechanism (x) HR strength focusing on skillset/domain (xi) Any other relevant areas	10
<b>Total Marks</b>			<b>10</b>
<b>Minimum marks to Qualify</b>			<b>7</b>

### c). Functional Specification (40 Marks)

Marks for each module readily available/ customizable in the bidder's solution. Bidder has to showcase the availability and proof of implementation/availability during demo and presentation and to submit some relevant document like complete scope of work duly signed and stamped. To be developed/capability to develop/can be developed will be treated as Not Available.

Sr. No.	Modules	Sub-Modules/ Functionalities	Marks allotted
1.	Online Application Module	<ul style="list-style-type: none"> <li>Facility for new and renewal applications for aggregator license.</li> <li>Category-wise registration (Two-wheeler, Three-wheeler, Taxi, Maxi Goods Vehicles, etc.</li> <li>Separate provision for State NCR region aggregators/ Registered Vehicles with aggregators.</li> <li>Auto-validation of forms and applicant details.</li> </ul>	3

Ref: GEM/2025/B/7042159

Date: 24.12.2025

		<ul style="list-style-type: none"><li>Real-time status tracking and acknowledgement generation.</li></ul>															
2.	Document Management System	<p>Secure upload and management of all required documents including:</p> <ul style="list-style-type: none"><li>Company registration certificate, GSTIN, PAN, etc required by the department.</li><li>Vehicle RC, Insurance, Fitness, PUC, Permits etc.</li><li>Driver license, background verification reports</li><li>Integration with Vahan 4.0 and Sarathi Portal for validation.</li><li>Document expiry tracking and auto-alerts for renewal.</li></ul>	3														
3.	Online Payment Facility	<ul style="list-style-type: none"><li>Integration with e-GRAS (State Government) for online payments.</li><li>Acceptance of application fees, renewal fees, penalties and e-Bank Guarantee. (Integration with Portal)</li><li>Real-time transaction verification and auto-receipt generation.</li><li>Payment reconciliation and MIS generation.</li></ul>	3														
4.	Scrutiny, Verification & Approval Workflow	<ul style="list-style-type: none"><li>Multi-level digital workflow for document scrutiny and approval.</li><li>Role-based access for officers (Maker/ Checker/ Approver).</li><li>Internal communication and observation recording facility.</li><li>Auto-escalation of pending files beyond SLA.</li></ul>	2														
5.	Online Correspondence Module	<ul style="list-style-type: none"><li>Two-way correspondence between applicant and department.</li><li>Facility to respond to queries and upload clarifications.</li><li>Auto notifications via SMS and Email at every stage.</li><li>Digital record of all communication for audit trail.</li></ul>	2														
6.	Certificate Generation	<ul style="list-style-type: none"><li>Auto-generation of Aggregator License Certificate post approval.</li><li>Digitally signed with QR code and validity details.</li><li>Public verification facility through the portal.</li></ul>	2														
7.	Integration with External Systems	<table><tr><th>System Name</th><th>Purpose</th></tr><tr><td>Vahan 4</td><td>Vehicle RC and fitness verification</td></tr><tr><td>Sarathi</td><td>Driver license verification</td></tr><tr><td>e-GRAS</td><td>Payment gateway and receipt generation</td></tr><tr><td>SMS Gateway</td><td>Alerts and notifications</td></tr><tr><td>Email Service</td><td>Official correspondence</td></tr><tr><td>Aggregator API</td><td>Trip, fare, and fleet data sharing with department</td></tr></table>	System Name	Purpose	Vahan 4	Vehicle RC and fitness verification	Sarathi	Driver license verification	e-GRAS	Payment gateway and receipt generation	SMS Gateway	Alerts and notifications	Email Service	Official correspondence	Aggregator API	Trip, fare, and fleet data sharing with department	2
System Name	Purpose																
Vahan 4	Vehicle RC and fitness verification																
Sarathi	Driver license verification																
e-GRAS	Payment gateway and receipt generation																
SMS Gateway	Alerts and notifications																
Email Service	Official correspondence																
Aggregator API	Trip, fare, and fleet data sharing with department																

Ref: GEM/2025/B/7042159

Date: 24.12.2025

		NeSL	e-Bank Guarantee	
8.	Complaint Management Module	<ul style="list-style-type: none"> <li>Online complaint registration and tracking.</li> <li>Complaint categories: fare, safety, misconduct, driver/vehicle issues, etc.</li> <li>User-friendly interface for citizens, drivers, and aggregators.</li> <li>SLA-based resolution tracking and auto-escalation system.</li> <li>Integration with State Government Portal (for cross-reference).</li> </ul>		2
9.	Fare Management Module	<ul style="list-style-type: none"> <li>Configuration and enforcement of State-approved fare structure.</li> <li>Parameters: <ul style="list-style-type: none"> <li>Base fare</li> <li>Per km/minute fare</li> <li>Night/peak hour charge</li> <li>Waiting and cancellation charges</li> </ul> </li> <li>Fare updates notification to all registered aggregators.</li> <li>Fare violation alerts and linkage with complaint system.</li> <li>Special provision for State NCR fare structures.</li> </ul>		2
10.	State NCR Region Module	<ul style="list-style-type: none"> <li>Dedicated module for aggregators operating in State's NCR areas (all nearby districts).</li> <li>Monitoring of vehicle and trip data within NCR boundaries.</li> <li>Special fare and operational settings as per Transport Department norms.</li> <li>Separate reporting for NCR and Non-NCR aggregators.</li> </ul>		2
11.	Reports and Analytics	<p>Real-time dashboards and analytical reports including:</p> <ul style="list-style-type: none"> <li>Application status (pending/approved/rejected)</li> <li>Revenue collection (via e-GRAS)</li> <li>Complaint statistics</li> <li>Vehicle and driver compliance data</li> <li>Fare deviation analysis</li> <li>Downloadable reports in Excel/PDF format.</li> <li>Data analytics for performance evaluation and policy formulation.</li> </ul>		3
12.	Security and Compliance	<ul style="list-style-type: none"> <li>Security Audit by CERT-IN / STQC empaneled agency before go-live.</li> <li>Role-based access control and encryption of sensitive data.</li> <li>SSL implementation for all communications.</li> <li>Daily backup and disaster recovery mechanism.</li> <li>Compliance with IT Act 2000 and State Cyber Security Guidelines.</li> </ul>		2

Ref: GEM/2025/B/7042159

Date: 24.12.2025

13.	User Management	Multi-tiered user hierarchy: <ul style="list-style-type: none"> <li>State Administrator</li> <li>Regional Transport Officer</li> <li>Department Users</li> <li>Aggregator User</li> <li>Public User (for complaint/verification)</li> <li>OTP-based and eSign authentication.</li> <li>Detailed user activity logging for monitoring and audit.</li> </ul>	2
14.	Post Go-Live Support & Maintenance	<ul style="list-style-type: none"> <li>Three years of comprehensive maintenance and support post go-live.</li> <li>Dedicated technical and functional manpower for on-site and remote support.</li> <li>24x7 Helpdesk facility for issue reporting and resolution.</li> <li>Quarterly performance reviews and enhancement updates.</li> <li>On site Manpower for 6 months.</li> </ul>	2
15.	Deliverables	<ul style="list-style-type: none"> <li>Detailed Design Document (Functional and Technical)</li> <li>Develop and Test Portal</li> <li>Security Audit Report</li> <li>User Training and Manual</li> <li>Integration APIs with Vahan, Sarathi, e-GRAS, etc.</li> <li>Three-Year Support and Maintenance.</li> <li>Onsite manpower for six months.</li> </ul>	2
16.	Data Migration from Existing System	<ul style="list-style-type: none"> <li>End-to-end migration from any existing aggregator/transport system.</li> <li>Cleaning, deduplication, standardization of legacy data.</li> <li>Automated data import utilities with rollback and validation checkpoints.</li> <li>Zero data loss assurance with integrity checks and reconciliation reports.</li> </ul>	3
17.	Mobile Application Development (Android & iOS)	The bidder shall develop three mobile apps: <ul style="list-style-type: none"> <li>Citizen App (Android &amp; iOS)</li> <li>Aggregator App (Android &amp; iOS)</li> <li>Enforcement/Department Officer App</li> </ul>	3
<b>Total Marks</b>			<b>40</b>
<b>Minimum marks to Qualify</b>			<b>32</b>

All the modules are mandatory and if currently not available, needs to be developed and provided before Go-live.

**d). Technical Specifications: (30 Marks)**

Marks for each module readily available/ customizable in the bidder's solution. Bidder has to showcase the availability and proof of implementation/availability during demo and

Ref: GEM/2025/B/7042159

Date: 24.12.2025

presentation and to submit some relevant document like complete scope of work duly signed and stamped.

To be developed/capability to develop/can be developed will be treated as Not Available.

S. No	Parameters	Description	Marks allotted																						
1	Web-based Centralized Application and Website Management	The proposed " Aggregator Portal "is a Web-based robust, scalable, secure, and modular platform capable of handling high traffic and ensuring 24x7 availability.	3																						
2	Data migration from existing system	The system should include robust data migration tools for transferring existing data from legacy systems, ensuring data accuracy and integrity during the transition.	3																						
3	Hosting & Infrastructure	The system will be hosted on State Data Centre with high fault tolerance and disaster recovery capabilities. The selected bidder should help in hosting the application in the State Data Centre as per the Government requirement	3																						
4	Software Stack for Matrix Development	<table><tr><th>Component</th><th>Technology</th></tr><tr><td rowspan="2">Frontend</td><td>React.js or similar</td></tr><tr><td>HTML5, CSS3, Bootstrap, Tailwind CSS, etc.</td></tr><tr><td rowspan="2">Backend</td><td>Node.js with Express / java core / asp.net or similar</td></tr><tr><td>Python (for data analytics, if needed)</td></tr><tr><td>Database</td><td>Microsoft SQL Server or similar</td></tr><tr><td>Server Hosting</td><td>State Data Centre</td></tr><tr><td>Authentication</td><td>OAuth 2.0, Firebase Authentication</td></tr><tr><td>Caching</td><td>Redis (for caching frequently used policies) or similar</td></tr><tr><td>Search Engine</td><td>Any of latest</td></tr><tr><td>Notifications</td><td>Firebase Cloud Messaging (FCM) / DLT or similar</td></tr><tr><td>CI/CD</td><td>Azure DevOps, GitHub Actions or similar</td></tr></table>	Component	Technology	Frontend	React.js or similar	HTML5, CSS3, Bootstrap, Tailwind CSS, etc.	Backend	Node.js with Express / java core / asp.net or similar	Python (for data analytics, if needed)	Database	Microsoft SQL Server or similar	Server Hosting	State Data Centre	Authentication	OAuth 2.0, Firebase Authentication	Caching	Redis (for caching frequently used policies) or similar	Search Engine	Any of latest	Notifications	Firebase Cloud Messaging (FCM) / DLT or similar	CI/CD	Azure DevOps, GitHub Actions or similar	3
Component	Technology																								
Frontend	React.js or similar																								
	HTML5, CSS3, Bootstrap, Tailwind CSS, etc.																								
Backend	Node.js with Express / java core / asp.net or similar																								
	Python (for data analytics, if needed)																								
Database	Microsoft SQL Server or similar																								
Server Hosting	State Data Centre																								
Authentication	OAuth 2.0, Firebase Authentication																								
Caching	Redis (for caching frequently used policies) or similar																								
Search Engine	Any of latest																								
Notifications	Firebase Cloud Messaging (FCM) / DLT or similar																								
CI/CD	Azure DevOps, GitHub Actions or similar																								
5	Security Requirements	<ul style="list-style-type: none"><li>• Web Application Firewall (WAF): As per the availability in State Data Centre. Necessary support in configuring application URL in WAF.</li><li>• SSL/TLS 1.2+ encryption for all data transmission.</li><li>• AES 256-bit encryption for sensitive data at rest.</li><li>• OWASP Top 10 compliance (e.g., XSS, CSRF, SQLi prevention).</li><li>• Role-Based Access Control (RBAC).</li></ul>	3																						

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

		<ul style="list-style-type: none"> <li>Audit logs for all user and admin activities (non-editable).</li> <li>VAPT audit will be conducted by the bank. The successful bidder shall be responsible for resolving all identified vulnerabilities.</li> <li>The successful bidder shall have to comply with Indian Bank's policies like IT policy, Information Security policy, Cyber Security Policy, Digital Personal Data Protection Policy etc. in key concern areas relevant to the RFP, details of which shall be shared with the successful bidder.</li> <li>The bidder needs to ensure the complete safeguard in this regard.</li> <li>Adherence to personal data protection act.</li> <li>The system should implement robust authentication mechanism and granular authorization controls to ensure only authorized users have access to specific resources.</li> <li>The application must be developed following Secure SDLC principles and secure coding practices.</li> <li>During the contract period, all regulatory / statutory/ security requirements/ modifications to existing solution (or their component) should be done without any additional cost to the Bank.</li> <li>The vendor must support for secure code review.</li> <li>The application must be free from known vulnerabilities, malware, and covert channels, and must undergo security validation through application security testing carried out at least once every six months, and/or on an ad-hoc basis as required by the bank, by a CERT-In empanelled auditor.</li> <li>The vendor must support for Software Composition Analysis (SCA) to ensure no known vulnerable open-source components are used.</li> <li>The vendor must provide a Software Bill of Materials (SBOM) for all components used, including third-party and open-source libraries.</li> <li>API endpoints, if exposed, must be protected through authentication, rate limiting, and input validation.</li> <li>The application must support input/output validation to protect against injection, XSS, and other common attacks.</li> <li>The vendor must follow a documented patch management process to address security bugs within defined timelines.</li> </ul>	
--	--	---	--

Ref: GEM/2025/B/7042159

Date: 24.12.2025

		<ul style="list-style-type: none"><li>• Security headers (e.g., CSP, HSTS, X-Frame-Options) must be implemented in all web applications as applicable.</li><li>• In case of container-based deployment, all container images used must be sourced from trusted registries, digitally signed, and scanned for known vulnerabilities prior to deployment.</li><li>• If the solution includes mobile applications, the apps must implement industry-standard mobile security controls including runtime protections (e.g., root/jailbreak detection, emulator detection), code obfuscation, certificate pinning, local data encryption, and secure key storage.</li><li>• The vendor must ensure that developers and technical staff involved in the solution's development and maintenance are trained in secure coding practices and are familiar with common vulnerability classes such as those listed in OWASP Top 10.</li><li>• The vendor to provide enterprise level support in implementation and maintenance of security posture for any open-source technologies/ components used within the solution.</li></ul>										
6	Interoperability	<p>The system should be interoperable through APIs among different modules like Aadhaar, PAN, GST, URC, REST API etc.</p> <ul style="list-style-type: none"><li>- Vahan 4</li><li>- Sarathi</li><li>- e-GRAS</li><li>- SMS Gateway</li><li>- Email Service</li><li>- Aggregator API</li><li>- NeSL</li><li>- State Govt. Portal</li></ul>	3									
7	Performance	<p>The performance of the Solution should be monitored as per the defined Service Level Agreement as mentioned in this RFP to ensure optimal operation.</p> <p>Penalty will be levied on a monthly basis for non-adherence to service levels, as detailed below:</p> <table><tr><th>S. No</th><th>Level of uptime</th><th>Penalty Charges</th></tr><tr><td>1</td><td>99% uptime SLA</td><td>NIL</td></tr><tr><td>2</td><td>98.00% and above but below 99%</td><td>0.5% of project cost.</td></tr></table>	S. No	Level of uptime	Penalty Charges	1	99% uptime SLA	NIL	2	98.00% and above but below 99%	0.5% of project cost.	2
S. No	Level of uptime	Penalty Charges										
1	99% uptime SLA	NIL										
2	98.00% and above but below 99%	0.5% of project cost.										

Ref: GEM/2025/B/7042159

Date: 24.12.2025

		3	95.00% and above but below 98.00%	1% of project cost..	
		4	90.00% and above but below 95.00%	1.5% of project cost.	
		5	Below 90.00%	2.0% of project cost.	
		<i>*Penalty amount will be deducted from subsequent Payments/ Performance Bank Guarantee (PBG).</i>			
8	Payment Gateway Solutions Related	<ul style="list-style-type: none"><li>• Payment gateway on website/mobile app</li><li>• Generate dynamic UPI QR codes for each transaction</li><li>• Simplified refund and dispute processes</li></ul>			2
9	Secure and Role-Based Access Control	The system must implement secure, role-based access control mechanisms to restrict data access based on user roles and permissions.			2
10	Helpdesk Facility investors/customers	The solution must provide a comprehensive helpdesk system with ticketing, issue tracking, and real-time support features to assist employees with technical and operational issues.			2
11	Scalability	The application proposed should be able to take care of critical functionalities or user interactions.			2
12	Device-Agnostic and Responsive User Interface	The application should be compatible to all the available leading browsers.  The application should work on all the leading operating systems used in Desktop, Laptop and Mobile Application should work in all Android or IOS versions used in Mobile or Tablets.			2
Total Marks					30
Minimum marks to Qualify					24

## 10) Eligibility Criteria

Bank is looking for eligible bidders for selecting a fintech service provider for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept. Only those Bidders who fulfil the following criteria are eligible to respond to the RFP. Offers received from Bidders who do not fulfil any of the following eligibility criteria are liable for rejection.

The bidder must fulfil the criteria mentioned in the table below in order to bid for this RFP:

### a) For Empaneled Vendors:

Fintech service providers already empanelled through RFP for “Empanelment of Fintech companies for providing Software Applications/solutions and support services” vide RFQ Ref: CO/DB&FP/2481/R1/2023-24 dated 02/12/2023 and Ref: CO/DB&FP/1606/R1/2024-25 dated 20.11.2024”.

S. No	Eligibility Criteria	Supporting Documents required
1	Bidder is Empanelled with Indian Bank	Letter of Empanelment

Ref: GEM/2025/B/7042159

Date: 24.12.2025

2	<p>Implementation Experience (Number of Implementation) Minimum three ERP / Portal projects for Central / State Government schemes should have been carried out by bidder in India.</p> <ul style="list-style-type: none"> <li>Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.</li> <li>If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.</li> </ul> <p><i>*Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of three Purchase Order and agreement to be submitted by bidder</i></p>	<p>Copy of the purchase order or Agreement to be submitted.</p> <p>The Bidder should furnish at least one Certificate of completion of the work or letter from the institution quoting the period and nature of services provided, which states the solution is live as on date of publishing RFP.</p> <p>Bidder should produce Experience related documents in Developing and implementing Portal for departments/organization in India only.</p> <p>Details to be furnished as per Annexure-XII.</p>
3	<p>Bidder's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal**</p> <ul style="list-style-type: none"> <li>Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.</li> <li>If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.</li> </ul> <p><i>*Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order</i></p>	<p>Copy of the purchase order or Agreement to be submitted.</p> <p>The Bidder should furnish Certificate of completion of the work or letter from the institution quoting the period and nature of services provided, which states the solution is live as on date of publishing RFP.</p>

Ref: GEM/2025/B/7042159

Date: 24.12.2025

	will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of one Purchase Order and agreement to be submitted by bidder.	
--	---	--

Note: **\*\*Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted. Here portal means any solution with PG gateway integration and mobile application in the same for Government Department/ PSU/ PSB etc. in India).**

Note: Sub-Contracting Not Allowed and Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank

**b) For Non-Empaneled Vendors**

Sl. No.	Eligibility Criteria	Supporting Documents required
1.	The bidder should be registered under the Companies Act, 1956 or Companies Act 2013, OR A Partnership firm registered under Indian Partnership Act, 1932. OR A Limited Liability Partnership registered under Indian Limited Liability Partnership Act, 2008 OR Registered Proprietorship firm OR a duly registered Proprietorship firm OR A Consortium/Joint Venture of two or more companies who are experts in different domains for at least 5 years as on date of publishing RFP.	Copy of Certificates of incorporation and other related documents, Copy of Partnership Deed, if applicable Copy of valid Registration Certificates Copy of Agreement documents and consent letters and other documents of all the partners along with GST registration certificate and PAN details.
2.	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. (or) The Bidder is from such a country and has been registered with the Competent Authority i. e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and submit the proof of registration herewith.	Undertaking as per Annexure-VII to be submitted.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

3.	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/ management or partnership firms/ LLPs having common partners has not participated in the bid process.	Self-certified letter signed by authorized official of the bidder to be submitted.
4.	The Bidder must have an average turnover of Rs.3 crores during the last 03 (three) financial years i.e. FY 2022-23, FY 2023-24 and FY 2024-25 for its Indian operations. <b>Relaxation only for MSE/Start up:</b> The bidder must have an average turnover of Rs. 2 crores during the any last 02 (two) financial years i.e. FY 2022-23, 2023-24 and FY 2024-25 for its Indian operations.	Details to be submitted in Annexure XIII along with Self-Attested Copies of audited financial statements, duly certified by auditor along with the auditor's report to be enclosed. UDIN is mandatory. (CA Certified along with UDIN - Provisional Balance Sheet can also be submitted for the last financial year ending 31/03/2025).
5.	The Bidder should have positive net worth during the last 03 (three) financial years i.e. FY 2022-23, FY 2023-24 and FY 2024-25. Also, the net worth should not have eroded by more than 30% (thirty percent) in the last three financial years, ending on 31.03.2025. <b>Relaxation only for MSE/Start up:</b> The net worth of the bidder should be positive in any of the last 2 Financial Years (i.e. FY 2023-24 and FY 2024-25) ending on 31.03.2025.	Details to be submitted in Annexure XIII along with Copy of the audited financial statement along with profit and loss statement for corresponding years. Certificate of the statutory auditor for the positive net worth. UDIN is mandatory. (CA Certified along with UDIN - Provisional Balance Sheet can also be submitted for the last financial year ending 31/03/2025)
6.	Not be barred/blacklisted/put on Holiday or Contract discontinued / terminated / scope curtailed / restricted due to non-performance / unsatisfactory performance of assigned projects by any State Government (SG) or Union Territory (UT) or Government of India (GOI), or any of the agencies of SG/UT/GOI as on bid due date or pending investigations, will not be eligible to participate in this Tender document.	A Self-Declaration to be furnished by the Bidder on notarized stamp paper for the same as per Annexure- II.
7.	Bidder should Not be insolvent, in receivership, bankrupt or being wound up, not have its affairs administered by a court or a judicial officer, not have its business activities suspended and must not be the subject of	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

	legal proceedings for any of the foregoing reasons.	
8.	<p>Implementation Experience (Number of Implementation) Minimum three ERP / Portal projects for Central / State Government schemes should have been carried out by bidder in India.</p> <ul style="list-style-type: none"> <li>Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.</li> <li>If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.</li> </ul> <p><i>*Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of three Purchase Order and agreement to be submitted by bidder</i></p>	<p>Copy of the purchase order or Agreement to be submitted.</p> <p>The Bidder should furnish at least one Certificate of completion of the work or letter from the institution quoting the period and nature of services provided, which states the solution is live as on date of publishing RFP.</p> <p>Bidder should produce Experience related documents in Developing and implementing Portal for departments/organization in India only.</p> <p>Details to be furnished as per Annexure-XII.</p>
9.	<p>Bidder's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal**</p> <ul style="list-style-type: none"> <li>Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.</li> <li>If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.</li> </ul> <p><i>*Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of one Purchase Order and agreement to be submitted by bidder.</i></p>	<p>Copy of the purchase order or Agreement to be submitted.</p> <p>The Bidder should furnish Certificate of completion of the work or letter from the institution quoting the period and nature of services provided, which states the solution is live as on date of publishing RFP.</p>

Ref: GEM/2025/B/7042159

Date: 24.12.2025

10.	The bidder shall be the OEM/ SI for supply of Licenses and solution implementation and maintenance support under warranty/ AMC of the proposed solution.  OEM should have its development & support centre in India. This should be full fledge establishment and not created for the submission of this Bid.	Bidder should specifically certify in this regard on company letter head.
11.	The bidder should have at least 20 technical resources in India on its roles across areas such as Technical Architecture, Engineering/ Development/ Testers, Design Engineers, Business Analyst – as on the date of RFP.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder along with their percentage of technical resources among total employees as per evaluation criteria part - a.
12.	The entity must demonstrate arrangements to ensure compliance with the existing regulations / laws on consumer data protection and privacy by RBI, SEBI, IRDAI and any other regulatory authority of India.	Self- undertaking on company's letter head and demo/presentation during the evaluation.
13.	Authorization for the signatory signing the Bid on behalf of the Bidder by the Board of Directors/Partners of the Bidder to sign the Bid on their behalf.	Self-attested copy of Power of Attorney / Board Resolution executed by the bidder in favour of authorized signatory.
14.	There should be adequate safeguards built in its IT systems to ensure that it is protected against unauthorized access, alteration, destruction, disclosure or dissemination of records and data.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.

*Note: \*\*Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted. Here portal means any solution with PG gateway integration and mobile application in the same for Government Department/ PSU/ PSB etc. in India).*

*Note: Sub-Contracting Not Allowed and Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank*

### 11) General Evaluation Criteria

- The Bank will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the bids are generally in order.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- The Bank may waive any minor informality, non-conformity, or irregularity in a bid which does not constitute a material deviation, provided such waiver does not prejudice or affect the eligibility of any Bidder. Such minor issues could be a missing pages/ attachment or illegibility in a submitted document; non-submission of requisite number of copies of a document. Wherever necessary, observations on such 'minor' issues (as mentioned above) may be conveyed to the bidder by e-mail informing the bidder to respond by a specified date also mentioning therein that, if the bidder does not conform the Bank's view or respond by that specified date, their bid will be liable to be rejected. Depending on the outcome, such bids shall be ignored or considered further.
- Prior to the detailed evaluation, the Bank will determine the substantial responsiveness of each bid to the bidding documents. For purposes of these clauses, a substantially responsive bid is one which conforms to all the terms and conditions of the Bidding Documents without material deviations.

### 11.1 Technical Evaluation Criteria

Total marks for technical and functional valuation is 70. Minimum cut-off mark for qualifying in the technical and functional evaluation is 56 out of 70 marks.

### 11.2 Technical Evaluation

As per the details mentioned above.

### 11.3 Commercial evaluation and selection of bidder

It may be noted that commercial bids will be subjected to following evaluation process

- The commercial bids have to be submitted online along with other bid documents as per commercial bid format (Part-II of Section V of the RFP). The price quoted should be inclusive of all charges but exclusive of applicable taxes. The unit price for each line item should be comparable to prevailing market rates.
- Bank will open commercial bid of technically qualified bidders and intimation will be given to eligible bidder to participate in the reverse auction process, through which Bank will identify successful Bidder for awarding contract.
- Reverse auction will be initiated based on the Indicative commercial or the at the price finalized by the Bank at discretion of the Bank.
- Bidder who has quoted the lowest price will be selected as L1 Bidder.
- Selected L1 Bidder has to submit the Price Breakup as per the specified format mentioned in the RFP. However, the Price should be proportionately reduced based upon the cost quoted by the bidder while submitting its indicative commercial bid.

### 11.4 Correction of Error in Commercial Bid:

Bank reserves the right to correct any arithmetical errors furnished in the Commercial Bid. If any such errors are noticed, it will be rectified on the following basis:

- (a) Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- (b) If there is discrepancy between the unit price and total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail and the total price shall be corrected accordingly.
- (c) If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.
- (d) If there is discrepancy in the total arrived at (addition, subtraction, multiplication, division and carryover of amount from one page to another), correct total will be arrived by the Bank and the same will prevail over the total furnished by the bidder.
- (e) If there is a discrepancy between words and figures, the rate/ amount in words shall prevail, unless the amount expressed in words is related to an arithmetical error in which case, the amount in figures will prevail, subject to the above two provisions.

If the bidder does not accept the correction of errors, the bid will be rejected and EMD may be forfeited.

## 12) Proposal Process Management

The Bank reserves the right to accept or reject any or all proposals received in response to the RFP without assigning any reasons thereof. Also, the bank reserves rights to revise the RFP, to request one or more re-submissions or clarifications from one or more Bidders, or to cancel the process in part or whole without assigning any reasons.

Additionally, Bank reserves the right to alter the requirements, in part or whole, during the RFP process, and without re-issuing the RFP. Each party shall be entirely responsible for its own costs and expenses that are incurred in the RFP process, including presentations, demos and any other meetings.

## 13) Liabilities of the Bank

This RFP is not an offer by Bank, but an invitation for bidder responses. No contractual obligation on behalf of Bank whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Bank and the bidder.

## 14) Bid and Proposal Ownership

The Bid submitted and all supporting documentation/ templates are the sole property of Indian Bank and should NOT be redistributed, either in full or in part thereof, without the prior written consent of Bank. Violation of this would be a breach of trust and may, inter-alia cause the Bidder to be irrevocably disqualified. The proposal and all supporting documentation submitted by the Bidder shall become the property of Indian Bank and will not be returned.

## 15) Bid Pricing Information

By submitting a signed bid, the Bidder certifies that:

- (a) The Bidder has arrived at the prices in its bid without agreement with any other bidder of this RFP for the purpose of restricting competition; and
- (b) The prices in the bid have not been disclosed and will not be disclosed to any other bidder of this RFP; and
- (c) No attempt, to induce any other bidder to submit or not to submit a bid for restricting competition, has occurred.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## 16) Bifurcation of Total Cost of Ownership (TCO)

After the Reverse auction, successful bidder will have to provide bifurcation of TCO as per the line items mentioned in the table given below. The rates of each item will be subject to the Bank's approval.

Rates will be negotiated if any abnormal rates are quoted by selected L1 bidder.

Bidders quoting unrealistic prices for any of the component in the commercial bid submitted online may be rejected at the discretion of the Bank.

S. No.	Cost particulars (for 3 years)
1.	One-Time full Implementation Fee including integration with any System of department, OTP Gateway Charges, Licensing Cost etc. & Warranty for 1 year.
2.	Cost of Modules
3.	Software License Cost
4.	Data Migration Charges for Old Records
5.	Annual Maintenance Charges for 2 <sup>nd</sup> & 3 <sup>rd</sup> years
6.	Training Cost
7.	Manpower support / Operation Support Charges
8.	Integration Charges like SMS Gateway, email service, Payment Gateway integration with e-GRAs, Vahan 4, Sarathi, Aggregator API, NeSL and other as mentioned in the RFP
9.	Any other as per scope of work, functional and technical specification
10.	Virtual Demo/ Physical Demo (as per the requirement)

- Indian Bank reserves the right to negotiate the price with the finally short-listed bidder before awarding the contract. It may be noted that Bank will not entertain any price negotiations with any other bidder.
- All deliberations and evaluations performed by Bank will be strictly confidential and will be maintained as property of Bank exclusively and will not be available for discussion to any respondent of this RFP.
- Any time during the process of evaluation, Bank may seek specific clarifications from any or all Bidders. Any decision in this regard by the Bank shall be final, conclusive and binding on all the Bidders.
- Bid will be evaluated by a Committee of Officers/ Executives of the Bank. If warranted, the Bank may engage services of external agency/ consultant for evaluation of the bid. It is Bank's discretion to decide at the relevant point of time.
- If the commercial quote is incomplete either for not providing quote for required services. The Bank may in its absolute discretion disqualify a bidder whose commercial quote is found to be incomplete.

## 17) Other important terms and conditions

- The Bank shall not assume any ownership, liability, or responsibility in the event of any issues arising from the activities or services provided by the Bidder.
- The Bank shall not assume any ownership, liability, or responsibility in the event of any data & security breach.

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

- 
- The Bank shall not be liable for any issues or errors that may arise in working and maintenance of the Software Solution including any reports or output that may be generated through the said Software Solution or any matter ancillary or incidental thereto.
  - Bidder shall adhere to all the data security and privacy guidelines mandated by applicable laws and government agencies such as RBI, SEBI, IRDAI, Ministry of Electronics and Information Technology and other relevant regulatory bodies.
  - Bidder shall not disclose, share, or misuse any data provided by the Bank / organization/s and shall take all necessary measures to prevent unauthorized access, use, or disclosure of such data.
  - Bidder shall implement robust security measures to protect data from unauthorized access, loss, alteration, or destruction.
  - The Bidder undertakes to ensure business continuity by submitting business continuity plan in case of termination of the Agreement.
  - In the event of failure of the Bidder to satisfy the obligations listed in this Agreement or in the event of termination of Agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangements for getting the Services contracted with another entity.
  - The Bidder shall continue to provide services as per the terms of contract until the new service provider is appointed. During the transition phase, the Bidder shall render all reasonable assistance to the new Bidder. No additional cost shall be levied by the Service Provider on the Bank for ensuring smooth transition and continuity of services.
  - Bidder shall be responsible for the maintenance, configuration and fault free operations of supplied Software Solution and its maintenance during the warranty and post warranty period.
  - In case of discrepancy in software supplied, it is the Bidder's responsibility to replace/repair the software immediately at the intimation of the Bank.
  - Bidder will conduct training for organization/s officials and/or Bank Staff as per the requirement.
  - Bidder will fix/ rectify the vulnerabilities and observations found by the IS Auditor free of cost and submit the final compliance/closer report/certificate from the Auditor.
  - All the issues related to Software Solution shall be handled and resolved by Bidder and shall be resolved to the full satisfaction of organization/s.
  - Bidder has to keep regular back up of data as per frequency decided by organization/s.
  - Bidder will provide the required data to organization/s from time to time.
  - Bidder has to ensure data security, back up and business continuity plan (In case of any disaster) /DR site. In the event of a data breach or any unauthorized access the Bank shall not be held responsible for any such incidents, and it is understood that the responsibility lies solely with Bidder and organization/s.
  - Security Audit certificate to be submitted by Bidder.
  - Bidder will provide all licensed products for Software Solution and will renew the provided licenses from time to time and will bear the cost of such licensed product with renewal cost.
  - Bidder shall adhere to all relevant laws, regulations, and government guidelines applicable to the services it provides to the Bank.
  - Bidder shall obtain and maintain all necessary licenses, permits, and approvals required to perform the services.
  - Bidder shall not engage in any activities that could result in non-compliance with anti-money laundering, anti-corruption, and any other relevant laws.
  - Bidder acknowledges that the Bank shall not be liable for any losses, damages, or liabilities arising out of the Bidder's non-compliance with this Undertaking or any applicable laws.
-

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## SECTION – III

### Broad Scope of Work

#### Overview

The purpose of this RFP is for design, develop, implement, and maintain a comprehensive Aggregator Management Portal for the effective regulation, monitoring, and management of vehicle aggregators operating within the State including its NCR region.

The proposed system shall enable online registration, document management, payment processing, scrutiny, approval, grievance redressal, and reporting in compliance with the Motor Vehicle Aggregator Guidelines, 2025 issued by the Ministry of Road Transport & Highways (MoRTH), Government of India.

The key objectives of the Aggregator Portal are:

1. To create a single-window digital system for aggregator registration and license renewal.
2. To ensure transparency and accountability in aggregator operations.
3. To enable real-time monitoring of aggregators, vehicles, and drivers.
4. To provide an efficient complaint and fare management mechanism.
5. To strengthen governance through data-driven reporting and analytics.
6. To facilitate integration with NCR region aggregators operating within State.

The below scope is only indicative, but not exhaustive. Please refer the Technical Specifications and Functional Specifications provided in Section IV – Part I for detailed requirements.

#### 1.1 Online Application Module

- Facility for new and renewal applications for aggregator license.
- Category-wise registration (Two-wheeler, Three-wheeler, Taxi, Maxi Goods Vehicles, etc.
- Separate provision for State NCR region aggregators/ Registered Vehicles with aggregators.
- Auto-validation of forms and applicant details.
- Real-time status tracking and acknowledgement generation.

#### 1.2 Document Management System

Secure upload and management of all required documents including:

- Company registration certificate, GSTIN, PAN, etc required by the department.
- Vehicle RC, Insurance, Fitness, PUC, Permits etc.
- Driver license, background verification reports
- Integration with Vahan 4.0 and Sarathi Portal for validation.
- Document expiry tracking and auto-alerts for renewal.

#### 1.3 Online Payment Facility

- Integration with e-GRAS (State Government) for online payments.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- Acceptance of application fees, renewal fees, penalties and e-Bank Guarantee. (Integration with Portal)
- Real-time transaction verification and auto-receipt generation.
- Payment reconciliation and MIS generation.

#### 1.4 Scrutiny, Verification & Approval Workflow

- Multi-level digital workflow for document scrutiny and approval.
- Role-based access for officers (Maker/ Checker/ Approver).
- Internal communication and observation recording facility.
- Auto-escalation of pending files beyond SLA.

#### 1.5 Online Correspondence Module

- Two-way correspondence between applicant and department.
- Facility to respond to queries and upload clarifications.
- Auto notifications via SMS and Email at every stage.
- Digital record of all communication for audit trail.

#### 1.6 Certificate Generation

- Auto-generation of Aggregator License Certificate post approval.
- Digitally signed with QR code and validity details.
- Public verification facility through the portal.

#### 1.7 Integration with External Systems

System Name	Purpose
Vahan 4	Vehicle RC and fitness verification
Sarathi	Driver license verification
e-GRAS	Payment gateway and receipt generation
SMS Gateway	Alerts and notifications
Email Service	Official correspondence
Aggregator API	Trip, fare, and fleet data sharing with department
NeSL	e-Bank Guarantee

#### 1.8 Complaint Management Module

- Online complaint registration and tracking.
- Complaint categories: fare, safety, misconduct, driver/vehicle issues, etc.
- User-friendly interface for citizens, drivers, and aggregators.
- SLA-based resolution tracking and auto-escalation system.
- Integration with State Government Portal (for cross-reference).

#### 1.9 Fare Management Module

- Configuration and enforcement of State-approved fare structure.
- Parameters:
  - Base fare
  - Per km/minute fare
  - Night/peak hour charge
  - Waiting and cancellation charges
- Fare updates notification to all registered aggregators.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- Fare violation alerts and linkage with complaint system.
- Special provision for State NCR fare structures.

### 1.10 State NCR Region Module

- Dedicated module for aggregators operating in State's NCR areas (all nearby districts).
- Monitoring of vehicle and trip data within NCR boundaries.
- Special fare and operational settings as per Transport Department norms.
- Separate reporting for NCR and Non-NCR aggregators.

### 1.11 Reports and Analytics

Real-time dashboards and analytical reports including:

- Application status (pending/approved/rejected)
- Revenue collection (via e-GRAS)
- Complaint statistics
- Vehicle and driver compliance data
- Fare deviation analysis
- Downloadable reports in Excel/PDF format.
- Data analytics for performance evaluation and policy formulation.

### 1.12 Security and Compliance

- Security Audit by CERT-IN / STQC empanelled agency before go-live.
- Role-based access control and encryption of sensitive data.
- SSL implementation for all communications.
- Daily backup and disaster recovery mechanism.
- Compliance with IT Act 2000 and State Cyber Security Guidelines.

### 1.13 User Management

Multi-tiered user hierarchy:

- State Administrator
- Regional Transport Officer
- Department Users
- Aggregator User
- Public User (for complaint/verification)
- OTP-based and eSign authentication.
- Detailed user activity logging for monitoring and audit.

### 1.14 Post Go-Live Support & Maintenance

- Three years of comprehensive maintenance and support post go-live.
- Dedicated technical and functional manpower for on-site and remote support.
- 24x7 Helpdesk facility for issue reporting and resolution.
- Quarterly performance reviews and enhancement updates.
- On site Manpower for 6 months.

## 2. Deliverables

- Detailed Design Document (Functional and Technical)

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- Develop and Test Portal
- Security Audit Report
- User Training and Manual
- Integration APIs with Vahan, Sarathi, e-GRAS, etc.
- Three-Year Support and Maintenance.
- Onsite manpower for six months.

### 3. Expected Outcomes

- Transparent and efficient management of aggregators.
- Paperless, time-bound, and accountable licensing process.
- Simplified fare and complaint regulation system.
- Real-time visibility and monitoring for the Transport Department.
- Improved service quality and safety for citizens.

### 4. Duration

Development and Go-Live: 1 month from Date of MoA.

Maintenance and Support: 3 Years post Go-Live.

### 5. Support

- SRS and FRS from department.
- Inter departmental coordination.

### 6. Ownership and Confidentiality

All intellectual property rights, source code, and data generated through the portal shall remain the sole property of the Transport Department, State Government. The implementing agency shall maintain complete confidentiality of all information accessed during the project.

In addition to departmental objectives, the enhanced platform shall also:

- Implement **AI-based compliance grading** for aggregators/drivers/vehicles.
- Provide **advanced predictive analytics** for safety, fare anomalies, fraud detection, and demand patterns.
- Offer **mobile-first governance**, enabling all functions to be accessible through Android/iOS apps.
- Support **device-agnostic, responsive UI design** with uniform performance across web and mobile.
- Ensure **state-wide scalability** to support millions of records and high concurrent access.
- Integrate seamlessly with Aadhaar, GST, PAN, URC, e-GRAS, Vahan, Sarathi, Sampark, NeSL, and internal systems.

### 7. Web-Based Centralized Application

As mandated:

- A robust, scalable, modular, and high-availability web application.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- Hosted at **State Data Centre (SDC)** with DR and fault tolerance.
- Centralized repository of all data, documents, workflows, licenses, certificates, inspection logs, etc.
- 24x7 uptime support and built-in clustering to manage high traffic from aggregators, drivers, citizens, and officers.
- Onsite man power for 6 months

## 8. System Architecture & Technology Stack

### 8.1 Frontend

- React.js or equivalent
- HTML5, Bootstrap, Tailwind CSS (as required for design consistency)

### 8.2 Backend

- Node.js with Express / Java Core / ASP.NET or equivalent
- Python (for analytics, AI/ML models)

### 8.3 Database

- Microsoft SQL Server or similar enterprise-grade RDBMS
- Redis caching layer for high-performance data retrieval

### 8.4 Hosting

- State Data Centre (Primary)
- Disaster Recovery Site (Secondary)

### 8.5 Authentication

- OAuth 2.0
- Firebase Authentication (for Mobile Apps)
- Support for SSO and third-party identity providers

### 8.6 API Layer

- Support for Aadhaar, PAN, GST, URC, CIBIL, Udyam
- REST APIs for inter-module communication
- Secure API Gateway with throttling, rate limiting

### 8.7 DevOps

- CI/CD pipelines: GitHub Actions / Azure DevOps
- Automated deployments, secure image scanning, SAST/DAST integration

### 8.8 Search Engine

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- Modern search engine (Elasticsearch/Solr) for fast data retrieval

#### 8.9 Notifications

- Firebase Cloud Messaging (FCM)
- SMS via DLT-enabled gateways
- Email/SMS/Push alerts

#### 9. Data Migration from Existing System

- End-to-end migration from any existing aggregator/transport system.
- Cleaning, deduplication, standardization of legacy data.
- Automated data import utilities with rollback and validation checkpoints.
- Zero data loss assurance with integrity checks and reconciliation reports.

#### 10. Online Application Module

- Licensing and renewal applications with category-based workflows.
- Auto-filling of details using Aadhaar, PAN, GST, Vahan, Sarathi, and CIN databases.
- AI-driven document OCR, extraction, and authenticity validation.
- Real-time application scoring with risk flags.
- Status tracker, acknowledgements, reminders, and dashboards.
- GIS validations for NCR-region operations.

#### 11. Document Management System (DMS)

- AES-256 encrypted document storage.
- AI-based document classification.
- Expiry prediction using ML.
- Auto alerts for document renewals (RC, DL, Insurance, Fitness).
- Tamper-proof logs and version control.

#### 12. Payment Gateway Integration

- Integration with **e-GRAS** and other State-approved gateways.
- Dynamic UPI QR generation for every transaction.
- Auto reconciliation with treasury.
- Refunds, dispute management, and end-to-end payment logs.

#### 13. Workflow Management Engine

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- Multi-level approval hierarchy: Clerk → Officer → Senior Officer → Transport Commissioner.
- BPMN-based workflow engine for dynamic rule configuration.
- SLA monitoring with automatic escalations.
- Internal noting, comments, and audit trail tracking.
- Maker-Checker-Approver for all sensitive operations.

#### 14. Correspondence Module

- Two-way digital communications between aggregators and transport authorities.
- SMS/Email/Push notifications at each stage.
- AI chatbot assistance for common queries.
- Auto template-based notices, reminders, deficiency memos.

#### 15. Certificate Generation

- Digital License Certificate with QR code & secure verification link.
- Integration with DigiLocker (optional).
- Auto-renewal alerts and reissuance module.

#### 16. Complaint & Grievance Management

- Complaint registration by citizens, drivers, aggregators.
- Categories: Fare, Safety, Misconduct, Service Quality, Vehicle Condition etc.
- AI-based sentiment and priority analysis.
- SLA-based resolution tracking.
- Integration with the State Government's Portal.

#### 17. Fare Management Module

- Configuration of State-approved fare rules.
- Smart fare rule engine with parameters (base fare, per km/min, night charges).
- AI-led fare deviation alerts.
- NCR-specific fare rules and geo-fencing.
- Auto-notifications to aggregators on any fare change.

#### 18. NCR Region Module

- Boundary-based validation of NCR operations.
- Geo-analytics of NCR trips, violations, fare deviations.
- Dedicated reporting and governance interface.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

---

## 19. Reports, Dashboards & AI Analytics

### Real-time dashboards

- Application summary
- Revenue collection
- Compliance status
- Document expiry
- Complaints & resolution
- Vehicle/driver risk rating

### AI/ML analytics

- Fraud detection
- Demand prediction
- Unsafe driver risk scoring
- Fare deviation heatmaps
- Safety incident clustering

### Exportable formats:

PDF, Excel, CSV, JSON, API export.

## 20. Mobile Application Development (Android & iOS)

### (New Component – Added as requested)

The bidder shall develop **three mobile apps**:

#### A. Citizen App (Android & iOS)

- Verify aggregator/vehicle/driver credentials
- File complaints with photo/audio/video
- Track complaint status
- Fare estimator
- View safety advisories
- Multi-language support (Hindi/English)

#### B. Aggregator App (Android & iOS)

- License application & renewal
- Upload documents
- Receive notices, reminders, alerts
- Trip data submission APIs

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- Payment status tracking
- Real-time compliance dashboard

#### C. Enforcement/Department Officer App

- QR scanning of license/vehicle/driver
- On-spot verification
- Field inspection module
- Issue notices, observations
- Capture geo-tagged photos/videos
- Real-time compliance update to HQ

#### 21. Mobile App Security Requirements

- Jailbreak/Root detection
- Certificate pinning
- Runtime protection
- Encrypted local storage
- Code obfuscation
- Secure Firebase authentication
- AES-256 offline data protection
- Secure API consumption with OAuth 2.0

#### Security Requirements

The system shall strictly comply with all security requirements listed by the State Government including:

#### Key Elements

- WAF enabled
- SSL/TLS 1.2+
- AES-256 at rest
- OWASP Top 10 compliant
- Secure SDLC
- Code review + VAPT + SAST + DAST
- SCA (software composition analysis)
- SBOM for all components
- Protection of API endpoints
- HSTS, CSP, X-Frame-Options, etc.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- CERT-In audit every 6 months
- Compliance with IT, InfoSec, Cyber Security, DPDP policies

### Interoperability

Integration with all required State/National systems including:

- Aadhaar
- PAN
- GST
- URC
- Udyam
- CIBIL
- Vahan 4
- Sarathi
- NeSL
- e-GRAS
- State SSO
- State Portals

All via secure, authenticated APIs.

## 22. Hosting & Infrastructure

- Hosting at State Data Centre
- Fault-tolerant, load-balanced, high availability infra
- DR with periodic drills
- Assistance in entire deployment & configuration process

## 23. Performance & SLA Monitoring

- 99% uptime target
- Continuous performance monitoring
- Alerts for slow queries, memory spikes, CPU usage
- Monthly penalties as mandated by State Government

## 24. Helpdesk Facility

- Integrated ticketing & support system
- Multi-channel support (phone, email, app, portal)
- SLA-driven ticket resolution

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- Knowledgebase & FAQ portal

## 25. Scalability

- Horizontal & vertical auto-scaling
- Caching with Redis
- Can handle millions of records & peak concurrent users
- Optimized for high-traffic aggregator operations

## 26. Device-Agnostic, Responsive Interfaces

- Compatible with all leading browsers: Chrome, Safari, Firefox, Edge
- Responsive UI for mobile/tablet/desktop
- Mobile apps compatible with all Android & iOS versions

**Note \* : The above functionalities are illustrative in nature and bidders can suggest their own functionalities as per scope of work. Bank at its discretion may accept or reject as per convenience of ultimate user.**

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## CONDITIONS OF CONTRACT

### 1) Period of Validity of Bids

Bids should remain valid for the period of 180 days after the last date for submission of bid prescribed by the Bank. A bid valid for a shorter period shall be rejected by the Bank as non-responsive. Bank may seek extension of bid validity period, if required.

### 2) Authorization to Bid

Responses submitted by a Bidder to this RFP (including response to functional and technical requirements) represent a firm offer to contract on the terms and conditions described in the tender document. The proposal must be signed by an official authorized to commit the bidder to the terms and conditions of the proposal. Bidder must clearly identify the full title and authorization of the designated official and provide a statement of bid commitment with the accompanying signature of the official and submit the copy of power of attorney/ authority letter authorizing the signatory to sign the bid.

### 3) Payment Terms

Basic package with one year warranty	After Acknowledgement of P.O, UAT Sign Off, Signing of SLA, submission of necessary documents and other agreements	50%
	After VAPT Clearance, Go Live and compliance of terms and conditions, training certificate.	50%
<b>Total</b>		<b>100%</b>
AMC	At the start of AMC for Second Year (Starting after 1 year from date of Go-live)	100%
	At the start of AMC for Third Year (Starting after 2 year from date of Go-live)	100%
Data migration cost	Upon submitting necessary documentary proof attested by Govt. dept. authorized signatories.	100%
Onsite Manpower Support		100%
Cost of Training & Any other scope of work		100%

\*Note: TDS, GST TDS will be deducted as applicable while releasing payments and Penalty (if any) will be deducted from the subsequent payment/ PBG.

### 4) Change Orders

The Bank may at any time, by a written order given to the bidder make changes within the general scope of the Contract in any one or more of the following:

- a. the place of delivery; and / or
- b. the Items to be supplied/ Services to be provided by the Supplier;

If any such change causes substantial increase or decrease in the cost of, or the time required for, the Bidder's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the Contract shall accordingly be amended. Any claim by the bidder for adjustment under

Ref: GEM/2025/B/7042159

Date: 24.12.2025

this clause must be asserted within thirty (30) days from the date of the bidder's receipt of the Bank's change order.

#### 5) Service Level Agreement (SLA)

The performance of Aggregator Management Portal along with Mobile App should be maintained as below to ensure optimal operation. Penalty will be levied on a monthly basis for non-adherence to service levels, as detailed below:

S. No	Level of uptime	Penalty Charges
1.	99% and Above	NIL
2.	98.00% and above but below 99%	0.5% of Support Cost and Subscription for one year for the solution.
3.	95.00% and above but below 98.00%	1% of Support Cost and Subscription for one year for the solution.
4.	90.00% and above but below 95.00%	1.5% of Support Cost and Subscription for one year for the solution.
5.	Below 90.00%	2.0% of Support Cost and Subscription for one year for the solution.

*\*Penalty amount will be deducted from subsequent Payments/ Performance Bank Guarantee (PBG).*

#### 6) Human Resource Requirements

The bidder to ensure that experienced resources (with both functional and technical expertise on the project domain and solutions used to implement the project) are assigned and available in the project throughout the various project lifecycle.

Bidder to ensure that sufficient resources are assigned and available in the project with similar experience and sufficient knowledge transfer is carried out to ensure smooth functioning of the project. In case of any such events leading to deficiency in the project deliverables / functioning, the same will be treated as lack of performance on part of bidder.

The successful bidder shall be the principal employer of the employees, agents, contractors, etc., engaged by them and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract.

The successful bidder shall agree to hold the bank or organization/s, its successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the bank through the action of supplier's employees, agents, contractors, etc.

#### 7) Contract Period

Three years from the date of Go-Live.

*\*Contract may be terminated before three years with 90 days' notice in extraordinary cases.*

Ref: GEM/2025/B/7042159

Date: 24.12.2025

#### **8) Sub-Contracting**

The successful bidder will not subcontract or delegate or permit anyone other than the bidders' personnel to perform any of the work, service or other performance required of the supplier under this agreement without the prior written consent of the Bank. Bank at its own discretion may permit or deny the same.

#### **9) Insurance**

The Service Provider may be required to take adequate insurance cover against all kinds of risks including fidelity clause for the loss arising from acts of omission/ commission/ dishonesty of its employees and / or agents and would be required to keep the insurance policy alive at all times during the currency of the agreement. Bidder should have cyber insurance policy to cover first party and third-party liability coverage to organisation when cyber risk materializes and / or cyber security controls at organization fails. The coverages established by the cyber insurance shall cover property, theft and network level security.

#### **10) Jurisdiction and Applicable Law**

The Contract shall be interpreted in accordance with the laws of India. Any dispute arising out of this contract will be under the jurisdiction of various courts of Law depend upon projects. Compliance with labour and tax laws, etc. will be the sole responsibility of the supplier/ service provider at their cost.

#### **11) Liquidated Damages (LD)**

If the service provider fails to deliver/install any or all of the Goods or to perform the Services within the period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the Invoice price of Goods & services for each week or part thereof of delay until actual delivery or performance, up to a maximum deduction of 10%. If the goods are not delivered/installed on time, the Bank may consider termination of the contract.

#### **12) Bank's right to accept or reject any bid or all bids**

- The Bank reserves the right to accept or reject any bid / all bids or annul the bidding process at any time prior to awarding the contract, without thereby incurring any liability to the affected Bidder or Bidders.
- Bank reserves the right to modify the terms and conditions of this RFP duly informing the same before due date of submission of bids & publishing the same on Bank Website and GeM Portal.

#### **13) Performance Security**

- a. Within 30 days of issue of Purchase Order, the successful bidder shall furnish to the Bank the Performance Security equivalent to 3% of the contract value in the form of a Bank Guarantee from a scheduled commercial Bank located in India, Validity will be for 39 months from the date of go live of the application with one-month further Claim period. Format have been enclosed (Annexure-IV). Relaxation if any, extended by GOI/ competent authorities for furnishing PBG shall be passed on to eligible bidders.
- b. The performance security submitted by the successful bidder shall be invoked by the Bank as compensation for any loss resulting from the bidder's failure in completing their obligations or any other claim under the Contract.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- c. The performance security will be discharged by the Bank and returned to the successful bidder not later than thirty (30) days following the date of completion of the successful performance obligations under the Contract.
- d. Failure of the successful bidder to comply with the requirement of signing of contract and providing performance security shall constitute sufficient grounds for annulment of the award and forfeiture of the bid security, in which event the Bank may call for new bids.

#### 14) Limitation of Liability

Successful bidders' aggregate liability under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender.

This limit shall not apply to third party claims for

- a. IP Infringement indemnity
- b. Bodily injury (including death) and damage to real property and tangible property caused by vendor' or its employee/ agents.

If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copy right, vendor should defend the bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor.

#### 15) Indemnity Clause

If at the time of the supplying the goods or services or installing the platform/ software in terms of the present contract/ order or subsequently it appears at any point of time that an infringement has occurred of any right claimed by any third party in India or abroad, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf.

#### 16) Disclaimer

The Bank and/or its officers, employees disown all liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Bank and/or any of its officers, employees.

This RFP is not an agreement by the Authority to the prospective Bidders or any other person. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder in preparation or submission of the Bid, regardless of the conduct or outcome of the Bidding Process.

The information contained in this RFP document, or any information provided subsequently to Bidder(s) whether verbally or in documentary form by or on behalf of the Bank, is provided to the Bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only an invitation by Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the Bidder(s)

Ref: GEM/2025/B/7042159

Date: 24.12.2025

with information to assist in the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary, obtain independent advice. Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP.

#### 17) Patent Rights

The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof. In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the Goods or any part thereof, the bidder shall act expeditiously to extinguish such claims. If the bidder fails to comply and Bank is required to pay compensation to a third party resulting from such infringement, the bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. Bank will give notice to the bidder of such claims, if it is made, without delay by fax/e-mail/registered post.

#### 18) IT Act 2000

The equipment's to be quoted as per this tender should comply with the requirements under Information Technology (IT) Act 2000 and subsequent amendments and related Government/Reserve Bank India guidelines issued from time to time.

#### 19) Intellectual Property Rights (IPR)

While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant user-based annual subscription. The license to be given in the name of bank's customer for whom the service is being procured.

Notwithstanding the disclosure of any confidential information by the disclosing party to the receiving party, the disclosing party shall retain title and all intellectual property and proprietary rights in the confidential information. No License under any trademark, patent or copyright or application for same which are or thereafter may be obtained by such party is either granted or implied by the conveying of confidential information.

Bidder warrants that the inputs provided and/or deliverables supplied by them does not and shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever.

In the event that the deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse the bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed product.

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

The indemnification obligation stated in this clause apply only in the event that the indemnified party provides the indemnifying party prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims at the expenses of the indemnifying party. Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise or the like which would require that the indemnified party make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.

The bidder acknowledges that business logics, workflows, delegation and decision-making processes of Bank are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors.

## **20) Acceptance of Purchase Order**

Acceptance of purchase order should be submitted within 07 days of issuance of purchase order along-with authorization letter by the successful bidder to the Bank. If for any reason successful bidder backs out after issuance of purchase order or the purchase order issued to the successful bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year.

## **21) Signing of Contract Form, NDA, SLA and Submission of Proof of Source Code Audit**

The successful bidder shall sign the contract form (Annexure-III), Non-Disclosure Agreement (Annexure-V) and Service Level Agreement (Annexure XX) and return it to the Bank.

Successful bidder has to submit the proof of source code audit (Annexure-IX) within 30 days from the date of purchase order that the code developed is free from any known vulnerabilities and standard coding practice including proper version control is followed during development of the code.

Background check conducted, KYC details for the resources provided for the project to be submitted to the Bank.

## **22) Settlement of Disputes**

- a. If any dispute or difference of any kind whatsoever shall arise between the Bank and the supplier in connection with or arising out of the contract, the parties shall make every effort to resolve amicably such dispute or difference by mutual consultation.
- b. If the parties fail to resolve their disputes or difference by such mutual consultation within a period of 30 days, then either the Bank or the supplier may give notice to the other party of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.

Any dispute or difference in respect of which a notice of intention to commence arbitration has been given in accordance with this clause shall be finally settled by arbitration. Arbitration may be commenced prior to or after delivery of the goods under

Ref: GEM/2025/B/7042159

Date: 24.12.2025

the contract. Arbitration proceedings shall be conducted in accordance with the following rules of procedure.

The dispute resolution mechanism to be applied shall be as follows:

- a) In case of dispute or difference arising between the Purchaser and a Supplier relating to any matter arising out of or connected with the agreement, such dispute or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The arbitral tribunal shall consist of 3 arbitrators one each to be appointed by the Purchaser and the Supplier; the third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the presiding Arbitrator, the Presiding Arbitrator shall be appointed by the Indian Banks' Association, India which shall be final and binding on the parties.
- b) If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian Banks' Association shall appoint the Arbitrator. A certified copy of the order of the Indian Banks' Association making such an appointment shall be furnished to each of the parties.
- c) Arbitration proceedings shall be held at Chennai, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.
- d) The decision of the majority of arbitrators shall be final and binding upon both parties. The cost and expenses of Arbitration proceedings will be paid as determined by the Arbitral Tribunal. However, the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.
- e) Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Indian Banks' Association (IBA).
- f) Notwithstanding any reference to arbitration herein,
  - a. the parties shall continue to perform their respective obligation under the contract unless they otherwise agree; and
  - b. the Bank shall pay the supplier any monies due to the supplier.

Submitting to arbitration may be considered as an additional remedy and it does not preclude Parties to seek redressal / other legal recourse.

- 23) Coverage of Successful Bidder under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952**  
**(this clause will be relevant only when the successful bidder is required to provide human resources to the Bank under the contract).**

Ref: GEM/2025/B/7042159

Date: 24.12.2025

The Successful bidder has to submit necessary details of all the outsourced employees for any type of services engaged either through contractors or directly whenever required by the Bank. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF & MP Act 1952 is to be submitted on the Bank's request. The agreement of contracts with the contractors, the PF code number of the contractors, if covered, the attendance of the contract employees, the remitted PF challan with the Electronic Challan cum Return (ECR) should be submitted on the Bank's request.

#### 24) Exit Requirements

In the event, the Agreement between the Bank and the Successful bidder comes to an end on account of termination or by the expiry of the term / renewed term or otherwise, the Supplier shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.

#### 25) Termination for Convenience

The Bank, by 90 days' (written notice sent to the Successful bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the bank's convenience, the extent to which the performance of the Successful bidder under the Contract is terminated, and the date upon which such termination becomes effective.

The Goods that are complete and ready for shipment within ninety (90) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Goods, the Purchaser may elect:

- a. to have any portion completed and delivered at the Contract terms and prices; and / or
- b. to cancel the remainder and pay to the Supplier an agreed amount for partially completed Goods and Services and for materials and parts previously procured by the Supplier.

#### 26) Termination for Default

The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part:

- a. if the successful bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser;
- b. if the successful bidder fails to perform any other obligation(s) under the Contract.
- c. If the successful bidder, in the judgement of the Purchaser, has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.
- d. In case of successful Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing.

'For the purpose of this clause:

**"corrupt practice"** means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract

Ref: GEM/2025/B/7042159

Date: 24.12.2025

execution; and “**fraudulent practice**” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

In the event the Bank terminates the Contract in whole or in part, the Bank may procure the Goods or Services similar to those undelivered, upon such terms and in such manner as it deems appropriate, and the Supplier shall be liable to the Bank for any excess costs paid/ to be paid by the Bank for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.

## 27) Force Majeure

The Successful bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, “Force Majeure” means an event beyond reasonable control of the Successful bidder and not involving the Successful bidder’s fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. Delay by sub suppliers of vendor to Vendor will not be considered as cause of force Majeure.

If a Force Majeure situation arises, the Successful bidder shall promptly notify the Bank in writing of such condition and the cause thereof but in any case, not later than 10 (Ten) days from the moment of their beginning. Unless otherwise directed by the Bank in writing, the Successful bidder shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider.

## 28) Confidentiality

The supplier will be exposed to internal business information of the Bank, affiliates, and / or business partners by virtue of the contracted activities. The Bidder / their employees shall treat all data & information collected from the Bank during the project in strict confidence. The Bank is expected to do the same in respect of Bidder provided data / information. **After termination of the contract also the successful bidder / supplier shall not divulge any data/ information collected from the Bank during the project.**

The supplier will have to enter into a Non-Disclosure agreement (Annexure-V) with the Bank to safeguard the confidentiality of the Bank’s business information, legacy applications and data.

The successful bidder and its employees either during the term or after the expiration of the contract shall not disclose any proprietary or confidential information relating to the

Ref: GEM/2025/B/7042159

Date: 24.12.2025

project, the services, the contract, or the business or operations without the prior written consent of the Bank.

The successful Bidder and its employees shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the successful Bidder under this contract or existing at any Bank location. The successful Bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The successful Bidder shall also ensure that all permitted subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the successful Bidder under this contract or existing at any Bank location.

### 29) Negligence

If the successful bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given in writing by the Bank in connection with the work or contravenes the provisions of other Terms, in such eventuality, the Bank may after giving notice in writing to the successful bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the successful bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the successful bidder.

### 30) Amalgamation

If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the obligations of the successful bidder under this RFP. In such case, decision of the new entity will be binding on the successful bidder.

### 31) Inspections and Tests

The Purchaser or its representative(s), RBI or any of the Statutory bodies, shall have the right to visit and /or inspect any of the Bidder's premises to ensure that software / code provided to the Bank is secured or goods conform to requisite specifications. The Purchaser shall notify the Supplier in writing, in a timely manner, of the identity of any representatives retained for these purposes.

Any charges payable to the Purchaser's representative designated for inspection shall be borne by the Purchaser.

Should any inspected or tested Goods/software fail to conform to the Specifications, the Purchaser may reject the Goods/software, and the Supplier shall make alterations necessary to meet specification requirements at no additional cost to the Purchaser.

The Purchaser's right to inspect, test and, where necessary, reject the Goods or software after the delivery shall in no way be limited or waived by reason of the goods/software having previously been inspected, tested and passed by the Purchaser.

The supplier shall provide unrestricted access to its premises and records being maintained with regard to the job being performed as per its contract with the Bank, to the

Ref: GEM/2025/B/7042159

Date: 24.12.2025

authorized personnel of the Bank/ its auditors (internal and external)/ any statutory/ regulatory authority/ authorized personnel from RBI to carry out any kind of process of audit including that of its operations and records related to services provided to the Bank, in the presence of representatives of the supplier, at any point of time giving advance notice. RBI or persons authorized by it shall access the records of Bank and the supplier related to this agreement and cause inspection.

### 32) Use of Contract Documents and Information

The successful bidder shall not, without the Purchaser's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Purchaser in connection therewith, to any person other than a person employed/authorized by the successful bidder in the performance of the Contract. Disclosure to any such employed/authorized person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.

The successful bidder shall not, without the Purchaser's prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.

### 33) Delivery Schedule

60 Days as per the details mentioned below:

Gap Analysis & Signing off final scope of work	Within 15 days of issuing P.O
Design and development of solution with UAT	Within 45 days of issuing P.O
Submission of VAPT (Safe to Host Report) and Go Live	Within 60 days of issuing P.O

### 34) Working Days

The Delivery Schedule will be fixed as per the project requirement and will be specified in the respective agreement / PO.

### 35) Implementation of Services

The successful bidder shall provide all the services specified hereunder having Technical and Functional specifications as per specific project in accordance with the highest standards of professional competence and integrity. If the Bank finds that any of the staff of the successful bidder assigned to work at the site is not responsive, then the successful bidder will be notified accordingly and the successful bidder shall be under obligation to resolve the issue expeditiously to the satisfaction of the Bank.

### 36) Termination for Insolvency

If the successful bidder becomes bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the successful bidder is a corporation, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over in part of its undertaking or assets, or if the successful bidder takes or suffers any other analogous action in consequence of a debt; then the Bank may at any time terminate the contract by giving a notice to the successful bidder.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

If the contract is terminated by the Bank in terms of this clause, termination will be without compensation to the successful bidder provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Bank. In case the termination occurs before implementation of the project/ delivery of goods/services in full, in terms of this clause, the Bank is entitled to make its claim to the extent of the amount already paid by the Bank to the successful bidder.

### 37) Taxes and Duties

The successful bidder shall be liable to pay all taxes that shall be levied against it, in accordance with the laws applicable from time to time in India.

### 38) Compliance with Policy

The successful bidder shall have to comply with Indian Bank's policies like IT policy, Information Security policy, Cyber Security Policy, Digital Personal Data Protection Policy etc. in key concern areas relevant to the RFP, details of which shall be shared with the successful bidder.

### 39) Compliance with Statutory and Regulatory Provisions

The successful bidder shall comply with all statutory and Regulatory provisions while executing the contract awarded by Bank.

### 40) Other Terms and Conditions

- The relationship between the Bank and Successful Bidder/s is on principal-to-principal basis. Nothing contained herein shall be deemed to create any association, partnership, joint venture or relationship or principal and agent or master and servant or employer and employee between the Bank and Successful Bidder/s hereto or any affiliates or subsidiaries thereof or to provide any party with the right, power or authority, whether express or implied to create any such duty or obligation on behalf of the other party.
- Successful bidder/Service Provider shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the successful bidder/Service Provider and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the successful bidder/Service Provider, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the successful bidder/Service Provider shall be paid by the successful bidder/Service Provider alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the successful bidder's/Service Provider's employees, agents, contractors, subcontractors etc. The Successful Bidder/Service Provider shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of Successful Bidder/Service Provider's employees, agents, contractors, subcontractors etc.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## 41) General Terms and Conditions

### 41.1 Rejection of Bids

The Bank reserves the right to reject the Bid if,

- i. Bidder does not meet any of the pre-bid eligibility criteria mentioned above including non-payment of the bid cost.
- ii. The bid is incomplete as per the RFP requirements.
- iii. Any condition stated by the bidder is not acceptable to the Bank.
- iv. If the RFP and any of the terms and conditions stipulated in the document are not accepted by the authorized representatives of the bidder.
- v. Required information not submitted as per the format given.
- vi. Any information submitted by the bidder is found to be untrue/fake/false.
- vii. The bidder does not provide, within the time specified by the bank, the supplemental information / clarification sought by the bank for evaluation of bid.

The Bank shall be under no obligation to accept any offer received in response to this RFP and shall be entitled to reject any or all offers without assigning any reason whatsoever. The Bank may abort entire process at any stage without thereby incurring any liability to the affected Bidder(s) or any obligation to inform the affected Bidder(s) of the grounds for Bank's action.

In order to promote consistency among the Proposals and to minimize potential misunderstandings regarding how Proposals will be interpreted by the Bank, the format in which Bidders will specify the fundamental aspects of their Proposals has been broadly outlined in this RFP.

Any clarifications to the RFP should be sought by email as per the dates mentioned in **“Schedule [A] Important Dates”**. Bank will hold a pre-bid meeting, to answer all the questions / queries received by email which would also be uploaded on bank's website and GeM Portal.

Proposals received by the Bank after the specified time and date shall not be eligible for consideration and shall be summarily rejected.

In case of any change in timeline, the same shall be updated on the Bank's website and shall be applicable uniformly to all bidders.

### 41.2 Representation and Warranties

The Bidder represents and warrants as of the date hereof, which representations and warranties shall survive the term and termination hereof, the following:

1. That the representations made by the Bidder in its Bid are and shall continue to remain true and fulfil all the requirements as are necessary for executing the duties, obligations and responsibilities as laid down in the RFP and unless the Bank specifies to the contrary, the Bidder shall be bound by all the terms of the RFP.
2. That all the representations and warranties as have been made by the Bidder with respect to its Bid and Contract, are true and correct, and shall continue to remain true and correct through the term of this Contract.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

3. That the execution of the Services herein is and shall be in accordance and in compliance with all applicable laws.
4. That there are –
  - (a) no legal proceedings pending or threatened against Bidder or any sub Bidder/third party or its team which adversely affect/may affect performance under this Contract; and
  - (b) no inquiries or investigations have been threatened, commenced or pending against Bidder or any sub-Bidder / third part or its team members by any statutory or regulatory or investigative agencies.
5. That the Bidder is validly constituted and has the corporate power to execute, deliver and perform the terms and provisions of this Contract and has taken all necessary corporate action to authorize the execution, delivery and performance by it of the Contract.
6. That all conditions precedent under the Contract has been complied by the bidder.
7. That neither the execution and delivery by the Bidder of the Contract nor the Bidder's compliance with or performance of the terms and provisions of the Contract:
  - a) will contravene, any provision of any applicable law or any order, writ, injunction or decree of any court or government authority binding on the Bidder,
  - b) will conflict or be inconsistent with or result in any breach of any or the terms, covenants, conditions or provisions of, or constitute a default under any agreement, contract or instrument to which the Bidder is a Party or by which it or any of its property or assets is bound or to which it may be subject, or
  - c) Will violate any provision of the Memorandum or Articles of Association of the Bidder.
8. That the Bidder certifies that all registrations, recordings, filings and notarizations of the bid documents/ agreements/ contract and all payments of any tax or duty, including without limitation stamp duty, registration charges or similar amounts which are required to be effected or made by the Bidder which is necessary to ensure the legality, validity, enforceability or admissibility in evidence of the Contract have been/ shall be made.
9. That the Bidder confirms that there has not and shall not occur any execution, amendment or modification of any agreement/contract without the prior written consent of the Bank, which may directly or indirectly have a bearing on the Contract or the project.
10. That the Bidder owns or has good, legal or beneficial title, or other interest in the property, assets and revenues of the Bidder on which it grants or purports to grant or create any interest pursuant to the Contract, in each case free and clear of any encumbrance and further confirms that such interests created or expressed to be created are valid and enforceable.
11. That the Bidder owns, has license to use or otherwise has the right to use, free of any pending or threatened liens or other security or other interests all Intellectual Property Rights, which are required or desirable for the project and the Bidder does not, in carrying on its business and operations, infringe any Intellectual Property Rights of any person. None of the Intellectual Property or Intellectual Property Rights owned or enjoyed by the Bidder or which the Bidder is licensed to use, which are material in the context of the Bidder's business and operations are being infringed nor, so far as the Bidder is aware, is there any infringement or threatened

Ref: GEM/2025/B/7042159

Date: 24.12.2025

infringement of those Intellectual Property or Intellectual Property Rights licensed or provided to the Bidder by any person. All Intellectual Property Rights (owned by the Bidder or which the Bidder is licensed to use) are valid and subsisting. All actions (including registration, payment of all registration and renewal fees) required by the bidder to maintain the same in full force and effect have been taken thereon and shall keep the Bank indemnified in relation thereto.

12. Any intellectual property arising during the course of the execution under the contract related to tools/ systems/ product/ process, developed with the consultation of the bidder will be intellectual property of the Bank.

#### 41.3 Relationship of Parties

- i. Nothing in the Contract shall constitute any fiduciary relationship between the Bank and Bidder/Bidder's Team or any relationship of employer – employee, principal and agent, or partnership, between Indian Bank and Bidder and /or its employees.
- ii. No Party has any authority to bind the other Party in any manner whatsoever, except as agreed under the terms of the Contract.
- iii. Indian Bank has no obligation to the successful Bidder, except as agreed under the terms of the Contract.
- iv. All employees/personnel/ representatives/agents etc., engaged by the Successful Bidder for performing its obligations under the Contract/RFP shall be in sole employment of the Successful Bidder and the Successful Bidder shall be solely responsible for their salaries, wages, statutory payments etc. Under no circumstances, shall Indian Bank be liable for any payment or claim or compensation (including but not limited to any compensation on account of any injury / death / termination) of any nature to the employees/personnel/representatives/agent etc. of the Successful Bidder.
- v. Supplier/Vendor has to take an undertaking from their employees connected with the contract/RFP/solution to maintain the confidentiality of the Bank's information/documents etc. Bank may seek details / confirmation on background verification of Vendor's employees worked/working on Bank's project as may have been undertaken / executed by the Vendor, Vendor should be agreeable for any such undertaking/verification.
- vi. The Successful Bidder shall disclose to Indian Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Successful Bidder or its team/agents/representatives/personnel etc.) in the course of performing the Services as soon as practical after it becomes aware of that conflict.
- vii. The Successful Bidder shall not make or permit to be made a public announcement or media release about any aspect of the Bid/ Contract unless Indian Bank first gives the Successful Bidder its prior written consent.

#### 41.4 No Right to Set Off

In case the Successful Bidder has any other business relationship with the Bank, no right of set-off, counter-claim and cross-claim and or otherwise will be available under the agreement to the said Bidder for any payments receivable under and in accordance with that business.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

#### **41.5 Publicity**

Any publicity by the Bidder in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank.

#### **41.6 Conflict of Interest**

The Bidder shall disclose to the Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Bidder or the Bidder's team) in the course of performing the services / appointment as soon as practical after it becomes aware of that conflict.

#### **41.7 Solicitation of Employees**

The selected Bidder, during the term of the contract shall not without the express written consent of the Bank, directly or indirectly:

- a) recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or engaged in any capacity, by the Bank in rendering services in relation to the contract; or
- b) induce any person who shall have been an employee or associate of the Bank at any time to terminate his/ her relationship with the Bank.

#### **41.8 Notices and Other Communication**

If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be sent personally or by certified or registered post with acknowledgement due or overnight courier or email duly transmitted, addressed to the other party at the addresses, email given in the contract.

Notices shall be deemed given upon receipt, except that notices sent by registered post in a correctly addressed envelope shall be deemed to be delivered within 5 working days (excluding Sundays and public holidays) after the date of mailing dispatch and in case the communication is made by email, on business date immediately after the date of successful email. (that is, the sender has a hard copy of the page evidencing that the email sent to correct email address).

Any Party may change the address, email address and fax number to which notices are to be sent to it, by providing written notice to the other Party in one of the manners provided in this section.

#### **41.9 Severability**

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this RFP shall not be affected or impaired

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## SECTION – IV

### Instructions to Bidders for submitting bid online through tender through GeM Portal

#### 1.1. Submission of Bids Through GeM Portal

The Bid documents, to be uploaded as part of online bid submission, are as follows:

- (a) Eligibility Criteria, along with all supporting documents required.
- (b) All Annexures as per this tender on Bidder's letter head with authorizing person's signature and Bidder seal on all pages.
- (c) All supporting documents and product literature in support of Technical/ Functional specifications.
- (d) Relevant brochures
- (e) Compliance to Technical/ Functional Specifications as per Technical Bid.
- (f) Any other information sought by the Bank with relevant to this tender.

*(\*Please refer checklist under Annexure of this tender for more details)*

Bidder should upload all the copies of relevant documents without fail in support of their bid and as per the instructions given in tender documents. If the files to be uploaded are in PDF format, ensure to upload it in "Searchable" PDF Format. After filling data in predefined forms bidders need to click on final submission link to submit their encrypted bid.

Please take care to scan documents so that total size of documents to be uploaded remains minimum. Unless specified in this RFP, **every document submitted online to the Bank shall be in PDF Format. The Scanned Documents shall be OCR enabled for facilitating "search" on the scanned document.** Utmost care may be taken to name the files/documents to be uploaded on e-tendering portal.

#### 1.2. Bid Related Information

Bidders must ensure that all documents uploaded on e-tendering portal as files or zipped folders, contain valid files and are not corrupt or damaged due to any processing at bidder PC system like zipping etc. It shall be the responsibility of bidder themselves for proper extractability of uploaded zipped files.

Any error / virus creeping into files/folder from client end PC system cannot be monitored by e-tender software/server and will be bidder's responsibility only.

#### 1.3. Offline Submissions

In addition to uploading the documents in our e-Tendering portal, Bidders should also submit the following in a sealed envelope, super scribing with the tender Reference number, last date and time of bid submission, Name of the Bidder, etc.

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

- a) Bid Security (EMD) in the form of DD/ Fund transfer/ Bank Guarantee (issued by a nationalised / scheduled commercial Bank (other than Indian Bank) in favour of “Indian Bank” payable at Chennai.

**Note:** Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof for claiming exemption from Cost of Bid document.

The bidder is requested to submit the original documents (as mentioned under point no. 10 of Schedule [A]) in a Sealed Envelope on or before **08/01/2026 03:00PM** to the address mentioned under point no. 4 of [A] (Important Dates and Information on RFP Submission) of schedule of this tender. The envelope shall be super scribed as “**Request for Proposal** for Broad Scope of Work – Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.” and the words ‘**DO NOT OPEN BEFORE (08/01/2026 03:30 PM)**’.

#### **1.4. Other Instructions**

For further instructions like system requirements and manuals, the bidder should visit GeM Portal or banks Website.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**SECTION-V**  
**PART I - Technical and Functional Requirements**

Date: \_\_\_\_\_

The Assistant General Manager,  
Indian Bank.  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

Madam/Dear Sir,

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

\*\*\*\*\*

Referring to your above RFP, we submit the compliance details of the specifications given below: TECHNICAL/ FUNCTIONAL SPECIFICATIONS: All the modules in Technical Specification are mandatory and bidder has to give undertaking on his letterhead and Must be showcased during demo, otherwise it will be considered as not available and bidder will be disqualified.

**TECHNICAL/ FUNCTIONAL SPECIFICATIONS:**

**Technical Specification:**

Marks for each module readily available/ customizable in the bidder's solution. Bidder has to showcase the availability and proof of implementation/availability during demo and presentation and to submit some relevant document like complete scope of work duly signed and stamped.

To be developed/capability to develop/can be developed will be treated as Not Available.

S. No	Parameters	Description	Marks allotted
1	Web-based Centralized Application and Website Management	The proposed " Aggregator Portal "is a Web-based robust, scalable, secure, and modular platform capable of handling high traffic and ensuring 24x7 availability.	3
2	Data migration from existing system	The system should include robust data migration tools for transferring existing data from legacy systems, ensuring data accuracy and integrity during the transition.	3
3	Hosting & Infrastructure	The system will be hosted on State Data Centre with high fault tolerance and disaster recovery capabilities. The selected bidder should help in hosting the application in the State Data Centre as per the Government requirement	3

Ref: GEM/2025/B/7042159

Date: 24.12.2025

4	Software Matrix Development	Stack for	<b>Component</b>	<b>Technology</b>	3
			Frontend	React.js or similar	
				HTML5, CSS3, Bootstrap, Tailwind CSS, etc.	
			Backend	Node.js with Express / java core / asp.net or similar	
				Python (for data analytics, if needed)	
			Database	Microsoft SQL Server or similar	
			Server Hosting	State Data Centre	
			Authentication	OAuth 2.0, Firebase Authentication	
			Caching	Redis (for caching frequently used policies) or similar	
			Search Engine	Any of latest	
			Notifications	Firebase Cloud Messaging (FCM) / DLT or similar	
			CI/CD	Azure DevOps, GitHub Actions or similar	
5	Security Requirements		<ul style="list-style-type: none"><li>• Web Application Firewall (WAF): As per the availability in State Data Centre. Necessary support in configuring application URL in WAF.</li><li>• SSL/TLS 1.2+ encryption for all data transmission.</li><li>• AES 256-bit encryption for sensitive data at rest.</li><li>• OWASP Top 10 compliance (e.g., XSS, CSRF, SQLi prevention).</li><li>• Role-Based Access Control (RBAC).</li><li>• Audit logs for all user and admin activities (non-editable).</li><li>• VAPT audit will be conducted by the bank. The successful bidder shall be responsible for resolving all identified vulnerabilities.</li><li>• The successful bidder shall have to comply with Indian Bank's policies like IT policy, Information Security policy, Cyber Security Policy, Digital Personal Data Protection Policy etc. in key concern areas relevant to the RFP, details of which shall be shared with the successful bidder.</li><li>• The bidder needs to ensure the complete safeguard in this regard.</li><li>• Adherence to personal data protection act.</li><li>• The system should implement robust authentication mechanism and granular authorization controls to ensure only authorized users have access to specific resources.</li><li>• The application must be developed following Secure SDLC principles and secure coding practices.</li></ul>		3

Ref: GEM/2025/B/7042159

Date: 24.12.2025

		<ul style="list-style-type: none"> <li>During the contract period, all regulatory / statutory/ security requirements/ modifications to existing solution (or their component) should be done without any additional cost to the Bank.</li> <li>The vendor must support for secure code review.</li> <li>The application must be free from known vulnerabilities, malware, and covert channels, and must undergo security validation through application security testing carried out at least once every six months, and/or on an ad-hoc basis as required by the bank, by a CERT-In empanelled auditor.</li> <li>The vendor must support for Software Composition Analysis (SCA) to ensure no known vulnerable open-source components are used.</li> <li>The vendor must provide a Software Bill of Materials (SBOM) for all components used, including third-party and open-source libraries.</li> <li>API endpoints, if exposed, must be protected through authentication, rate limiting, and input validation.</li> <li>The application must support input/output validation to protect against injection, XSS, and other common attacks.</li> <li>The vendor must follow a documented patch management process to address security bugs within defined timelines.</li> <li>Security headers (e.g., CSP, HSTS, X-Frame-Options) must be implemented in all web applications as applicable.</li> <li>In case of container-based deployment, all container images used must be sourced from trusted registries, digitally signed, and scanned for known vulnerabilities prior to deployment.</li> <li>If the solution includes mobile applications, the apps must implement industry-standard mobile security controls including runtime protections (e.g., root/jailbreak detection, emulator detection), code obfuscation, certificate pinning, local data encryption, and secure key storage.</li> <li>The vendor must ensure that developers and technical staff involved in the solution's development and maintenance are trained in secure coding practices and are familiar with common vulnerability classes such as those listed in OWASP Top 10.</li> <li>The vendor to provide enterprise level support in implementation and maintenance of security posture for any open-source technologies/ components used within the solution.</li> </ul>	
--	--	---	--

Ref: GEM/2025/B/7042159

Date: 24.12.2025

6	Interoperability	<p>The system should be interoperable through APIs among different modules like Aadhaar, PAN, GST, URC, REST API etc. - Vahan 4</p> <ul style="list-style-type: none"><li>- Sarathi</li><li>- e-GRAS</li><li>- SMS Gateway</li><li>- Email Service</li><li>- Aggregator API</li><li>- NeSL</li><li>- State Govt. Portal</li></ul>	3																		
7	Performance	<p>The performance of the Solution should be monitored as per the defined Service Level Agreement as mentioned in this RFP to ensure optimal operation.</p> <p>Penalty will be levied on a monthly basis for non-adherence to service levels, as detailed below:</p> <table><tr><th>S. No</th><th>Level of uptime</th><th>Penalty Charges</th></tr><tr><td>1</td><td>99% uptime SLA</td><td>NIL</td></tr><tr><td>2</td><td>98.00% and above but below 99%</td><td>0.5% of project cost.</td></tr><tr><td>3</td><td>95.00% and above but below 98.00%</td><td>1% of project cost..</td></tr><tr><td>4</td><td>90.00% and above but below 95.00%</td><td>1.5% of project cost.</td></tr><tr><td>5</td><td>Below 90.00%</td><td>2.0% of project cost.</td></tr></table> <p><i>*Penalty amount will be deducted from subsequent Payments/ Performance Bank Guarantee (PBG).</i></p>	S. No	Level of uptime	Penalty Charges	1	99% uptime SLA	NIL	2	98.00% and above but below 99%	0.5% of project cost.	3	95.00% and above but below 98.00%	1% of project cost..	4	90.00% and above but below 95.00%	1.5% of project cost.	5	Below 90.00%	2.0% of project cost.	2
S. No	Level of uptime	Penalty Charges																			
1	99% uptime SLA	NIL																			
2	98.00% and above but below 99%	0.5% of project cost.																			
3	95.00% and above but below 98.00%	1% of project cost..																			
4	90.00% and above but below 95.00%	1.5% of project cost.																			
5	Below 90.00%	2.0% of project cost.																			
8	Payment Gateway Solutions Related	<ul style="list-style-type: none"><li>• Payment gateway on website/mobile app</li><li>• Generate dynamic UPI QR codes for each transaction</li><li>• Simplified refund and dispute processes</li></ul>	2																		
9	Secure and Role-Based Access Control	The system must implement secure, role-based access control mechanisms to restrict data access based on user roles and permissions.	2																		
10	Helpdesk Facility investors/customers	The solution must provide a comprehensive helpdesk system with ticketing, issue tracking, and real-time support features to assist employees with technical and operational issues.	2																		

Ref: GEM/2025/B/7042159

Date: 24.12.2025

11	Scalability	The application proposed should be able to take care of critical functionalities or user interactions.	2
12	Device-Agnostic and Responsive User Interface	The application should be compatible to all the available leading browsers.  The application should work on all the leading operating systems used in Desktop, Laptop and Mobile Application should work in all Android or IOS versions used in Mobile or Tablets.	2
<b>Total Marks</b>			<b>30</b>
<b>Minimum marks to Qualify</b>			<b>24</b>

**Functional Specification:**

Marks for each module readily available/ customizable in the bidder's solution. Bidder has to showcase the availability and proof of implementation/availability during demo and presentation and to submit some relevant document like complete scope of work duly signed and stamped. To be developed/capability to develop/can be developed will be treated as Not Available.

Sr. No.	Modules	Sub-Modules/ Functionalities	Marks allotted
1.	Online Application Module	<ul style="list-style-type: none"> <li>Facility for new and renewal applications for aggregator license.</li> <li>Category-wise registration (Two-wheeler, Three-wheeler, Taxi, Maxi Goods Vehicles, etc.</li> <li>Separate provision for State NCR region aggregators/ Registered Vehicles with aggregators.</li> <li>Auto-validation of forms and applicant details.</li> <li>Real-time status tracking and acknowledgement generation.</li> </ul>	3
2.	Document Management System	Secure upload and management of all required documents including: <ul style="list-style-type: none"> <li>Company registration certificate, GSTIN, PAN, etc required by the department.</li> <li>Vehicle RC, Insurance, Fitness, PUC, Permits etc.</li> <li>Driver license, background verification reports</li> <li>Integration with Vahan 4.0 and Sarathi Portal for validation.</li> <li>Document expiry tracking and auto-alerts for renewal.</li> </ul>	3
3.	Online Payment Facility	<ul style="list-style-type: none"> <li>Integration with e-GRAS (State Government) for online payments.</li> <li>Acceptance of application fees, renewal fees, penalties and e-Bank Guarantee. (Integration with Portal)</li> <li>Real-time transaction verification and auto-receipt generation.</li> <li>Payment reconciliation and MIS generation.</li> </ul>	3

**Ref: GEM/2025/B/7042159**
**Date: 24.12.2025**

4.	Scrutiny, Verification & Approval Workflow	<ul style="list-style-type: none"><li>Multi-level digital workflow for document scrutiny and approval.</li><li>Role-based access for officers (Maker/ Checker/ Approver).</li><li>Internal communication and observation recording facility.</li><li>Auto-escalation of pending files beyond SLA.</li></ul>	2																
5.	Online Correspondence Module	<ul style="list-style-type: none"><li>Two-way correspondence between applicant and department.</li><li>Facility to respond to queries and upload clarifications.</li><li>Auto notifications via SMS and Email at every stage.</li><li>Digital record of all communication for audit trail.</li></ul>	2																
6.	Certificate Generation	<ul style="list-style-type: none"><li>Auto-generation of Aggregator License Certificate post approval.</li><li>Digitally signed with QR code and validity details.</li><li>Public verification facility through the portal.</li></ul>	2																
7.	Integration with External Systems	<table><tr><th>System Name</th><th>Purpose</th></tr><tr><td>Vahan 4</td><td>Vehicle RC and fitness verification</td></tr><tr><td>Sarathi</td><td>Driver license verification</td></tr><tr><td>e-GRAS</td><td>Payment gateway and receipt generation</td></tr><tr><td>SMS Gateway</td><td>Alerts and notifications</td></tr><tr><td>Email Service</td><td>Official correspondence</td></tr><tr><td>Aggregator API</td><td>Trip, fare, and fleet data sharing with department</td></tr><tr><td>NeSL</td><td>e-Bank Gurantee</td></tr></table>	System Name	Purpose	Vahan 4	Vehicle RC and fitness verification	Sarathi	Driver license verification	e-GRAS	Payment gateway and receipt generation	SMS Gateway	Alerts and notifications	Email Service	Official correspondence	Aggregator API	Trip, fare, and fleet data sharing with department	NeSL	e-Bank Gurantee	2
System Name	Purpose																		
Vahan 4	Vehicle RC and fitness verification																		
Sarathi	Driver license verification																		
e-GRAS	Payment gateway and receipt generation																		
SMS Gateway	Alerts and notifications																		
Email Service	Official correspondence																		
Aggregator API	Trip, fare, and fleet data sharing with department																		
NeSL	e-Bank Gurantee																		
8.	Complaint Management Module	<ul style="list-style-type: none"><li>Online complaint registration and tracking.</li><li>Complaint categories: fare, safety, misconduct, driver/vehicle issues, etc.</li><li>User-friendly interface for citizens, drivers, and aggregators.</li><li>SLA-based resolution tracking and auto-escalation system.</li><li>Integration with State Government Portal (for cross-reference).</li></ul>	2																
9.	Fare Management Module	<ul style="list-style-type: none"><li>Configuration and enforcement of State-approved fare structure.</li><li>Parameters:<ul style="list-style-type: none"><li>Base fare</li><li>Per km/minute fare</li><li>Night/peak hour charge</li><li>Waiting and cancellation charges</li></ul></li><li>Fare updates notification to all registered aggregators.</li><li>Fare violation alerts and linkage with complaint system.</li></ul>	2																

**Ref: GEM/2025/B/7042159**
**Date: 24.12.2025**

		<ul style="list-style-type: none"> <li>Special provision for State NCR fare structures.</li> </ul>	
10.	State NCR Region Module	<ul style="list-style-type: none"> <li>Dedicated module for aggregators operating in State's NCR areas (all nearby districts).</li> <li>Monitoring of vehicle and trip data within NCR boundaries.</li> <li>Special fare and operational settings as per Transport Department norms.</li> <li>Separate reporting for NCR and Non-NCR aggregators.</li> </ul>	<b>2</b>
11.	Reports and Analytics	Real-time dashboards and analytical reports including: <ul style="list-style-type: none"> <li>Application status (pending/approved/rejected)</li> <li>Revenue collection (via e-GRAS)</li> <li>Complaint statistics</li> <li>Vehicle and driver compliance data</li> <li>Fare deviation analysis</li> <li>Downloadable reports in Excel/PDF format.</li> <li>Data analytics for performance evaluation and policy formulation.</li> </ul>	<b>3</b>
12.	Security and Compliance	<ul style="list-style-type: none"> <li>Security Audit by CERT-IN / STQC empaneled agency before go-live.</li> <li>Role-based access control and encryption of sensitive data.</li> <li>SSL implementation for all communications.</li> <li>Daily backup and disaster recovery mechanism.</li> <li>Compliance with IT Act 2000 and State Cyber Security Guidelines.</li> </ul>	<b>2</b>
13.	User Management	Multi-tiered user hierarchy: <ul style="list-style-type: none"> <li>State Administrator</li> <li>Regional Transport Officer</li> <li>Department Users</li> <li>Aggregator User</li> <li>Public User (for complaint/verification)</li> <li>OTP-based and eSign authentication.</li> <li>Detailed user activity logging for monitoring and audit.</li> </ul>	<b>2</b>
14.	Post Go-Live Support & Maintenance	<ul style="list-style-type: none"> <li>Three years of comprehensive maintenance and support post go-live.</li> <li>Dedicated technical and functional manpower for on-site and remote support.</li> <li>24x7 Helpdesk facility for issue reporting and resolution.</li> <li>Quarterly performance reviews and enhancement updates.</li> <li>On site Manpower for 6 months.</li> </ul>	<b>2</b>
15.	Deliverables	<ul style="list-style-type: none"> <li>Detailed Design Document (Functional and Technical)</li> <li>Develop and Test Portal</li> <li>Security Audit Report</li> </ul>	<b>2</b>

Ref: GEM/2025/B/7042159

Date: 24.12.2025

		<ul style="list-style-type: none"> <li>User Training and Manual</li> <li>Integration APIs with Vahan, Sarathi, e-GRAS, etc.</li> <li>Three-Year Support and Maintenance.</li> <li>Onsite manpower for six months.</li> </ul>	
16.	Data Migration from Existing System	<ul style="list-style-type: none"> <li>End-to-end migration from any existing aggregator/transport system.</li> <li>Cleaning, deduplication, standardization of legacy data.</li> <li>Automated data import utilities with rollback and validation checkpoints.</li> <li>Zero data loss assurance with integrity checks and reconciliation reports.</li> </ul>	3
17.	Mobile Application Development (Android & iOS)	<p>The bidder shall develop three mobile apps:</p> <ul style="list-style-type: none"> <li>Citizen App (Android &amp; iOS)</li> <li>Aggregator App (Android &amp; iOS)</li> <li>Enforcement/Department Officer App</li> </ul>	3
<b>Total Marks</b>			<b>40</b>
<b>Minimum marks to Qualify</b>			<b>32</b>

We comply with all requirements, specifications, terms and conditions mentioned in the Bid Document.

We agree to display all the functionalities during demo/ presentation which we have mentioned available in technical and functional specification and it is already implemented at some Museums.

We note to mention that we have read the condition regarding demo/ presentation where in it is mentioned only implemented modules will be considered as available and cases like to be developed/capability to develop/can be developed will be treated as Not Available.

We agree for the time frame for completion of activities as per your above bid.

We agree to the terms of payment mentioned in your bid.

We submit that we shall abide by your terms and conditions governing the quotation.

We submit that the details given above are true to the best of our knowledge.

For

Office Seal

Place:

Date:

(Authorised Signatory)

Name:

Designation:

Mobile No:

Business Address:

Telephone No:

E-mail ID:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**PART – II**  
**Commercial Bid**

(Price bid along with Breakup to be submitted with Technical Bid in a separate envelope)

Date:

To  
The Asst. General Manager,  
Indian Bank  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

Dear Sir,

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

We submit hereunder the price breakup details for **Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.** as per the specifications.

**Price Schedule**

Price is to be quoted inclusive of taxes in GeM Portal, hence commercial bid is to be taken with base price as well as applicable tax).

S. No	Modules	Basic Package / Additional Items	Price in Rs. (Inclusive of Taxes)
1.	Software Development Cost of Portal and mobile application as per the scope of work (One Time Cost for platform Development) which includes necessary SSL Certificates:	Basic Package with one year warranty	
2.	Project planning, Requirement Gathering, Architecture diagram / Schema Definition, DDL for KT (Knowledge Transfer) and Documentation (FRS, SRS, SDD).		
3.	Software Hand Holding & User Acceptance Testing (UAT)		
4.	Integration Charges like SMS Gateway, email service, Payment Gateway integration with e-GRAs, Vahan 4, Sarathi, Aggregator API, NeSL and other as mentioned in the RFP		
5.	Virtual Demo/ Physical Demo (as per the requirement)	Additional Items	
6.	Data Migration Cost for Old records	Additional Items	
7.	On Site Man Power Support for 6 Months	Additional Items	
8.	Training Cost	Additional Items	

Ref: GEM/2025/B/7042159

Date: 24.12.2025

9.	Any other as per scope of work, technical and functional specification	Additional Items	
10.	VAPT Audit report	Additional Items	
11.	AMC Charges for second year * (Starting from one (01) year post the date of Go Live)	Additional Items	
12.	AMC Charges for third year * (Starting from two (02) years post the date of Go Live)	Additional Items	
13.	**Customization Charges for 20 man days in Rs. (for the efforts in Change Request Process-applicable only after go live in case of any additional functionalities requested by the Dept.)	Additional Items	
<b>Total Cost of the Package for 3 years. (A)</b> <b>(A=1+2+3+4+5+6+7+8+9+10+11+12+13)</b>			

\*AMC cost per year should be minimum 8 % of the basic package quoted for software development cost.

\*\* Cost beyond 20 man days will be calculated on the same proportion provided in the Commercial Bid

Note: VAPT audit to be conducted by the successful bidder & shall be responsible for resolving all identified vulnerabilities.

**Note:**

Bidder has to quote total cost of ownership (TCO) including taxes while submitting its commercial bid in GeM portal. Further the reverse auction will also be happened on the total cost of ownership (TCO) and bidder has to quote the same while participating in GeM portal.

Through this RFP, commercials will be finalized as per reverse auction on TCO and purchase order will be released in GeM portal for that amount only. Successful Bidder need to pay the transaction fees to GeM based on the TCO price quoted in the reverse auction and order issued by Bank in GeM portal.

**PRICE STATEMENT:**

Bank reserves the right to re-negotiate the price for any of the line items furnished above, in case the rates offered are arbitrary and not as per market prices.

Total Cost of Ownership (TCO) for the entire contract period (inclusive of all applicable taxes duties, levies, freight, insurance, warranty, etc.), is Rs. ....  
(in figures) Rupees ..... (in words).  
(Octroi/ Entry Tax if any, will be reimbursed on submission of original receipts.)

We submit that we shall abide by the details given above and the conditions given in your above tender.

For

Office Seal  
Place:

(Authorised Signatory)  
Name:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

Date:

Designation:

Mobile No:

Business Address:

Telephone No:

E-mail ID:

ID:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

(LIST OF ANNEXURES)

ANNEXURE-I

Bid Form

(Bidders are required to furnish the Bid Form on its letter head)

Date: \_\_\_\_\_

To

The Asst. General Manager,  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

Dear Sir,

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

Having examined the Bidding Documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to..... (Description of Goods and Services), in conformity with the said Bidding Documents.

We undertake, if our bid is accepted, to deliver the goods & services in accordance with the delivery schedule specified in the Schedule of Requirements.

If our bid is accepted, we will obtain the Guarantee of a Bank in a sum equivalent to 3% of the contract price for the due performance of the Contract, in the form prescribed by the Bank.

We agree to abide by this for the bid validity period specified and it shall remain binding upon us and may be accepted at any time before the expiration of that period. We agree to extend the Bid Validity Period, if required.

Until a formal contract is prepared and executed, this bid, together with your notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India.

We understand that you are not bound to accept the lowest or any bid you may receive.

We confirm that we comply with the qualification criteria of the bidding documents and are submitting proof of the same along with bid.

Dated this .....day of ..... 202..

Signature .....

Ref: GEM/2025/B/7042159

Date: 24.12.2025

.....  
(In the Capacity of)

Duly authorised to sign bid for and on behalf of

(Name & Address of Bidder)

.....  
.....  
.....

Mobile:

Email

Ref: GEM/2025/B/7042159

Date: 24.12.2025

---

ANNEXURE-II

**Self-Declaration – Blacklisting**

The Asst. General Manager,  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

Dear Sir,

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

We hereby certify that; we have not been blacklisted by any Government Dept. / PSUs / Banks/ PSBs / Financial Institutions currently.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

### ANNEXURE-III

#### Contract Form

(To be submitted on Non - Judicial Stamp Paper)

**THIS AGREEMENT** made the .....day of.....202.. Between Indian Bank, having its *Head Office, Information Technology Department, 66 Rajaji Salai, Chennai - 600001* (hereinafter "the Purchaser") which term shall unless repugnant to the context or meaning thereof shall mean its successors and assigns) of the one part and ..... (Name of Supplier) having its Registered Office at ..... (City and Country of Supplier) (hereinafter called "the Supplier") which term shall unless repugnant to the context or meaning thereof shall mean its successors and permitted assigns) of the other part:

**WHEREAS** the Purchaser invited bids vide RFP No. .... for certain Goods and ancillary services viz., ..... (Brief Description of Goods and Services) and has accepted a bid by the Supplier for the provision of those goods and services in the sum for ..... (Contract Price in Words and Figures) (hereinafter called "the Contract Price").

#### **NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:**

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
  - (a) the Bid Form and the Price Schedule submitted by the Bidder;
  - (b) the Schedule of Requirements;
  - (c) the Functional & Technical Specifications;
  - (d) the Conditions of Contract;
  - (e) the Purchaser's Notification of Award/Purchase Order.
  - (f) the RFP including Addendum/s & corrigendum/s.
3. In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of the Contract.
4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods and services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

Brief particulars of the goods and services which shall be supplied/provided by the Supplier are as under:

Sl. No.	Brief description of goods & services	Quantity to be supplied	Unit price	Total price

**Contract Period:** 3 years from date of Go-Live.

**TOTAL VALUE:**

**DELIVERY SCHEDULE:**

**IN WITNESS** whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

Signed, Sealed and Delivered by the

said ..... (For Indian Bank)

in the presence of: .....

Signed, Sealed and Delivered by the

said ..... (For the supplier)

in the presence of:.....

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-IV**  
**Performance Security Format**

Bank Guarantee No: \_\_\_\_\_

Date : \_\_\_\_\_

To:

The Asst. General Manager,  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

**WHEREAS** ..... (Name of Supplier) hereinafter called "the Supplier") has undertaken, in pursuance of Contract No..... dated ..... to.....(Description of Goods and Services) (hereinafter called "the Contract").

**AND WHEREAS** it has been stipulated by you in the said Contract that the Supplier shall furnish you with a Bank Guarantee by a recognized bank for the sum specified therein as security for compliance with the Supplier's performance obligations in accordance with the Contract including Maintenance and Repairs of the entire system including cost of spares during warranty period.

**AND WHEREAS** we have agreed to issue a Guarantee in your favour on the request of the Supplier:

**THEREFORE, WE** hereby affirm that we are Guarantors and responsible to you, on behalf of the Supplier, up to a total sum of Rs..... (Amount of the Guarantee in Words and Figures) and we undertake to pay you, upon your first written demand declaring the Supplier to be in default under the Contract and without any demur, cavil or protest, any sum or sums within the limit of ..... (Amount of Guarantee) as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the .....day of.....20\_\_

Signature of Authorized Official with Seal

.....

Date.....202...

Address: .....

.....

**NOTE:**

1. Supplier should ensure that seal and code no of the signatory is put by the bankers, before submission of the bank guarantee.
2. Bank Guarantee issued by a scheduled commercial Banks located in India and shall be on a Non-Judicial Stamp Paper of requisite value.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-V**  
**Non-Disclosure Agreement**

**THIS AGREEMENT** made and entered into at .....on this the .....day of.....202... between **INDIAN BANK**, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, having its Head Office, Information Technology Department, 66 Rajaji Salai, Chennai - 600001, hereinafter called the "**BANK**" which term shall wherever the context so require includes its successors and assigns

**AND**

M/s..... Limited a company registered under the Companies Act having its registered office at..... hereinafter called the "Supplier" which term shall wherever the context so require includes its successors and assigns,  
**WITNESSETH:**

**WHEREAS**

The Bank is inter-alia engaged in the business of banking and intends to procure a Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.

M/s..... Limited has been engaged in the business of Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.

The parties have entered into agreement dated \_\_\_\_\_ for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept (herein after referred to as "purpose") and have established business relationship between themselves. In course of the said purpose, it is anticipated that each party may disclose or deliver to the other certain or some of its trade secrets or confidential or proprietary information. The parties have agreed that disclosure and use of such confidential information shall be made and on the terms and conditions of this agreement.

**NOW THEREFORE THIS AGREEMENT WITNESSETH and it is hereby agreed by and between the parties hereto as follows:**

**1. Confidential information**

Confidential Information means all information disclosed/ furnished by either party to another party in connection with the Purpose. Confidential Information shall include customer data, any copy, abstract, extract, sample, note or module thereof and all electronic material or records, tenders and other written, printed or tangible thereof and include all information or material that has or could have commercial value or other utility in the business in which disclosing party is engaged.

Receiving party may use the information solely for and in connection with the Purpose.

**2. Use of Confidential Information**

Each party agrees not to use the other's confidential information for any purpose other than for the specific purpose. Any other use of such confidential information by any party shall be made only upon the prior written consent from the authorized representative of the other party or pursuant to subsequent agreement between the Parties hereto.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

The receiving party shall not commercially use or disclose for commercial purpose any confidential information or any materials derived there from, to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to access to and knowledge of the confidential information solely for the purpose authorized above. Whenever, it is expedient under the contract, the Receiving Party may disclose confidential information to consultants/third party only if the consultant/ third party has executed non-disclosure agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these and such consultant should also be liable to the original disclosing party for any unauthorized use or disclosure. The Receiving party shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing party's confidential information in violation of the terms of this Agreement.

Neither party shall make news release, public announcements, give interviews, issue or publish advertisements or Agreement, the contents/provisions thereof, other information relating to this agreement, the purpose, the Confidential information or other matter of this agreement, without the prior written approval of the other party.

Upon written request by the Bank, the Supplier shall:

- (i) cease using the Confidential information,
- (ii) return the Confidential Information and all copies, notes or extracts thereof to the Bank within seven (7) business days of receipt of request and
- (iii) confirm in writing that the Receiving Party has complied with the obligations set forth in this paragraph."

### 3. Exemptions

The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:

Is already known to the Receiving party at the time of the disclosure without an obligation of confidentiality

Is or becomes publicly known through no unauthorized act of the Receiving party

Is rightfully received from a third party without restriction and without breach of this agreement

Is independently developed by the Receiving party without use of the other party's confidential information and is so documented.

Is disclosed without similar restrictions to a third party by the Party owning the confidential information

Is approved for release by written authorization of the disclosing party; or

Is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however that the Receiving party shall first have given notice to the Disclosing Party and made a reasonable effort to obtain a protective order requiring that the confidential information and / or documents so disclosed used only for the purposes for which the order was issued.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

#### 4. Term

This agreement shall be effective from the date of the execution of this agreement and shall continue till expiration or termination of this agreement due to cessation of the business relationship between the parties. Upon expiration or termination as contemplated herein the Receiving party shall immediately cease any or all disclosures or uses of confidential information and at the request of the disclosing party, the receiving party shall promptly return or destroy all written, graphic or other tangible forms of the confidential information and all copies, abstracts, extracts, samples, note or modules thereof.

Notwithstanding the above, the obligations of the receiving party in respect of disclosure and confidentiality shall continue to be binding and applicable without limit until such information enters the public domain.

#### 5. Title and Proprietary rights

Notwithstanding the disclosure of any confidential information by the disclosing party to the receiving party, the disclosing party shall retain title and all intellectual property and proprietary rights in the confidential information. No License under any trademark, patent or copyright or application for same which are or thereafter may be obtained by such party is either granted or implied by the conveying of confidential information.

#### 6. Return of confidential information

Upon written demand of the disclosing party, the receiving party shall (i) cease using the confidential information (ii) return the confidential information and all copies, abstracts, extracts, samples, note or modules thereof to the disclosing party within seven (7) days after receipt of notice and (iii) upon request of the disclosing party, certify in writing that the receiving party has complied with the obligations set forth in this paragraph.

#### 7. Remedies

The receiving party acknowledges that if the receiving party fails to comply with any of its obligations hereunder, the disclosing party may suffer immediate, irreparable harm for which monetary damages may not be adequate. The receiving party agrees that, in addition to all other remedies provided at law or in equity, the disclosing party shall be entitled to injunctive relief hereunder.

#### 8. Entire agreement

This agreement constitutes the entire agreement between the parties relating to the matter discussed herein and supersedes any and all prior oral discussion and/or written correspondence or agreements between the parties. This agreement may be amended or modified only with the mutual written consent of the parties. Neither this agreement nor any rights, benefits and obligations granted hereunder shall be assignable or otherwise transferable.

#### 9. Severability

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this agreement shall not be affected or impaired.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

#### 10. Dispute resolution mechanism

In the event of any controversy or dispute regarding the interpretation of any part of this agreement or any matter connected with, arising out of, or incidental to the arrangement incorporated in this agreement, the matter shall be referred to arbitration and the award passed in such arbitration shall be binding on the parties. The arbitral proceeding shall be governed by the provisions of Arbitration and Reconciliation Act 1996 and the place of arbitration shall be Chennai.

Submitting to arbitration may be considered as an additional remedy and it does not preclude the parties to seek redressal/ other legal recourse.

#### 11. Jurisdiction

Any dispute arising out of this order will be under the jurisdiction of Courts of Law in Chennai.

#### 12. Indemnity clause

"The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants."

#### 13. Governing laws

The provisions of this agreement shall be governed by the laws of India. The contract and all correspondence/ communications and other documents pertaining to the Contract, shall be written in English

In witness whereof, the parties hereto have set their hands through their authorised signatories

BANK .....  
M/s .....

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-VI**

**Declaration for MSE/Startup Benefits**

*(To be submitted on the letter head of the bidder signed by Director/Company Secretary)*

To,  
The Asst. General Manager,  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

Dear Sir,

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

Dear Sir,

This has reference to our bid submitted in response to your Request for Proposal (RFP) Ref. No. **GEM/2025/B/7042159 dated 24.12.2025** floated for the procurement of for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept. We have carefully gone through the contents of the above referred RFP and hereby undertake and confirm that, as per the Govt. Of India guidelines, we are eligible to avail the following MSE/Startup benefits in response to your RFP floated, as referred above.

- a) Exemption on submission of bid security

In case, at any later stage, it is found or established that, the above undertaking is not true then the Bank may take any suitable actions against us viz. Legal action, Cancellation of Notification of Award/contract (if issued any), Blacklisting & debarment from future tender/s etc.

Yours Sincerely

For M/s \_\_\_\_\_

Signature

Name:

Designation: Director/Company Secretary

Place:

Date:

Seal & Stamp

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-VII**

**Declaration On Procurement from a Bidder of a Country which shares a land border with India**

*(The Bidder should give the following Undertaking / Certificate on its Letterhead)*

To,  
The Assistant General Manager,  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

Date: \_\_\_\_\_

Dear Sir,

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

I have read the clause regarding restriction on procurement from a bidder of a country which shares a land border with India; I certify that \_\_\_\_\_ << name of the firm >> is not from such a country or, if from such a country, has been registered with the Competent Authority. I hereby certify that this bidder fulfils all requirements in this regard and is eligible to be considered. [Evidence of valid registration by the Competent Authority shall be attached, wherever applicable.]

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-VIII**

**Certificate of Local Content as per Make in India Guidelines**

To,  
The Asst. General Manager,  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

Date

Dear Sir,

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

This is to certify that proposed \_\_\_\_\_ **<product details>** is having the local content of \_\_\_\_\_ % as defined in the above mentioned RFP.

The details of location(s) at which the local value addition is made are as under

S.No.	Make and Model	Name of Place

Bidder shall submit the above details in respect of the goods proposed to be supplied/ solutions proposed to be deployed for providing the testing services.

This certificate is submitted in reference to the Government of India, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion order number P-45021/ 2/2017-B.E.-II dated 15th June 2017 for the Public Procurement (Preference to Make in India), Order 2017, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 28th May 2018, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 29th May 2019 and subsequent revision order no DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020, revision order no. P-45021/2/2017-PP (B.E.-II) dated 16th Sept 2020 and subsequent revision order no. P-45021/2/2017-PP (BE-II)-Part(4) Vol. II dated 19/07/2024 & its clarifications/amendment (if any) referred to hereinabove.

**For Bidder**

Signature of authorised signatory  
Name and Designation:  
Seal:  
Date:

**For OEM**

Signature of authorised signatory  
Name and Designation:  
Seal:  
Date:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE- IX**  
**Declaration of Source Code Audit**

To,

Date

The Asst. General Manager,  
Digital Business & Fintech Partnership Department  
Indian Bank No.66, Rajaji Salai, Chennai - 600 001

Dear Sir,

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

We declare that, the source code of the application(s) proposed, where we are the OEM of the solution, to be deployed for providing testing services has been audited by professionally competent personnel/ Information Security (IS) Auditors.

We further declare that if we become successful bidder, we will submit the proof of Source Code Audit to the Bank.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-X**  
**Checklist for the RFP**

**a) For Empanelled Vendors:**

Fintech service providers already empanelled through RFP for “Empanelment of Fintech companies for providing Software Applications/solutions and support services” vide RFQ Ref: CO/DB&FP/2481/R1/2023-24 dated 02/12/2023 and Ref: CO/DB&FP/1606/R1/2024-25 dated 20.11.2024”.

S. No	Eligibility Criteria	Supporting Documents required
1	Bidder is Empanelled with Indian Bank	Letter of Empanelment
2	<p>Implementation Experience (Number of Implementation) Minimum three ERP / Portal projects for Central / State Government schemes should have been carried out by bidder in India.</p> <ul style="list-style-type: none"> <li>Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.</li> <li>If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.</li> </ul> <p><i>*Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of three Purchase Order and agreement to be submitted by bidder</i></p>	<p>Copy of the purchase order or Agreement to be submitted.</p> <p>The Bidder should furnish at least one Certificate of completion of the work or letter from the institution quoting the period and nature of services provided, which states the solution is live as on date of publishing RFP.</p> <p>Bidder should produce Experience related documents in Developing and implementing Portal for departments/organization in India only.</p> <p>Details to be furnished as per Annexure-XII.</p>
3	<p>Bidder 's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal**</p> <ul style="list-style-type: none"> <li>Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live</li> </ul>	<p>Copy of the purchase order or Agreement to be submitted.</p> <p>The Bidder should furnish Certificate of completion of the work or letter from the institution quoting the period and nature of services provided, which states the</p>

Ref: GEM/2025/B/7042159

Date: 24.12.2025

	<p>Certificate, Copy of Bank Guarantee.</p> <ul style="list-style-type: none"> <li>If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.</li> </ul> <p><i>*Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of one Purchase Order and agreement to be submitted by bidder.</i></p>	<p>solution is live as on date of publishing RFP.</p>
--	---	---

Note: **\*\*Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted. Here portal means any solution with PG gateway integration and mobile application in the same for Government Department/ PSU/ PSB etc. in India).**

#### **For Non - Empanelled Vendors**

Sl. No.	Eligibility Criteria	Supporting Documents required
1.	<p>The bidder should be registered under the Companies Act, 1956 or Companies Act 2013, OR A Partnership firm registered under Indian Partnership Act, 1932. OR A Limited Liability Partnership registered under Indian Limited Liability Partnership Act, 2008 OR Registered Proprietorship firm OR a duly registered Proprietorship firm OR A Consortium/Joint Venture of two or more companies who are experts in different domains for at least 5 years as on date of publishing RFP.</p>	<p>Copy of Certificates of incorporation and other related documents, Copy of Partnership Deed, if applicable Copy of valid Registration Certificates Copy of Agreement documents and consent letters and other documents of all the partners along with GST registration certificate and PAN details.</p>
2.	<p>The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. (or) The Bidder is from such a country and has been registered with the Competent Authority</p>	<p>Undertaking as per Annexure-VII to be submitted.</p>

Ref: GEM/2025/B/7042159

Date: 24.12.2025

	i. e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and submit the proof of registration herewith.	
3.	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/ management or partnership firms/ LLPs having common partners has not participated in the bid process.	Self-certified letter signed by authorized official of the bidder to be submitted.
4.	<p>The Bidder must have an average turnover of Rs.3 crores during the last 03 (three) financial years i.e. FY 2022-23, FY 2023-24 and FY 2024-25 for its Indian operations.</p> <p><b>Relaxation only for MSE/Start up:</b></p> <p>The bidder must have an average turnover of Rs. 2 crores during the any last 02 (two) financial years i.e. FY 2022-23, 2023-24 and FY 2024-25 for its Indian operations.</p>	<p>Details to be submitted in Annexure XIII along with Self-Attested Copies of audited financial statements, duly certified by auditor along with the auditor's report to be enclosed.</p> <p>UDIN is mandatory.</p> <p>(CA Certified along with UDIN - Provisional Balance Sheet can also be submitted for the last financial year ending 31/03/2025).</p>
5.	<p>The Bidder should have positive net worth during the last 03 (three) financial years i.e. FY 2022-23, FY 2023-24 and FY 2024-25. Also, the net worth should not have eroded by more than 30% (thirty percent) in the last three financial years, ending on 31.03.2025.</p> <p><b>Relaxation only for MSE/Start up:</b></p> <p>The net worth of the bidder should be positive in any of the last 2 Financial Years (i.e. FY 2023-24 and FY 2024-25) ending on 31.03.2025.</p>	<p>Details to be submitted in Annexure XIII along with Copy of the audited financial statement along with profit and loss statement for corresponding years.</p> <p>Certificate of the statutory auditor for the positive net worth.</p> <p>UDIN is mandatory.</p> <p>(CA Certified along with UDIN - Provisional Balance Sheet can also be submitted for the last financial year ending 31/03/2025)</p>
6.	Not be barred/blacklisted/put on Holiday or Contract discontinued / terminated / scope curtailed / restricted due to non-performance / unsatisfactory performance of assigned projects by any State Government (SG) or Union Territory (UT) or Government of India (GOI), or any of the agencies of SG/UT/GOI as on bid due date or pending investigations, will not be eligible to participate in this Tender document.	A Self-Declaration to be furnished by the Bidder on notarized stamp paper for the same as per Annexure- II.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

7.	<p>Bidder should Not be insolvent, in receivership, bankrupt or being wound up, not have its affairs administered by a court or a judicial officer, not have its business activities suspended and must not be the subject of legal proceedings for any of the foregoing reasons.</p>	<p>Self-Declaration on Bidder's Letterhead signed by the authorized signatory.</p>
8.	<p>Implementation Experience (Number of Implementation) Minimum three ERP / Portal projects for Central / State Government schemes should have been carried out by bidder in India.</p> <ul style="list-style-type: none"> <li>Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.</li> <li>If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.</li> </ul> <p><i>*Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of three Purchase Order and agreement to be submitted by bidder</i></p>	<p>Copy of the purchase order or Agreement to be submitted.</p> <p>The Bidder should furnish at least one Certificate of completion of the work or letter from the institution quoting the period and nature of services provided, which states the solution is live as on date of publishing RFP.</p> <p>Bidder should produce Experience related documents in Developing and implementing Portal for departments/organization in India only.</p> <p>Details to be furnished as per Annexure-XII.</p>
9.	<p>Bidder's Experience in developing one fintech solution with PG gateway integration and mobile application for the same portal**</p> <ul style="list-style-type: none"> <li>Bank may ask for any other documentary proof for the solutions that may include PO, Agreement and UAT Acceptance/Go Live Certificate, Copy of Bank Guarantee.</li> <li>If it is found by the Bank that the documentary proofs, Certificates etc. submitted by the bidders are unsatisfactory/forged, Bank may blacklist the bidder for this and further RFPs.</li> </ul> <p><i>*Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the</i></p>	<p>Copy of the purchase order or Agreement to be submitted.</p> <p>The Bidder should furnish Certificate of completion of the work or letter from the institution quoting the period and nature of services provided, which states the solution is live as on date of publishing RFP.</p>

Ref: GEM/2025/B/7042159

Date: 24.12.2025

	requirement, bidder has to submit complete details as per requirement of bank Copy of minimum of one Purchase Order and agreement to be submitted by bidder.	
10.	The bidder shall be the OEM/ SI for supply of Licenses and solution implementation and maintenance support under warranty/ AMC of the proposed solution.  OEM should have its development & support centre in India. This should be full fledged establishment and not created for the submission of this Bid.	Bidder should specifically certify in this regard on company letter head.
11.	The bidder should have at least 20 technical resources in India on its roles across areas such as Technical Architecture, Engineering/ Development/ Testers, Design Engineers, Business Analyst – as on the date of RFP.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder along with their percentage of technical resources among total employees as per evaluation criteria part - a.
12.	The entity must demonstrate arrangements to ensure compliance with the existing regulations / laws on consumer data protection and privacy by RBI, SEBI, IRDAI and any other regulatory authority of India.	Self- undertaking on company's letter head and demo/presentation during the evaluation.
13.	Authorization for the signatory signing the Bid on behalf of the Bidder by the Board of Directors/Partners of the Bidder to sign the Bid on their behalf.	Self-attested copy of Power of Attorney / Board Resolution executed by the bidder in favour of authorized signatory.
14.	There should be adequate safeguards built in its IT systems to ensure that it is protected against unauthorized access, alteration, destruction, disclosure or dissemination of records and data.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.

*Note: \*\*Purchase Order or Agreement along with Completion certificate/Live Certificate to be submitted. Here portal means any solution with PG gateway integration and mobile application in the same for Government Department/ PSU/ PSB etc. in India).*

*Note: Sub-Contracting Not Allowed and Purchase order (P.O.) related to Manpower providing/Overseas project will not be considered. Just by merely submitting a single page purchase order will not suffice the requirement, bidder has to submit complete details as per requirement of bank*

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-XI**

**Pre-Bid Query Format**

*(to be provided in MS-Excel format)*

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

Bidder's Name: \_\_\_\_\_

S.No	Page No.	Para No.	Description	Query details

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-XII**  
**Experience Details**

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

*(Submit photocopies of Purchase Orders as supporting documents for each item as per eligibility & evaluation criteria separately)*

S.No.	Name of Organization for whom services rendered	Nature of Work	Team size	Project Details		
				Period (No. of Months)	Start Date	Date of Completion/ expected completion

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-XIII**

**Turnover, Net Worth and P&L Details**

*(Bidders have to submit photocopies of Audited Balance Sheet / P&L)*

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

(Amount in Rs.)

<i><b>F Y</b></i>	<i><b>Turnover</b></i>	<i><b>Net Profit and Loss</b></i>	<i><b>Net worth</b></i>

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

ANNEXURE-XIV

**Bid Security Form**

Whereas..... (Hereinafter called "the Bidder") who intends to submit its bid..... for the supply of ..... (name and/or description of the goods) (Hereinafter called "the Bid") in terms of RFP Ref.....dated.....

In compliance with the terms of said RFP, the Bidder is required to provide Bid Security of Rs..... which may also be provided in the form of Bank Guarantee from a

KNOW ALL PEOPLE by these presents that We..... (name of bank) of ..... (name of country), having our registered office at ..... (address of bank) (hereinafter called "the Bank" which term shall include its successors and permitted assigns), are bound unto Indian Bank (hereinafter referred as " the Purchaser" which term shall include its successors and permitted assigns) in the sum of Rs. \_\_\_\_\_for which payment well and truly to be made to the Purchaser, the Bank guarantees said payment and binds itself, its successors, and assigns by these presents. Sealed with the seal of the Bank this \_\_\_\_ day of \_\_\_\_\_.

THE CONDITIONS of this obligation are:

1. If the Bidder
  - (a) withdraws its Bid during the period of bid validity specified by the Bidder on the Bid Form; or
  - (b) does not accept the correction of errors in accordance with the terms of RFP; or
2. If the Bidder, having been notified of the acceptance of its bid by the Bank during the period of bid validity:
  - (a) fails or refuses to execute the Contract Form, if required; or
  - (b) fails or refuses to furnish the performance security, in accordance with the terms of RFP.

We undertake to pay to the Purchaser up to the above amount upon receipt of its first written demand without any demur, cavil or protest and without the Purchaser having to substantiate its demand, provided that in its demand the Purchaser will note that the amount claimed by it is due to it, owing to the occurrence of one or more of the conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including forty-five (45) days after the period of the bid validity i.e. upto..... and any demand in respect thereof should reach the Bank not later than the above date.

(Signature of the Bank)

**NOTE:** 1. Bidder should ensure that the seal and CODE No. of the signatory is put by the bankers, before submission of the bank guarantee.  
2. Bank Guarantee to be issued by banks located in India and shall be on a Non-Judicial Stamp Paper of requisite value

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE-XV**  
**UAT Acceptance Form**

User Acceptance Test

Date:

UAT	Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.
-----	--

<b>Application/Module/Feature to be Tested</b>	Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.
<b>Description about the feature</b>	
<b>User Department Testing the Feature</b>	Name of the Modules deployed for the Department
<b>Functionality is working fine</b>	Yes all the functionalities are working fine as per the requirement of _____ <<Department Name >>
<b>Remarks</b>	

Name	Designation	Department	Signature
	Executive Officer	<<Organisation Name >>	
	Zonal Manager	Zonal Office Indian Bank	
	Any other officials		

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

**ANNEXURE-XVI**

Attendance Sheet for Manpower Deployed at \_\_\_\_\_ <<Department Name >>

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

Name	Designation	Date	Signature of the Employee	Signature of Branch Manager Indian Bank or Official of the organisation with stamp

Ref: GEM/2025/B/7042159

Date: 24.12.2025

ANNEXURE-XVII

Certificate for conducting Training

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

Training Conducted on: (Date): \_\_\_\_\_

Name of <<Department Name >>: \_\_\_\_\_

Mode of Training: \_\_\_\_\_

Name of the Officials Attended Training	Designation	Date	Signature of the Official of _____ >> with stamp <<Department Name

Ref: GEM/2025/B/7042159

Date: 24.12.2025

**ANNEXURE -XVIII**

**Invoice Checklist**

**Sub: Request for Proposal for Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept.**

**Ref: RFP Ref No: GEM/2025/B/7042159 dated 24.12.2025**

Sl. No.	Documents Required	Available (Yes/No)
1	Invoice with GSTIN number	
2	Indian Bank Zonal Office Recommendation Letter	
3	Contract form in Non - Judicial Stamp Paper sealed & signed by both Bank and Vendor	
4	Non-Disclosure Agreement (NDA) in Non - Judicial Stamp Paper sealed & signed by both Bank and Vendor	
5	Service Level Agreement (SLA) in Non - Judicial Stamp Paper sealed & signed by both Bank and Vendor	
6	Bank Guarantee	
7	UAT Sign off form signed by <<Organisation Name >>	
8	Go Live certificate signed by <<Organisation Name >>	
9	Attendance Sheet for Manpower Deployed at <<Organisation Name >>	

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

**ANNEXURE- XIX**  
**Go Live Certificate**

**Date of Issue:** [Date]

**Project Name:**

**Name of Organisation:** [Insert Company/Organisation Name]

This is to certify that the \_\_\_\_\_ Solution developed and deployed by M/s \_\_\_\_\_ **[Company-Name]** has been successfully tested, deployed and is now ready for live usage.

**VAPT Completion Date:**

**Go Live Date:** [Insert Date]

[illegible]

*\*Note: VAPT audit will be conducted by the bank. The successful bidder shall be responsible for resolving all identified vulnerabilities.*

Authorized Signatory of Bidder

Executive Officer of the Organization

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## Annexure XX

### Service Level Agreement

This Service Level Agreement ("Agreement") is executed on \_\_\_\_\_ ("Execution Date") by and between:

Indian Bank, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 having its Zonal Office at (Name of the Zonal Office) ..... through Shri. \_\_\_\_\_, [\_\_designation\_\_] Indian Bank (hereinafter referred to as "Bank", which expression, shall unless repugnant to the context or meaning thereof shall always mean and include its successors, executors and administrators) OF THE FIRST PART;

### AND

..... (Name of the Successful Bidder) , a company incorporated under the Companies Act, 2013 / a LLP under the provisions of Limited Liability Partnership Act, 2008 and having its registered office at ..... (Address of the Successful Bidder) represented by its Authorized signatory..... (Name, Designation) (hereinafter referred as "Solution Provider", which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include its successors-in-title and permitted assigns) of the second part.

"Indian Bank" and "Solution Provider" are hereinafter collectively referred to as "**Parties**" and individually as a "**Party**".

### WHEREAS

- i. Indian Bank is in the business of offering various banking services to its customers.
- ii. ....(Name of the Department) approached the Bank for the purpose it needs a Design & Development of an Aggregator Management Portal along with Mobile App (hereinafter referred as "**Software Solution**").
- iii. The Solution Provider is in the business of software development. The Bank intends to avail the services of the solution provider for Software Solution to .....(Name of the Department) on the terms and conditions stipulated herein.
- iv. The Bank has issued a purchase order to the Solution Provider dated ..... that specifically defines the scope of work, functional and technical requirements of Software Solution required by .....(Name of the Department) and other broad terms of the transaction. In furtherance to the PO, the Parties have agreed to execute this Service Level Agreement and a Non-Disclosure Agreement.
- v. Design & Development of an Aggregator Management Portal along with Mobile App for Government Dept., necessary technical support shall be provided by ..... (Name of the Successful Bidder). Therefore, the Parties agreed to enter into this Agreement on the terms and conditions more particularly mentioned hereunder.

NOW THIS AGREEMENT WITNESSETH AND IT IS AGREED by and between both Parties hereto as follows:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## 1. DEFINITION

Certain terms are used in this Agreement are defined hereunder. Other terms used in this Agreement are defined where they are used and have the meaning there indicated.

- a. **“Software Solution”** means Design & Development of an Aggregator Management Portal along with Mobile App to .....(Name of the Department).
- b. **“Solution Provider”** means ..... (Name of the Successful Bidder) providing the Aggregator Management Portal along with Mobile App.
- c. **“Go-live certificate”** means the certificate issued by .....(Name of the Department) upon successful installation and demonstration of all functionalities as specified in this Agreement.
- d. **“UAT Sign Off”** means tests that have been defined and conducted by a select user group before Go-Live Date as per acceptance test procedures and the same is approved by .....(Name of the Department).
- e. **“Purchase Order”/ “PO”** means Purchase Order issued by the Bank to ..... (Name of the Successful Bidder) dated .....

## 2. SCOPE OF WORK:

- i. Bank has in order to fulfil the Banking needs agreed to provide Software Solution to .....(Name of the Department) through Solution Provider, who shall develop and maintain the Software Solution, which shall have such features and functionalities as provided in the scope of work finalized by the Bank and/or .....(Name of the Department), and will have a right to review the performance of the services provided by ..... (Name of the Successful Bidder) .
- ii. The Scope of Work to fulfil the requirements of .....(Name of the Department) shall be as per RFP floated on GeM Portal Ref: ..... Dated ..... and its addendums/corrigendum.
- iii. Solution Provider understands that the final scope of work shall be as per directions of ..... (Name of the Department).
- iv. Broad Scope of Work will be as mentioned in the RFP Document.

Following points should be part of the scope of the work for development of a platform:

S. No.	Cost particulars (for 3 years)
1.	One-Time full Implementation Fee including integration with any System of department, OTP Gateway Charges, Licensing Cost etc. & Warranty for 1 year.
2.	Cost of Modules
3.	Software License Cost
4.	Data Migration Charges for Old Records
5.	Annual Maintenance Charges for 2 <sup>nd</sup> & 3 <sup>rd</sup> years
6.	Training Cost
7.	Manpower support / Operation Support Charges

Ref: GEM/2025/B/7042159

Date: 24.12.2025

8.	Integration Charges like SMS Gateway, email service, Payment Gateway integration with e-GRAs, Vahan 4, Sarathi, Aggregator API, NeSL and other as mentioned in the RFP
9.	Any other as per scope of work, functional and technical specification
10.	Virtual Demo/ Physical Demo (as per the requirement)

- v. .... (Name of the Successful Bidder) has to provide Design & Development of an Aggregator Management Portal along with Mobile App for ..... (Name of the Department).
- vi. .... (Name of the Successful Bidder) has to provide required training to Department Officials for implementation of the Project.
- vii. .... (Name of the Successful Bidder) shall be responsible for providing solution with required all configuration during the course of contract.
- viii. Compliance to Bank's policies like IT Policy, Security Policy etc. shall be the responsibility of the Solution Provider. Deviation if any, has to be rectified by the Solution Provider without any additional cost to Bank.
- ix. Support and rectification of any issue faced by the ..... (Name of the Department).
- x. .... (Name of the Successful Bidder) will be responsible for data security, data privacy and data backup along with compliance of data protection act and other guidelines of Govt. of India, RBI, MeitY and other regulatory authorities.
- xi. .... (Name of the Department) may, subject to consent and concurrence of the Bank, ask Solution Provider to incorporate additional features or functionalities in the Software Solution in addition to the Scope of work and further, the Solution Provider agrees to render such additional services, subject to such terms and conditions as may be agreed with ..... (Name of the Department) and shall intimate the same to the Bank in writing. If any new module is required by ..... (Name of the Department) (which is not included in the present scope of work), then additional charges will be paid on mutually agreed cost, terms and conditions.
- xii. Technical Specification: As per requirement of ..... (Name of the Department).
- xiii. Functional Specification: As per requirement of ..... (Name of the Department).

### 3. DELIVERY SCHEDULE

Installation of the application should be completed within 60 days ("Go-live Date"). On the Go-live Date, all additional associated software & installation are to be delivered to ..... (Name of the Department) as per this Agreement is agreed by the Bank/ ..... (Name of the Department) and shall be fully functional and other details as per RFP floated on GeM Portal Ref: ..... dated \_\_ / \_\_ / 2025 and its addendum/corrigendum.

### 4. PRICE:

The total amount payable under this purchase order is Rs. .... /- inclusive of taxes. This cost includes providing Design & Development of an Aggregator Management Portal along with Mobile App. to ..... (Name of the Department) at the rate of Rs. .... /- inclusive of taxes

Ref: GEM/2025/B/7042159

Date: 24.12.2025

\*TDS/Penalty if any will be deducted from the payable amount. The detail of amount payable inclusive of all charges is as under:

Sr No.	Solution Components	Amount (Inclusive of Taxes)
1	(A) Software Development Cost (One Time Cost for platform Development) which includes: - <ul style="list-style-type: none"> <li>One Time Development Charges of Portal and mobile application</li> <li>Payment gateway and SMS/Email or any other integration Charges</li> <li>Domain Charges</li> <li>VAPT audit</li> <li>Data Migration Cost for Old records</li> <li>Training Cost</li> <li>Any other as per scope of work, technical and functional specification</li> </ul>	
2	(B) On Site Man Power for 6 months	
3	(C) AMC Cost for 2 years	
4	<b>Total Cost of Ownership for 3 years (A+B+C)</b>	

Note: Contract period - 3 years from the date of Go Live

Payments will be released based on the completion of the work/services/deliverables at ..... (Name of the Department).

Payment terms is as under:

Basic package with one year warranty	After Acknowledgement of P.O, UAT Sign Off, Signing of SLA, submission of necessary documents and other agreements	50%
	After VAPT Clearance, Go Live and compliance of terms and conditions, training certificate.	50%
<b>Total</b>		<b>100%</b>
AMC	At the start of AMC for Second Year (Starting after 1 year from date of Go-live)	100%
	At the start of AMC for Third Year (Starting after 2 year from date of Go-live)	100%
Data migration cost	Upon submitting necessary documentary proof attested by Govt. dept. authorized signatories.	100%
Onsite Manpower Support		100%
Cost of Training & Any other scope of work		100%

Note: TDS, GST TDS will be deducted as applicable while releasing payments and Penalty (if any) will be deducted from the subsequent payment/ PBG.

## 5. ROLES AND RESPONSIBILITIES:

Following will be the roles and responsibilities of the Solution Provider:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- i. .... (Name of the Successful Bidder) will provide Software Solution which shall have such capabilities and functionalities as defined in the Scope of Work under this agreement and as per the need of .....(Name of the Department).
- ii. Solution Provider shall provide the Source Code of the Software to the .....(Name of the Department) and the Bank to place source code in escrow account with an escrow agent mutually appointed by the Parties as per terms and conditions of RFP vide RFP Ref No: \_\_\_\_\_ dated \_\_ / \_\_/2025 and its addendum/corrigendum.
- iii. .... (Name of the Successful Bidder) will customize and provide all requirements of .....(Name of the Department) by them till the acceptance of the application included in the solution cost listed out in this Agreement.
- iv. Solution Provider shall host the application at MeitY data centre as per convenience and requirement of .....(Name of the Department).
- v. .... (Name of the Successful Bidder) will conduct training for .....(Name of the Department) officials and/or Bank Staff as per the requirement.
- vi. .... (Name of the Successful Bidder) will fix/ rectify the vulnerabilities and observations found by the IS Auditor free of cost and submit the final compliance/closer report/certificate from the Auditor.
- vii. .... (Name of the Successful Bidder) will provide following documents:
  - viii. Technical architecture of the solution
  - ix. License certificate for user if applicable.
  - x. Implementation/Installation document
  - xi. User Manual/Operation manual
- xii. .... (Name of the Successful Bidder) will undertake efforts to familiarize the Bank Staff and .....(Name of the Department) officials so that they become conversant with the Software Solution.
- xiii. .... (Name of the Successful Bidder) shall ensure the software/hardware supplied by ..... (Name of the Successful Bidder) complies with the requirements under Information Technology Act, 2000 and subsequent amendments and related Governments/Reserve Bank of India guidelines issued from time to time.
- xiv. All the issues related to Software Solution shall be handled and resolved by ..... (Name of the Successful Bidder) and shall be resolved to the full satisfaction of .....(Name of the Department).
- xv. .... (Name of the Successful Bidder) has to keep regular back up of data as per frequency decided by .....(Name of the Department).
- xvi. .... (Name of the Successful Bidder) will provide the required data to .....(Name of the Department) from time to time.
- xvii. .... (Name of the Successful Bidder) has to ensure data security, back up and business continuity plan (In case of any disaster) /DR site. In the event of a data breach or any unauthorized access the Bank shall not be held responsible for any such incidents, and it is understood that the responsibility lies solely with ..... (Name of the Successful Bidder) and .....(Name of the Department).

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- xviii. Security Audit certificate to be submitted by '.....' (Name of the Successful Bidder).
- xix. .... (Name of the Successful Bidder) will provide all licensed products for Software Solution and will renew the provided licenses from time to time and will bear the cost of such licensed product with renewal cost.
- xx. .... (Name of the Successful Bidder) shall adhere to all relevant laws, regulations, and government guidelines applicable to the services it provides to the Bank.
- xxi. .... (Name of the Successful Bidder) shall obtain and maintain all necessary licenses, permits, and approvals required to perform the services.
- xxii. .... (Name of the Successful Bidder) shall not engage in any activities that could result in non-compliance with anti-money laundering, anti-corruption, and any other relevant laws.
- xxiii. .... (Name of the Successful Bidder) acknowledges that the Bank shall not be liable for any losses, damages, or liabilities arising out of the Solution Provider's non-compliance with this undertaking or any applicable laws.
- xxiv. .... (Name of the Successful Bidder) shall customize and provide all requirements of .....(Name of the Department) as advised by them till the acceptance of the application. For any specific change requested by Bank or .....(Name of the Department) in the software, the Solution Provider has to provide the changes which is included in one-time license fee being paid and maintenance cost being paid. No additional charges will be paid for any customization during the term of the Agreement.
- xxv. .... (Name of the Successful Bidder) shall provide installation and maintenance support as per requirement of .....(Name of the Department) and scope of work.
- xxvi. Configuration and tuning of web server, application server as per requirement of Software Solution for smooth functioning will be done by the Solution Provider.
- xxvii. Access to UAT environment will be provided by Solution Provider. After installation and configuration, live environment will be managed by .....(Name of the Department) and Solution Provider. The Solution Provider shall provide support in patch movement, maintenance and trouble-shooting to .....(Name of the Department).
- xxviii. Bank is not responsible for any financial/non-financial loss arising out of the proposed product.

## 6. TERMS OF SERVICE:

The Solution Provider shall be bound by the following terms:

- i. Solution Provider shall be responsible for the maintenance, configuration and fault free operations of supplied Software Solution and its maintenance during the warranty and post warranty period.
- ii. In case of discrepancy in software supplied, it is the Solution Provider's responsibility to replace/repair the software immediately at the intimation of the Bank/ .....(Name of the Department)
- iii. Solution Provider shall provide a 4-hour response to technical support requests during department's working hours. There must be multiple ways to initiate a support request, including email, web page or voice mail.
- iv. Solution Provider shall provide free software upgrades.
- v. If the downtime is more than a week, Bank shall have a right to levy additional penalty of 10 % of total cost of solution in addition to the above penalty.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- vi. Any technical glitch/ issue in installed software solution should be attended on priority and should be covered under warranty/AMC.
- vii. The supplier has to maintain a guaranteed minimum uptime of 99% for software solution supplied to avoid any disruption due to breakdown of system or degraded performance impacting operations of ..... (Name of the Department) or unavailability of data. The calculation of uptime will be on a monthly basis.
- viii. The issue/ break down message may be communicated by the ..... (Name of the Department)/Bank team by way of phone call / email/ call logging.
- ix. For penalty calculation, the total time elapsed between the intimation of break down message from Bank side to the supplier and receipt of rectification message from the supplier to Bank side will be considered.
- x. The penalty will be deducted from payable amount.
- xi. For calculation of uptime (penalty), planned/ scheduled down time will be exempted. Bank will pay the bidder after deducting the calculated penalty from the payable amount.

*\*Penalty will be levied on a monthly basis for non-adherence to service levels, as detailed below:*

S. No	Level of uptime	Penalty Charges
1	99% uptime SLA	NIL
2	98.00% and above but below 99%	0.5% of project cost.
3	95.00% and above but below 98.00%	1% of project cost.
4	90.00% and above but below 95.00%	1.5% of project cost.
5	Below 90.00%	2.0% of project cost.

*\*Penalty amount will be deducted from subsequent Payments/ Performance Bank Guarantee (PBG).*

## 7. BUSINESS CONTINUITY PLAN

- i. The Solution Provider undertakes to ensure business continuity by submitting business continuity plan in case of termination of the Agreement.
- ii. In the event of failure of the Solution Provider to satisfy the obligations listed in this Agreement or in the event of termination of Agreement or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangements for getting the Services contracted with another entity.
- iii. The Solution Provider shall continue to provide services as per the terms of contract until the new service provider is appointed. During the transition phase, the Solution Provider shall render all reasonable assistance to the new solution provider. No additional cost shall be levied by the Service Provider on the Bank for ensuring smooth transition and continuity of services.
- iv. The Solution Provider shall comply with the ..... (Name of the Department)'s reasonable request for any assistance and training requirements following the expiry or termination. The purpose of such training shall be to enable the ..... (Name of the Department) or new service provider to adopt, integrate and utilize the Software Solution and to deliver an equivalent service as to that previously provided by the Solution Provider.

## 8. DATA PROTECTION

- i. .... (Name of the Successful Bidder) shall adhere to all the data security and privacy guidelines mandated by applicable laws and government agencies

Ref: GEM/2025/B/7042159

Date: 24.12.2025

such as RBI, SEBI, IRDAI, Ministry of Electronics and Information Technology, MeitY and other relevant regulatory bodies.

- ii. .... (Name of the Successful Bidder) shall not disclose, share, or misuse any data provided by the Bank / ..... (Name of the Department) and shall take all necessary measures to prevent unauthorized access, use, or disclosure of such data.
- iii. .... (Name of the Successful Bidder) shall implement robust security measures to protect data from unauthorized access, loss, alteration, or destruction.
- iv. In the event of a data breach or any unauthorized access the Bank shall not be held responsible for any such incidents, and it is understood that the responsibility lies solely with ..... (Name of the Successful Bidder) and ..... (Name of the Department).
- v. .... (Name of the Successful Bidder) shall ensure that all of its suppliers/ sub-contractors/ employees associated with this Agreement maintain the highest standard of confidentiality and data privacy.

#### 9. PERFORMANCE SECURITY:

- i. Within 30 days of signing this Agreement, The Solution Provider shall furnish to the Bank the Performance Security equivalent to 3% of the total cost of solution in the form of a Bank Guarantee valid for 60 days beyond the term and additional claim period of 30 days, in accordance with format enclosed in the Purchase Order
- ii. The Bank shall invoke the performance security submitted by Solution Provider as compensation for any loss resulting from the Solution Provider's failure in completing their obligations under the Contract.
- iii. The Bank shall discharge the Performance Security and return it to Solution Provider not later than thirty (30) days following the date of completion of the Solution Provider's performance obligations under the Contract. Such invocation may be in writing served upon the financial institution providing such guarantee.
- iv. Failure of the Solution Provider to comply with the requirement of signing of contract and performance Security shall constitute sufficient grounds for annulment of the award.

#### 10. SECURITY/AUDIT:

The Bank and ..... (Name of the Department) reserves the right to do Vulnerability Assessment, Penetration Testing (VAPT), Application Security Audit and Source Code Audit of the solution by third party security auditors appointed by Bank/ ..... (Name of the Department) periodically or as per regulatory guidelines.

#### 11. LIQUIDATED DAMAGES:

If ..... (Name of the Successful Bidder) fails to deliver/install any or all of the Goods softwares/applications or to perform the Services within the period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the Invoice price of goods and services for each week or part thereof of delay until actual delivery or performance, up to a maximum deduction of 10%. If the goods softwares/applications are not delivered/installed in time, the Bank may consider termination of the Agreement and claim liquidated damages from the Solution Provider.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## 12. OWNERSHIP

- i. The Bank shall not assume any ownership, liability, or responsibility in the event of any issues arising from the activities or services provided by the Solution Provider.
- ii. The Bank shall not assume any ownership, liability, or responsibility in the event of any data & security breach.
- iii. The Bank shall not be liable for any issues or errors that may arise in working and maintenance of the Software Solution including any reports or output that may be generated through the said Software Solution or any matter ancillary or incidental thereto.

## 13. DELAYS IN PERFORMANCE:

- i. Delivery of the goods and performance of services shall be made by the Solution Provider in accordance with the time schedule prescribed by the Bank or .....(Name of the Department).
- ii. If at any time during performance of the agreement, the Solution Provider or its subcontractor(s) should encounter conditions impeding timely delivery of the Goods and performance of Service, the Solution Provider shall promptly notify the bank in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Solution Provider's notice, the Bank shall evaluate the situation and may at its discretion extend the Solution Provider's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Agreement.

## 14. REPRESENTATION AND WARRANTIES:

### 14.1 Each of the Parties represents and warrants to the other as under:

- i. It is duly organized, validly existing and in good standing, under the laws of the jurisdiction of its incorporation;
- ii. It has all the requisite power and authority to execute, deliver and perform its obligations under these presents and to comply with the terms and conditions contained herein;
- iii. These presents have been validly executed and delivered and constitute a legal, valid and binding obligation of such Party.

### 14.2 ..... (Name of the Successful Bidder) agree and confirm as under:

- i. Render the Services in a lawful manner.
- ii. Perform and observe all the instructions given by .....(Name of the Department) as to rendering the Services.
- iii. Not do or cause to be done anything which is prejudicial to the interest of the Bank and .....(Name of the Department) whereby the business or reputation of the Bank & .....(Name of the Department) may be injured or damaged.
- iv. Maintain in full force and effect all applicable licenses, permits, registrations and permissions as it may require for the purpose of rendering the Services under this Agreement and for matters incidental thereto.
- v. Not make any representations or statements on behalf of the Bank & .....(Name of the Department) and shall not enter into any contracts without written consent from the Bank & .....(Name of the Department) for or on behalf of the Bank & .....(Name of the Department) with any party / parties.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- vi. .... (Name of the Successful Bidder) aware that the performance of the services required, the exercise of due and special care and the Solution Provider hereby unconditionally and irrevocably undertakes to exercise due and special care in the performance of its Services and obligations hereunder.
- vii. Comply with applicable laws and regulations especially related to data privacy and protection and cyber-security.

## 15. WARRANTY/AMC

- i. .... (Name of the Successful Bidder) warrants against any defect that may arise from the design or workmanship or from any act or omission of Solution Provider that may develop under normal use of the supplied solution.
- ii. This comprehensive warranty shall remain valid for 36 months (12 Months Warranty and 24 Months AMC) after the solution has been installed and made live at MeitY data centre/ State Data Centre. The Bank shall promptly notify the Solution Provider in writing/by mail of any claims arising under this warranty. Upon receipt of such notice, the Solution Provider shall with all reasonable speed, remove any bugs reported in the solution, without cost to the Bank. All the supplied Software Solutions have to be covered under back to back support from the respective OEMs for the full contract period.

## 16. CONFIDENTIALITY AND NON-DISCLOSURE

- i. Solution Provider hereby recognize and acknowledge that in the due course of the agreement, it will come across and know certain proprietary and confidential information relating to Bank, .....(Name of the Department) and its businesses but not limited to any information furnished under the provisions of this agreement in written, electronic or any other form, except for information that Bank / .....(Name of the Department) makes publicly available, shall be regarded as proprietary and confidential ("Confidential Information").
- ii. Solution Provider takes complete responsibility and shall adhere to all the data security and privacy guidelines mandated by the applicable laws and government agencies such as RBI, SEBI, IRDAI, Ministry of Electronics and Information Technology and other relevant regulatory bodies. Solution Provider shall not disclose, share, or misuse the Confidential Information and shall take all necessary measures to prevent unauthorized access, use, or disclosure of such data.
- iii. Solution Provider shall not disclose, without the prior written consent of Bank / .....(Name of the Department), to any other person or use such Confidential Information other than for the purposes of performance of the obligations set forth in this Agreement. In respect of the disclosure of Confidential Information of Bank / .....(Name of the Department) to the employees or contractors of solution provider or anybody connected to it, it shall be strictly on need-to-know basis and on execution of proper Confidentiality and Non-Disclosure Agreement.
- iv. Solution Provider shall take all steps as may be reasonably necessary to protect the integrity of the Confidential Information disclosed herein and to ensure against any unauthorized disclosure for the any benefit or otherwise and shall be governed by the laws of India.
- v. Solution Provider hereby fully understands and confirms that any violation of the provisions of this Clause would cause irreparable loss, harm and injury to Bank / .....(Name of the Department). Therefore, for any such violation by Solution Provider, Bank and / .....(Name of the Department) shall be fully entitled to seek specific performance in addition to other equitable and legal reliefs including injunction and order of restraint.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- vi. The above restrictions shall survive and continue to apply after the expiration or termination of this Agreement.

## 17. INTELLECTUAL PROPERTY

In the event that the Software become the subject of claim of violation or infringement of a third party's intellectual property rights, Solution Provider shall at its expense:

- i. procure for Bank the right to continue to use such Software;
- ii. replace or modify the Software to make them non-infringing, provided that the same function is performed by the replacement or modified software; or
- iii. if the rights to use cannot be procured or the Software cannot be replaced or modified, reimburse Bank for any amounts paid to Solution Provider, along with the replacement costs incurred by Bank for procuring an equivalent software in addition to the losses incurred by the Bank.

## 18. FORCE MAJEURE

- i. Solution Provider shall not be liable for forfeiture of its Performance Security, liquidated damages, or termination for cause, if and to the extent the delay in performance or other failure to perform its obligations under this Agreement is the result of an event of Force Majeure. "**Force Majeure**" means an event beyond reasonable control of the Solution Provider but does not include events arising due to fault or negligence of Solution Provider. Such events may include, but are not restricted to, wars or revolutions, fires, floods, epidemics, quarantine restrictions, change in law etc. Delay by the affiliates of Solution Provider shall not be considered as a force majeure event.
- ii. If a Force Majeure event arises, Solution Provider shall promptly notify the Bank in writing of such condition and the cause thereof but in any case, not later than 7 (seven) days from the moment of its inception. Unless otherwise directed by the Bank in writing, Solution Provider shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- iii. If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider.

## 19. NOTICE

- i. All notices required to be given under this Agreement by either Party to the other Party shall be in writing and in English, and shall be addressed to such Party at the address given below or at such address as it may from time to time notify:
  - For **Indian Bank** -  
Attention:  
Email:  
Phone:  
Address:
  - For ..... (**Name of the Successful Bidder**)  
Attention: Legal Team  
Email:

Ref: GEM/2025/B/7042159

Date: 24.12.2025

Phone:  
Address:

- ii. Notices may be given by email, facsimile, express courier or personal delivery and shall be effective upon actual receipt by the Party to whom notice is directed.
- iii. Any Party may, from time to time, change its address provided for in this Agreement by giving the other Party not less than ten (10) days prior written notice.

## 20. TERM AND TERMINATION

### 20.1 Term:

The term of the Agreement shall commence from then Effective Date and shall be valid up to a period of three (3) years from the Go-live Date ("Term"). The Agreement is extendable / renewable further at the option of the Bank on mutually agreed terms.

### 20.2 Termination without Cause:

Bank may, at any time, terminate this Agreement, in whole or in part, without cause, by giving a prior notice of 90 days in writing to Solution Provider. The notice of termination shall specify the extent to which performance of the Solution Provider under this Agreement is terminated, and the date upon which such termination shall become effective.

### 20.3 Termination for Cause:

- i. The Bank reserves the right to terminate this Agreement by giving a prior notice of 90 days in writing to both .....(Name of the Department) and Solution Provider in the event .....(Name of the Department) fails to maintain the terms of the MOU entered with the Bank.
- ii. The Bank, without prejudice to any other remedy, by 90 days' written notice of default to Solution Provider, may terminate this Agreement in whole or in part:
  - a. If Solution Provider fails to deliver any or all of the Software and allied service(s) within the period(s) specified in the Agreement, or within any extension thereof granted by the Bank,
  - b. If Solution Provider fails to submit the performance security as per the terms of this Agreement
  - c. If Solution Provider fails to perform any other obligation(s) under the Agreement,
  - d. If Solution Provider, in the judgement of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Agreement,
  - e. In case Solution Provider revokes, alters, or deviates from any terms of this Agreement in regard thereof without the consent of the Bank in writing.
- iii. The Bank may, at its absolute discretion give notice of 90 days to the Solution Provider to make good the failure, neglect or contravention complained of, within such time and if Solution Provider fails to cure the defect within the said period, the Bank shall reserve the right to terminate the Agreement with immediate effect.

### 20.4 Effect of Termination:

- i. In the event the Agreement comes to end on account of termination or by the expiry of the Term / renewed term of the Agreement or otherwise, Solution Provider shall provide to the Bank all the manuals, data, back-up, reasonable assistance, and support to the Bank and new vendor engaged by the Bank, for the smooth transfer and continuity of the Services.
- ii. The Software and/or Services that are delivered as per the requirements specified by the Bank and/or .....(Name of the Department) to Solution Provider till the date of effectiveness of this Agreement shall be accepted by the Bank at the terms and price as specified under this Agreement.
- iii. In the event the Bank terminates this Agreement in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Software or Service(s) similar

Ref: GEM/2025/B/7042159

Date: 24.12.2025

to those undelivered by Solution Provider from any third party, and Solution Provider shall be liable to the Bank for any excess costs for such similar Software or Services. Solution Provider shall continue performance of the Agreement to the extent not terminated.

- iv. Solution Provider undertakes to ensure business continuity by submitting business continuity plan in case of exit prematurely or need based exit route for the Bank.

## 21. INDEMNIFICATION

- i. Solution Provider agrees and hereby indemnifies ..... (Name of the Department) and Bank for any loss or liability that may be incurred by the Bank & ..... (Name of the Department), in pursuance of this Agreement including any loss or liability, cost, expenses, damages, charges that may be incurred by the Bank or ..... (Name of the Department) on account of the breach of any representations or warranties in pursuance of the Agreement on part of Solution Provider or breach of applicable Laws on part of Solution Provider or any third party liability that may be incurred by Bank or ..... (Name of the Department) which is attributable to the acts, deeds or things on part Solution Provider.
- ii. Solution Provider shall indemnify, defend, and hold harmless the Bank in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer due to:
  - a. any claims arising out of IP infringement or any other third-party claims.
  - b. misconduct or gross negligence, damage to tangible or intangible property, its employees and/ or subcontractors, or breach of confidentiality obligations and other obligations under this Agreement.
  - c. claim regarding data loss and data breach by ..... (Name of the Department).
- iii. Subject to applicable law to the contrary, and to the maximum extent permitted by law, Solution Provider shall be liable to the Bank for any consequential/incidental, or indirect damages arising out of this Agreement. However, Bank will not be liable to Solution Provider for any such consequential/incidental, or indirect damages arising out of this Agreement.
- iv. In case of non-compliance with the requisite quality and uptime, Solution Provider shall be obligated to indemnify ..... (Name of the Department) and/ or the Bank for the losses incurred or may be deducted from the amounts payable, as the Bank may deem fit. If the downtime is more than one week, Bank will levy additional penalty of 10% of Subscription Fee. Penalty, if any, shall be debited from the subsequent payments due to the Solution Provider.

## 22. APPLICABLE LAW

Laws of India and any other guidelines having the force of law in India will be applicable.

## 23. JURISDICTION

Any dispute arising out of this Agreement will be under the jurisdiction of Courts of Law in ..... (Place of Indian Bank Zonal Office or Department)

## 24. DISPUTE RESOLUTION

- i. If any dispute or difference of any kind whatsoever shall arise between the Parties in connection with or arising out of this Agreement, the Parties shall make every effort to resolve amicably such disputes or difference by mutual consultation.
- ii. If after 30 days the Parties have failed to resolve the dispute(s) amicably by such mutual consultation, then either Party may give notice to the other Party of its intention to commence arbitration, as hereinafter provided. No arbitration in respect of this matter may be commenced unless such notice is given.

**Ref: GEM/2025/B/7042159**

**Date: 24.12.2025**

- iii. Any dispute or difference in respect of which a notice of intention to commence arbitration has been given in accordance with this clause shall be finally settled by arbitration. Arbitration may be commenced prior to or after delivery of the Software under the Agreement.
- iv. The arbitral proceedings shall be governed by the provisions of the Arbitration and Conciliation Act, 1996.
- v. The Arbitral Tribunal shall consist of 3 arbitrators one each to be appointed by the Bank and Solution Provider, the third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties ("Arbitral Tribunal") and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the Presiding Arbitrator, the Presiding Arbitrator shall be appointed by the Indian Banks' Association, India which shall be final and binding on the parties.
- vi. If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian Banks' Association shall appoint the Arbitrator. A certified copy of the order of the Indian Banks' Association making such an appointment shall be furnished to each of the Parties.
- vii. Arbitration proceedings shall be held at Chennai India, and the language of the arbitration proceedings and of all documents and communications between the Parties shall be English.
- viii. The decision of the majority of arbitrators shall be final and binding upon both parties.
- ix. The cost and expenses of Arbitration proceedings will be paid as determined by the Arbitral Tribunal. However, the expenses incurred by each Party in connection with the preparation, presentation of its proceedings including the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each Party itself and the fees for the Presiding Arbitrator shall be shared equally by the Parties.
- x. Where the value of the dispute is Rs.10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed mutually by the Parties. If the Parties fail to appoint the arbitrator, then the Indian Banks' Association shall appoint the Arbitrator. A certified copy of the order of the Indian Banks' Association making such an appointment shall be furnished to each of the Parties.
- xi. Notwithstanding any reference to dispute herein, the parties shall continue to perform their respective obligation under this Agreement unless they otherwise agree.
- xii. Submitting to arbitration may be considered as an additional remedy and it does not preclude Parties to seek redressal/other legal recourse.

## **25. MISCELLANEOUS**

- i. Amendment: The terms or provisions of this Agreement shall be modified, amended, supplemented, waived, or discharged only in writing and shall be signed by both the Parties hereto.
- ii. Assignment: This Agreement shall be binding upon and inure to the benefit of the Parties and their respective successors. Solution Provider shall not assign this Agreement nor any of the rights, interests or obligations herein to any third party, unless otherwise agreed in writing by the Bank. If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this Agreement shall be considered to be assigned to the new entity and such an act shall not affect the obligations of Solution Provider.
- iii. Severability in the event any of the clauses of this Agreement, for any reason, are found to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall not affect the other provisions of this Agreement and it shall be construed as if such invalid, illegal or unenforceable provision had never been contained herein.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

- iv. Headings: The headings contained in this Agreement are solely for the purpose of reference and shall not in any way affect the meaning or interpretation of this Agreement.
- v. Waiver: Failure of either Party to require performance of any provision of this Agreement shall not affect such Party's right to full performance thereof at any time thereafter, and any waiver by either Party of a breach of any provision hereof shall not constitute a waiver of a similar breach in the future or of any other breach. No waiver shall be effective unless in writing and duly executed by an authorized representative of the concerned Party.
- vi. Entire Agreement: This Agreement, including but not limited to the Annexures, NDA, PO, Bank Guarantee attached, constitutes the entire agreement between the Parties in connection with the subject matter hereof.
- vii. Inconsistency: In case of any inconsistency between the terms and conditions of this Agreement and any other prior arrangement/agreement entered in between the Parties, the terms and conditions of this Agreement shall prevail.
- viii. Relationship: The relationship between Indian Bank and Solution Provider will be contractual relationship on Principal to Principal basis and does not in any manner create any partnership, joint venture, agency or any other such relationship between the Parties. All employees engaged by the Solution Provider shall be in sole employment to the Solution Provider and the Solution Provider shall be solely responsible for their salaries, wages, statutory payments etc. Under no circumstances shall Indian Bank be liable for any payments or claim or compensation (including but not limited to compensation on account of injury/death/termination) of any nature to the employees and personnel of Solution Provider.
- ix. Expenses: All costs and expenses including legal costs, incurred in connection with the execution of this Agreement shall be borne by the Parties jointly.
- x. This Agreement shall be read in consonance with the PO, NDA, any other document executed by the Parties and the terms and conditions of proposal, quotations and scope of work submitted by .....(Name of the Department).

Whatever not specifically mentioned herein, this Agreement is subject to the terms and conditions of Purchase Order Dated ..... and Scope of Work as per RFP Ref No: GEM/\_\_\_\_\_/\_\_\_\_\_/ dated \_\_/\_\_/2025 and its addendums.

## **26. Coverage of successful bidder under the EPF & MP Act 1952 Employees' Provident Funds and Miscellaneous Provisions Act, 1952**

Solution Provider shall submit necessary details of all the outsourced employees for any type of services engaged either through contractors or directly whenever required by the Bank. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF & MP Act 1952 is to be submitted on the Bank's request.

## **27. Minimum Wages Act**

As per Government (Central / State) Minimum Wages Act in force, it is imperative that all the employees engaged by the Solution Provider are being paid wages / salaries as stipulated by government in the Act. Towards this the successful bidder shall submit a confirmation/ undertaking on their company letterhead signed by authorized signatory.

Ref: GEM/2025/B/7042159

Date: 24.12.2025

## 28. Audit and Inspection

..... (Name of the Successful Bidder) shall provide unrestricted access to its premises and records being maintained with regard to the job being performed as per its contract with the Bank, to the authorized personnel of the Bank/.....(Name of the Department)/ its auditors (internal and external)/ any statutory/regulatory authority/ authorized personnel from RBI to carry out any kind of process of audit including that of its operations and records related to services provided to the Bank, in the presence of representatives of the ..... (Name of the Successful Bidder) at any point of time giving advance notice. RBI or persons authorized by it shall access the records of Bank and the ..... (Name of the Successful Bidder) related to this agreement and cause inspection.

IN WITNESS WHEREOF, the Parties have caused this Agreement to be executed in duplicate by their authorised representatives, on their respective behalf, on the Effective Date first written above.

### On behalf of:

**Indian Bank**

Name of Zonal Manager .....  
Zonal Office.....

..... (Name of the  
**Successful Bidder**)  
Name of Authorized Signatory  
.....

Signature:

Name:

Designation:

Date:

Signature:

Name:

Designation:

Date: