

Ref: RFP No. GEM/2026/B/7216322



REQUEST FOR PROPOSAL (RFP)

FOR

**SUPPLY, INSTALLATION, IMPLEMENTATION, INTEGRATION AND MAINTENANCE OF
ENTERPRISE DATA LAKEHOUSE SOLUTION**

RFP Reference No.	GEM/2026/B/7216322
RFP Issuance Date	10/02/2026
Last Date of request for Queries / Clarifications	17/02/2026 by 05:00 PM
Date and time of Pre-Bid Meeting	19/02/2026 at 03:00 PM
Last Date for receipt of bids	13/03/2026 at 03:00 PM
Date and time of opening technical bids	13/03/2026 at 03:30 PM

Issued by:

Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: +91-44-25269705 / 25269701

Email: acoe.datalakehouse@indianbank.bank.in

Website: <https://www.indianbank.bank.in>

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

S. No	Particulars	Timeline
1	Issuance Date of RFP (Date of RFP Issuance)	10/02/2026
2	Last Date of request for Queries/ Clarifications (Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting)	17/02/2026 by 5:00 PM [to be submitted in the GeM portal or sent through email on the email-id acoe.datalakehouse@indianbank.bank.in] Format for seeking clarification is enclosed as <u>Annexure-XIII</u>
3	Pre-bid Meeting Date and Venue Details	19/02/2026 at 03:00 PM through physical/virtual mode. Bidders willing to participate in pre-bid meeting need to submit their details at acoe.datalakehouse@indianbank.bank.in on or before 19/02/2026 by 01:00 PM. Details of virtual / physical pre-bid meetings would be communicated via e-mail to interested Bidders separately.
4	Last Date of Submission / Closing Date in Online and Offline Mode (Last Date of Submission of RFP Response)	13/03/2026 at 03:00 P.M. for both online bid and offline document submissions. For Offline submission of documents listed in Sl. No. 10 below, the sealed envelope shall be addressed to the Bank and to be delivered at the address below. General Manager (ACoE), Indian Bank, Head Office, ACoE Department, 2 nd Floor. 66, Rajaji Salai, Chennai-600001.
5	Eligibility cum Technical Bid Opening Date	13/03/2026 at 03:30 PM
6	Date, time and venue of presentation and demo by the eligible Bidders	Shall be intimated separately by the Bank through email.
7	Opening of Commercial Bids	The commercial bids will be opened for those Bidders who qualify in both eligibility and technical evaluation. The date for commercial bid opening would be communicated via e-mail to the technically eligible Bidders.
8	Cost of RFP	Nil.
9	Online Bid Submission Details	This RFP will follow e-Procurement (e-Tendering) process and the same will be conducted through Government e-Market Place (GEM) portal. The documents listed below in Sl. No 10 below only to

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		be submitted in offline physical mode.
10	Documents to be submitted physically by Bidders. (Offline Mode)	<p>1. Bid Security (EMD) for Rs.5,00,00,000/- (Rupees Five Crores only) to be submitted 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. BG should be valid for 225 days from the last date for submission of the Bid (or) Fund transfer to be made in the account as detailed below: Account No.: 743848138 Account Name: INDIAN BANK, H.O. TECHNOLOGY MANAGEMENT DEPARTMENT- II IFSC Code: IDIB000H003 Branch: Harbor</p> <p>2. Pre-Contract Integrity Pact (As per Annexure – VI)</p>
11	RFP Coordinator	<p>(1) Shri. S Palaniappan General Manager, Indian Bank, Head Office, ACOE Department, 2nd Floor, 66, Rajaji Salai, Chennai - 600001 Phone: +91-44-25279701 Email: acoe.datalakehouse@indianbank.bank.in</p> <p>(2) Shri Dhivakar Jacob S Assistant General Manager, Indian Bank, Head Office, ACOE Department, 2nd Floor, 66, Rajaji Salai, Chennai - 600001 Phone: +91-44-25269705, Email: acoe.datalakehouse@indianbank.bank.in</p>
<p>The RFP document can also be downloaded from: Bank’s website: https://www.indianbank.bank.in and Government e- Market Place (GEM) portal</p> <p>Any clarifications, modifications, or extensions of dates will be published only on the above-mentioned Bank website and GEM portal. A public notice will also be issued in newspapers to inform about the RFP publication.</p> <p>Note: Indian Bank does not take responsibility of any offers damaged or lost in transit or delivered at incorrect address prior to its receipt at the Bank’s designated office.</p> <p>Bank will follow two bidding system. Part-I (Technical Bid) of the bid contains compliance details of the eligibility and terms and conditions set in the RFP document (including annexures) for which quotation is called for. Part-II (Commercial Bid) of the bid contains commercials as per the format specified in the RFP. Bids must be submitted online only through Government e- Market Place (GEM) portal along with physical submission of documents mentioned in Point No. 10 of Schedule [A] (Important Dates and Information on RFP Submission). Further, Bidders must submit their commercial bid as per the format given in the RFP (as per Appendix-II of Section-V) along with the technical bid on the e-procurement</p>		

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(GEM) portal. Technical bids submitted by all the Bidders will be evaluated and only technically qualified Bidders will be called for opening of commercial bids. Bidders should enrol/ register before participating through Government e- Market Place (GEM) portal. All the documents in support of eligibility criteria etc. are also to be scanned and uploaded along with the tender documents. Any documents sent by any other mode will not be accepted. Documents to be uploaded online duly signed by the Authorized Signatory under the seal of the company 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 and condition, will be liable for rejection. The RFP document (and addendums, if any) needs to be signed and stamped by the Bidders and it must be submitted along with the Technical Bid. Further, compliance statement (as per Annexure-XVIII) duly signed by Bidder also to be submitted along with Technical Bid. All times mentioned are as per Indian Standard Time (IST). If a holiday is declared on the dates mentioned above for submission of bids / opening of bids (Technical or Commercial) / Technical Presentation and Product Demonstration, the same shall stand revised to the next working day.

This RFP is issued by:

General Manager (ACoE) Indian Bank, Head Office, 2nd Floor.
66, Rajaji Salai, Chennai – 600001
Tamil Nadu, India

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.
2. Recipient, Respondent, Consultant, Consultancy firms, System Integrator / Technical partner / Technical Integrator, 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."
7. The term "Bid" and "Quote/ Quotation" bears the same meaning in this RFP.
8. OEM refers to the entity that designs, develops, and manufactures the core hardware or software components proposed in response to this RFP.
9. 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.

ii) Other Terms and abbreviations:

Terms used in the RFP	Terms and abbreviations
ABAC	Attribute-based Access Control
ACoE	Analytics Centre of Excellence
AD	Active Directory
AI / ML	Artificial Intelligence / Machine Learning
ALM	Asset Liability Management
AMC	Annual Maintenance Contract
AML	Anti Money Laundering
API	Application Programming Interface
APM	Application Performance Monitoring
ATS	Annual Technical Support
AWS	Amazon Web Services
BCP	Business Continuity Plan
BFSI	Banking, Financial services and Insurance
BOM	Bill of Material
BRD	Business Requirement Document
CBS	Core Banking Solution

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CDC	Change Data Capture
CIMS	Centralized Information Management Services
CISP	Corporate Information Security Policy
CRILIC	Central Repository of Information of Large Credits
CRM	Customer Relationship Management
DAM	Database Activity Monitoring
DAS	Direct-Attached Storage
DBA	Database Administrator
DC	Data Centre
DevOps	Development and Operations
DLH	Data Lakehouse
DLP	Data Loss Prevention
DNS	Domain Name Service
DPDP	Data Privacy and Data Protection
DR	Disaster Recovery
EASE	Enhanced Access Service Excellence
EDLH	Enterprise Data Lakehouse
EFRMS	Enterprise Fraud Risk Management System
EIM	Enterprise Information Model
ELT	Extract, Load and Transform
EMD	Earnest Money Deposit
ETL	Extract, Transform and Load
EWS	Early Warning Signals
FAQ	Frequently Asked Questions
FMS	Facility Management Services
GCP	Google Cloud Platform
GDPR	General Data Protection Regulation
Gen AI	Generative Artificial Intelligence
GOI	Government of India
GST	Goods and Services Tax
GSTIN	Goods and Services Tax Identification Number
GUI	Graphical User Interface
HO	Head Office
HSM	Hardware Security Module
IBA	Indian Banks' Association
IDRBT	The Institute for Development & Research in Banking Technology
IEM	Independent External Monitor
INR	Indian Rupee
IP	Intellectual Property
IS	Information Security

Request for Proposal for Supply, Installation, Implementation, Integration and Maintenance of Enterprise Data Lakehouse Solution

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ISO	International Organization for Standardization
ITMS	Integrated Treasury Management System
ITSM	Information Technology Service Management
JSON	JavaScript Object Notation
KMS	Key Management System
KYC	Know Your Customer
KYE	Know Your Employee
LD	Liquidated Damages
LDAP	Lightweight Directory Access Protocol
LDM	Logical Data Model
LLM	Large Language Model
LLP	Limited Liability Partnership
LUN	Logical Unit Number
MAF	Manufacturer Authorisation Form
MFA	Multi Factor Authentication
MIS	Management Information System
MSE	Micro and Small Enterprises
MSME	Micro, Small and Medium Enterprises
MVP	Minimum Viable Product
NDA	Non-Disclosure Agreement
NEFT	National Electronic Funds Transfer
NLP	Natural Language Processing
NVMe	Non-Volatile Memory Express
ODS	Operational Data Storage
OEM	Original Equipment Manufacturer
OGL	Oracle General Ledger
OLAP	Online Analytical Processing
OS	Operating System
PAM	Privileged Access Management
PAN	Permanent Account Number
PBG	Performance Bank Guarantee
PDPA	Personal Data Protection Act
PIM	Privileged Identity Management
PMO	Project Management Office
POA	Power of Attorney
PoC	Proof of Concept
PSB	Public Sector Bank
PSE	Public Sector Enterprise
PSU	Public Sector Undertaking
RAG	Retrieval-Augmented Generation

Request for Proposal for Supply, Installation, Implementation, Integration and Maintenance of Enterprise Data Lakehouse Solution

Ref: RFP No. GEM/2026/B/7216322

RBAC	Role-based Access Control
RBI	Reserve Bank of India
RFP	Request for Proposal
RPO	Recovery Point Objective
RTO	Recovery Time Objective
RTGS	Real Time Gross Settlement
SAML	Security Assertion Markup Language
SCD	Slowly Changing Data
SI	System Integrator
SIEM	Security Information and Event Management
SIT	System Integrated Testing
SLA	Service Level Agreement
SLR	Service Level Requirement
SOC	Security Operations Centre
SOP	Standard Operating Procedures
SoW	Scope of Work
SSD	Solid State Drives
SSL	Secure Socket Layer
STP	Straight Through Processing
TAT	Turn Around Time
TCO	Total Cost of Ownership
TLS	Transport Layer Security
UAT	User Acceptance Testing
UI/UX	User Interface / User Experience
UPI	Unified Payment Interface
VAPT	Vulnerability Assessment and Penetration Testing
WAN	Wide Area Network
WCS	Weighted Commercial Score
WTS	Weighted Technical Score
XBRL	eXtensible Business Reporting Language
XML	eXtensible Mark-up Language

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 strictly adhere to the instructions given in the document and maintain confidentiality of information. **The Bidder/s shall undertake that they shall hold the information received by them under 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 of the contract 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 the document, and liable to be prosecuted by the Bank in the event that such a circumstance is brought to the notice of the Bank. By downloading the document, the interested parties are subject to confidentiality clauses.*

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 on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is 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 investigations 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 update, expansion, revision, and amendment. It does not purport to contain all the information that a Bidder 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 recipient or any of their respective officers or published in the Bank’s website. 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 of RFP.

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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.

SCHEDULE [D] GENERAL INFORMATION

Indian Bank (hereinafter called the “Bank”) is floating Request for Proposal (RFP) for identification of a Bidder (Service Provider) for Supply, Installation, Integration, Implementation and Maintenance of **Enterprise Data Lakehouse solution**.

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 and 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.bank.in

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 19th July 1969. The Bank celebrated its centenary in August 2007. With effect from 1st April 2020, erstwhile Allahabad Bank was merged into Indian Bank. The integration of CBS systems of both the Banks was completed on 14th Feb 2021. 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 three subsidiaries viz., IndBank Merchant banking Services Ltd, Ind Bank Housing Ltd. and IndBank Global Support Services Ltd. (wholly owned subsidiary). Bank also has two joint ventures namely Universal Sompo General Insurance Company Ltd and ARSEC (India) Ltd.

The Bank has two sponsored Regional Rural Banks viz, Tamil Nadu Grama Bank, headquartered at Salem (Tamil Nadu) and Puduvai Bharathiar Grama Bank, headquartered at Puducherry (UT of Puducherry).

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 employees

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. 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 overall business growth while looking at enhancing customer service, cost optimisation and increasing revenue with focus on fee income, improving recovery, and containing NPAs will be levers to improve bottom line.

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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, Bulk Note Acceptor (BNA), e-Kiosk, Internet banking, Mobile banking, e-payment of Taxes, Utility Bill, Ticket, Donation, SMS alerts and Corporate Net banking. Bank has launched an integrated mobile app having various functionalities with biometric / face id login. Bank has also implemented solution for digital onboarding, both for liability and asset products.

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 launched Digital banking Omni Channel Application "IndSMART" (Mobile banking/Internet banking) and established a Digital Lending Platform for catering to digital servicing of loans across Retail, Agri and MSME business streams. Bank has recently started a centralised call centre. Implementation of a CRM solution is also underway.

Bank's Information Systems and Security processes are certified with ISO27001:2013 standard and is among very few Banks certified worldwide.

Bank is now embarking on a journey to build an Enterprise Data Lakehouse, which will help them with single source of truth, powerful dashboards and data driven insights with advanced analytics including AI / ML and AI capabilities, to support their digital driven business growth.

Bank is having their DC, NDC, NDR and DR at below mentioned locations.

Data Centre (DC), Chennai
Near Data Centre, Chennai
Near Disaster Recovery Site, Mumbai
Disaster Recovery Site, Mumbai

For further details, please visit Bank's website www.indianbank.bank.in.

SECTION – I

REQUEST FOR PROPOSAL (RFP)

Indian Bank is a Public Sector Bank, headquartered at Chennai. The Bank has Pan-India network with 27,837 touch points including 5,965 Brick and Mortar branches (including 3 foreign branches), One International Banking Unit (IBU), 5,624 ATMs/Bulk Note Acceptors (BNAs), 16,247 Business Correspondents (BCs) and serves over 100 million customers. It has overseas branches in Singapore and Sri Lanka (Colombo and Jaffna) including a Foreign Currency banking Unit at Colombo and an offshore banking unit in Gift City. Post-merger with Allahabad Bank, Indian Bank is the seventh largest Bank in the country.

As on 31st December 2025, Bank's total global business reached Rs. 14.30 Lakh Cr consisting of Deposits at Rs.7.91 Lakh Cr and Advances at Rs. 6.39 Lakh Crores.

The Bank is looking to identify a vendor for providing the services for supply, installation, implementation, integration, and maintenance of **Enterprise Data Lakehouse solution**. The solution must be implemented on-prem with cloud native components (components of the solution should be easily migrated to cloud when required) and should comply with scope and technical specifications as specified in various sections of this RFP. This procurement is extendable to RRBs and subsidiaries of the Bank.

Bank will follow two bidding system. Part-I of the bid contains Eligibility and Technical compliance details of the specifications for which quotation is called for. Part-II of the bid contains Commercials. The Bidders should enrol/ register before participating in bidding through GEM Portal. **Except for the documents required to be submitted in physical form to the Bank, Bids must be submitted online only through GEM portal.** The Bidders also need to submit necessary documents physically through offline mode to the address mentioned in the RFP. The Commercial Bid (Part II) to be submitted separately along with the bid document.

Interested eligible Bidders may submit their quotation for providing **Enterprise Data Lakehouse solution**, as specified in Part-I as per the following procedure:

1. Bidders should apply through GEM Portal. 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. **Technical Glitch on GeM Portal:** In case of any technical glitch encountered on the Government e-Marketplace (GeM) portal during bid submission, the bidder must obtain and submit a written confirmation from GeM authorities certifying the occurrence of such technical issues. The Bank at its discretion may extend the bid submission not exceeding two weeks. Unless such written confirmation is provided, the Bank will not consider the issue as a technical glitch. No extension of bid submission timelines will be granted on account of unconfirmed technical glitches.
3. **Part-I** contains eligibility and technical compliance details of the specifications for which Bid is called for. No column shall be left blank or altered.

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4. **Part-II** – Commercials 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 opening of commercial bids.
5. Part-I (as per Section-V – Appendix I - Functional and Technical Requirements) and Part-II (as per Section-V – Appendix II - Commercial Bid) to be uploaded online duly signed by the Authorized Signatory under the seal of the company in every page. The Bidders also need to submit necessary documents mentioned in SI 10 of Section A, physically through offline mode to the address mentioned in the RFP. 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 in the commercial bid should be unconditional and should not contain any strings attached thereto. The bids which do 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.
6. 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.
7. **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. No. P-45021/2/2017-PP (BE-II)-Part (4) Vol. II dated 19/07/2024 and its 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 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.

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- 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 an 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 are sufficient local capacity and 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 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 advice 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-X.

8. 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-VIII.

9. Startup

Bank will also provide relaxation to startups as defined in the RFP document. For claiming the same, the Bidder must submit its valid startup certificate.

- Applicable for Indian Bidders only as defined in Gazette Notification No. D.L-33004/99 dated 11.04.2018 of Ministry of Commerce and Industry and as amended from time to time.
- As mentioned in Section-II of O.M. No.F.20/2/2014-PPD(Pt.) dated 20.09.2016 of Procurement Policy Division, Department of Expenditure, Ministry of Finance on prior turnover and prior experience, relaxations may be applicable for all startups [whether Micro and Small Enterprises (MSEs) or otherwise] subject to meeting the quality and technical specifications specified in the RFP document.
- Further, startups are also exempted from submission of EMDs.
- For availing the relaxations, the Bidder is required to submit a requisite certificate towards startup enterprise registration issued by the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce, and the certificate should be certified by a Chartered Accountant (not being an employee or a director or not having any interest in the Bidder's company/firm) and notarized with a legible stamp.
- These relaxations do not dilute compliance with technical, security, and regulatory requirements specified in the RFP.

10. 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 2017 and all subsequent amendments in GFR, Manual for procurement of goods 2022 and manual for procurement of consultancy and other services 2022, 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

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(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 and 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". However, as per the office memorandum F.No.18/37/2020-PPD dated 08/02/2021 issued by the ministry,

- i. A Bidder is permitted to procure raw material, components, subassemblies etc from the vendors from countries which shares a land border with India. Such vendors will not be required to be registered with the competent authority, as it is not regarded as "sub-contracting".
- ii. However, in case a Bidder has proposed to supply finished goods procured directly/indirectly from the vendors from the countries sharing land border with India, such vendor will be required to be 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:

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- 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 majority of the directors or to control the management or policy decisions, including by virtue of their shareholding or management rights or shareholders' 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 or 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 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.

11. Please note the following:

- (i) The cost of preparing the bids, including visit / visits to the Bank is not reimbursable.
- (ii) 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.
- (iii) All pages of the Bid document, Clarifications/Amendments if any should be sealed and signed by the Authorized Signatory and to be uploaded with technical bid. A certificate to the effect that the Authorized Signatory has authority to bind the company should also be attached along with the technical bid.
- (iv) 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. Bidder should notify the Bank of any error, fault, omission, or discrepancy found in this RFP document but not later than Last Date of request for Queries/ Clarifications specified in this RFP or in any subsequent amendments.

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(v) Nothing in this Agreement 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 opening of commercial bids.

Note: Due to the complexity, single ownership and integration required with multiple applications of the Bank, the tender will not be split and will be awarded to the single Bidder only. Either the OEM (Principal) or authorized partner/Bidder on behalf of the OEM may participate, but not both. If both submit bids then only the bid from the OEM (Principal) will be considered, and the partner's bid will be rejected.

SECTION-II

INSTRUCTIONS TO BIDDERS

1. Introduction

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 before submitting the bid. Failure to furnish all complete information required by the Bidding Documents may result in the rejection of its bid and will be at the Bidder's own risk. The Bank will not entertain requests for extensions or exceptions due to lack of clarity post submission.

2. Pre-Bid Meeting

- a. A pre-bid meeting is scheduled to be held through physical mode (offline) / Video Conference / Web-ex as per the schedule mentioned in section SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION. 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. Bidder is requested to submit any queries/clarifications to the Bank to the following email id on or before the schedule mentioned in section SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION. Bidder can submit their queries in GeM portal or send their queries to the email address - acoe.datalakehouse@indianbank.bank.in. Queries must include clear and concise question(s) referencing the specific section/clause of the RFP document. Bidder is advised not to include sensitive information in their queries.
- d. Bidder needs to note that the query should be strictly send in the excel sheet and as per the Annexure-XIII. Improperly formatted queries will not be entertained.

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.bank.in> and GEM portal and informed vide mail to the Bidders who have raised queries.

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 will be communicated of the details of amendments and clarifications. Signed copy of the amended document should form part of the Technical Bid. The amendments if any, will be published in Bank website and in the GEM Portal and will form part of the Bidding document.
- c) The bid submitted cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted in writing by the Bank.

4. Technical Bid

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.

Note: Incomplete submissions or bids not accompanied by the above documents will be rejected without further notice.

5. Commercial Bid

The Bank will open commercial bids after evaluation of Part-I and a notice will be given to the technically qualified Bidders. The calling for quote does not confer any right on the Bidder for being awarded any purchase order. The price submitted by Bidders in GeM portal will be treated as the final offer of that bidder and bid will be evaluated accordingly.

The Bidder is requested to quote in Indian Rupee (INR). Bids in currencies other than INR would not be considered. The prices quoted by the Bidder shall be inclusive of all taxes, duties, levies etc. including GST. There will be no price escalation during the contract period. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

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 to acoe.datalakehouse@indianbank.bank.in and no change in the substance of the bid shall be sought, offered, or permitted.

Bidder shall make his/her own interpretation of 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 reserves the right to accept or reject any/ all tender in whole or in part without assigning any reason whatsoever. 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)

Bidder should submit at the time of online submission of Bid, as part of its bid, a bid security / EMD in the form of DD/ fund transfer/ Bank Guarantee issued by a Scheduled Commercial Bank located in India (other than Indian Bank), in the format provided in the Bidding Documents (**Annexure - XVII**) for a sum of Rs.5,00,00,000/- (Rupees Five Crores only). Bank may seek extension of Bank Guarantee, if required. Relaxation if any, extended by GOI/ competent authorities for furnishing the EMD shall be

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passed on to the Bidders. In case of fund transfer, bid security amount should be remitted to following account:

Account No.: 743848138

Account Name: INDIAN BANK, H.O. TECHNOLOGY MANAGEMENT DEPARTMENT-II

IFSC Code: IDIB000H003

Branch: Harbour

Note: Bidders must include their bid reference number in the transaction remarks for easy identification.

Unsuccessful Bidders' Bid Security will be discharged or returned within 30 days from the date of bid evaluation completion. The successful Bidder's Bid Security will be discharged upon the Bidder signing the Contract and furnishing the performance security.

The bid security may be forfeited if:

- Bidder withdraws or modifies its bid during the period of bid validity.
- Successful Bidder fails to sign the Contract or fails to furnish performance security within the specified time from the date of issue of purchase order.
- Successful Bidder fails to submit the compliance statement Annexure-XVIII within the stipulated time.

8. Evaluation Criteria

The bids will be evaluated in three stages:

- Stage 1 – Eligibility cum general evaluation
- Stage 2 – Technical evaluation
- Stage 3 – Commercial evaluation

Bid evaluation methodology that Indian Bank is adopting is given below:

- 70:30 techno-commercial scoring model will be used for the evaluation of bids.
- Bidders, who comply with Bank's eligibility criteria and other terms and clauses of the RFP document as explained in the bid document, will be shortlisted for technical evaluation. Bidders are expected to submit sufficient supporting details along with all documentary evidence records in their technical bid for enabling the Bank for objective evaluation and scoring in the Technical Requirements. Bidders themselves must not fill-in any score in Technical Requirements. The evaluation and scoring process will be conducted independently by the bank. The Bank will perform independent verification of all details submitted in the bid document, including third party validations if required.
- After scrutiny of the Technical Bid document and supporting documents, and responses to various Technical Evaluation points, scoring of marks will be done therein against bids of shortlisted Bidders as explained below. The total marks scored by the Bidder will be referred to as Technical Score.
- The marks obtained in Technical Evaluation will be given a weightage of 70% which will be termed as "**Weighted Technical Score**" (WTS) and shall be arrived at as under:

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Weighted Technical Score (WTS): $(T/T1) * 70$

T: Technical score of the respective Bidder

T1: Highest technical score of all qualified Bidders

The total marks of 1000 as per technical evaluation criteria will be scaled down to 70 marks as furnished below.

For Example: If there are only two Bidder's "A" and "B" who score 850 and 1000 marks respectively, their "WTS" would be as under:

Bidder "A" = $850 / 1000 * 70 = 59.50$ marks, Bidder "B" = $1000 / 1000 * 70 = 70$ marks

- e) The minimum cut off score for technical evaluation is 800. If enough Bidders do not qualify the cut off score of 800 marks, Bank at its sole discretion may reduce the cut off score. Bank reserves the right to accept or reject any technical bid without assigning any reason thereof. Decision of the Bank in this regard shall be final and binding on the Bidders.
- f) Total marks for technical evaluation will be converted to 100 and weight will be assigned as mentioned in the evaluation method. Technical marks of the respective Bidders will be updated in GeM portal before opening of the commercial bid.
- g) The Commercial Bids of those Bidders, whose technical bids have been short-listed and who have qualified in technical evaluation as explained above after scoring of Techno Evaluation, will be opened. Qualified bidders will be notified by email and in the GEM portal about the date and time of the commercial bid opening. After opening of Commercial Bids, commercial evaluation and verification of the commercial bids will be done by the Bank.
- h) For the final evaluation, total cost of ownership (TCO) quoted by the Bidder will be given 30% weightage, which will be termed as "**Weighted Commercial Score**" and shall be arrived using the formula as below:

Weighted Commercial Score (WCS): $(L1/C) * 30$

L1: Lowest price of all qualified Bidders

C: Commercial bid of the respective Bidder

Extending the example given above, in case Bidders, Bidder "A" and "B" for example quote TCO as Rs. 2,00,000 and Rs.2,10,000 respectively, then the WCS in their case would be calculated as under:

Bidder "A" = $2,00,000 / 2,00,000 * 30 = 30.00$ marks

Bidder "B" = $2,00,000 / 2,10,000 * 30 = 28.57$ marks

- i) The total of Technical and Commercial Scores of each Bidder will become basis of final ranking of Bidders. Bidder whose combined weighted technical and commercial scores is highest will be ranked as "H1 Bidder" and Bidders with second and third highest final scores will be ranked as "H2" and "H3" and so on.

Total Score TS = $(T / T1) * 70 + (L1 / C) * 30$

In above examples, the Total Score after Techno-Commercial evaluation (TS) of Bidders "A" and "B" will be as illustrated in Table 1:

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Bidder	Weighted Technical Score	Weighted Commercial Score	Total Score	Rank
A	59.50	30	89.50	H2
B	70	28.57	98.57	H1

Table 1: Weighted Commercial Score and Final Bidder Ranking

- j) All bids shall be evaluated by an Evaluation Committee set up for this purpose by the Bank. The evaluation shall be based on technical competence and the price quoted. Re-evaluation requests will not be entertained any time once scores are finalized.

The eligibility and evaluation criteria are covered in the next section.

8.1 Eligibility Criteria

Bank is looking for eligible Bidders for selecting a Vendor for supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution. 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.

Bidder shall be the single point of contact and solely responsible for the supply, installation, implementation, integration, support, and maintenance for the entire project. Bidder will be solely responsible for ensuring adherence to the service levels, terms and conditions, and service quality for each of the deliverables executed.

Bidder needs to comply with all the eligibility criteria mentioned below in Table 2 to be evaluated in eligibility bid evaluation phase. Non-compliance to any of these criteria would result in outright rejection of the Bidder's proposal.:

S. No	Eligibility Criteria	Supporting Documents
Bidder Eligibility Criteria		
1	Bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP in India and been in operation in India for at least 7 years as on the date of publishing RFP. In case of MSE Bidders, the Bidder must possess valid MSME certificate.	Self-attested copy of Certificate of Incorporation issued by Registrar of Companies and having full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration certificate. In case of MSE, self-attested copy of Udyam Registration Certificate / valid MSME certificate issued by the Ministry of Micro, Small and Medium Enterprises, Government of India also to be submitted.
2	Bidder or OEM is not from such a country which shares a land border with India, in	Undertaking as per <u>Annexure-IX</u> to be submitted by Bidder as well as proposed OEMs.

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S. No	Eligibility Criteria	Supporting Documents
	<p>terms of the said amendments to GFR, 2017. (or) Bidder or OEM 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 (DPIIT), as stated under Annexure to the said Office Memorandum / Order and to submit the proof of registration herewith.</p>	
3	<p>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.</p>	<p>Self-certified letter signed by authorized official of the Bidder on Company's letter head to be submitted.</p>
4	<p>The Bidder's Firm should not be owned or controlled directly or indirectly by any Director or Employee (or relatives of Employee) of the Bank. (Note: Relative of employee include spouse, children, parents, siblings, and in-laws)</p>	<p>Self-certified letter signed by authorized official of the Bidder on Company's letter head to be submitted.</p>
5	<p>The average annual turnover of the Bidder should be Rs. 600 crore or above in last three fiscal years (2022-23, 2023-24 and 2024-25). This must be the individual company turnover (the company which is bidding) and not that of any group of companies.</p> <p>Relaxation only for MSE/ Start-up: The average annual turnover of the MSE/Start-up Bidder should be Rs.100 crore or above in last three fiscal years (2022-23, 2023-24 and 2024-25).</p>	<p>Certificate is to be provided by the chartered accountant/ statutory auditor, as per Annexure- XV.</p> <p>Self-attested Copies of audited financial statements of financial years (2022-23, 2023-24 and 2024-25), duly certified by auditor along with the auditor's report to be enclosed.</p>
6	<p>The net worth of the Bidder firm should be positive in last three financial years (2022-23, 2023-24 and 2024-25) and net worth should not have eroded by more than 30% (thirty percent) in the last three financial years (2022-23, 2023-24 and 2024-25).</p>	<p>Certificate is to be provided by the chartered accountant / statutory auditor, as per Annexure- XV.</p> <p>Self-attested copies of audited financial statements of fiscal years (2022-23, 2023-24 and 2024-25), duly certified by auditor</p>

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S. No	Eligibility Criteria	Supporting Documents
	Note: The fiscal year is defined as April 1 to March 31 of the following year.	along with the auditor's report to be enclosed.
7	Bidder and OEM should not have been debarred/ blacklisted for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies / PSU/other institutions at the time of submission of bid.	A Self-Declaration to be furnished by the Bidder and proposed OEMs on the Company's letter head for the same as per Annexure-II.
8	Bidder and OEM should not be insolvent, in receivership, Bankrupt, or being wound up.	Self-Declaration on Bidder's and proposed OEMs' letter head duly signed and stamped.
9	Bidder should have experience of minimum 7 years as on the date of RFP in providing Data warehouse and data analytical service to Scheduled Commercial Banks/ Government/ PSU entity in India.	Copy of minimum one purchase order issued or executed that are at least 7 years old, along with certificate/email confirmation of work undertaken from respective client(s).
10	Bidder should have experience in supply, implementation, integration, installation, maintenance and support of Data warehouse / Data Lake/ Data Lakehouse solution with a Data Centre production database size of minimum 200 TB (uncompressed), during the last 7 years till the date of release of this RFP in at least ONE Scheduled Commercial Bank in India with business mix of Rs 3.00 Lakh Crore and with minimum 1000 branches in India. The Data warehouse / Data Lake / Data Lakehouse solution must include below technologies: <ul style="list-style-type: none"> 1) Data ingestion (batch, real-time, near real time and DB pull) 2) Data governance, data lineage, metadata, and master data management 3) Advanced data analytics 4) Business intelligence and reporting tool 5) Underlying Rack server / appliance 6) Storage layer 	<p>Bidder should submit documentary proof of supply, implementation, integration, installation, maintenance, and support of Data warehouse / Data Lake / Data Lakehouse, by providing masked copy of Purchase order / Contract, Completion Certificate (with % completion)</p> <p>or</p> <p>Credential letter on client's letter head providing all the details duly signed and stamped from client.</p> <p>Bidder should submit documentary proof or reference documents for number of branches criteria, database size and business mix and technologies used.</p>

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S. No	Eligibility Criteria	Supporting Documents
	Projects which have not completed to a level of at least 70% will not be considered. Percentage completion will be calculated based on the milestone mentioned in the contract and the credential letter submitted by the Bidder showing the milestone completed.	
11	Bidder shall be the OEM/ System Integrator/ Certified or authorized agent/ reseller/ partner for supply of Licenses and solution implementation and maintenance support under warranty / AMC of the proposed solution. No consortium is allowed for the scope of the RFP.	Manufacturer Authorisation Form (MAF) from all the proposed OEMs of each component needs to be submitted as per the <u>Annexure-V</u> .
12	Bidder should have at least 200 resources on its rolls across areas like Business Analytics (Banking Domain Experts), Data Science, Data Warehouse / Data Lakehouse Implementation, Data Analytics, data acquisition etc. for the services provided to the Bank (excluding the resources in support and Maintenance Activities, Sales/Marketing, any third party or contractual resources) as on the date of RFP. For MSE , Bidder should have at least 100 resources on its rolls across areas like Business Analytics (Banking Domain Experts), Data Science, Data Warehouse / Data Lakehouse Implementation, Data Analytics, data acquisition etc. for the services provided to the Bank (excluding the resources in support and Maintenance Activities, Sales/Marketing, any third party or contractual resources) as on the date of RFP.	Self-declaration from the Bidder on Bidder's letter head signed by the authorized signatory of the Bidder.
13	Bidder should have a support office registered in Chennai.	Bidder needs to submit the full details of Name, Address / Telephone Numbers with escalation matrix and GST Number on Bidder's letter head.

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S. No	Eligibility Criteria	Supporting Documents
14	Bidder should be CMMI Level 5 or ISO 9001-2008 certified organization.	Bidder to provide a valid copy of certification as of the date of bid submission.
OEM / Solution provider Eligibility Criteria		
1	The proposed Data Ingestion (Batch, Real-time, streaming and Near real time) solution must be implemented as part of Data Warehouse / Data Lake / Data Lakehouse solution, during the last 5 years till the date of release of RFP, at least in one Scheduled Commercial Bank -having minimum 1000 branches in India, with a Data Centre production database size of minimum 200 TB (uncompressed) and the data ingestion tool is handling at least 4000 active jobs.	Bidder should submit documentary proof of implementation by providing masked copy of Purchase order/ Contract with Completion Certificate or Credential letter on client's letter head providing all the details duly signed and stamped from client. Bidder should submit documentary proof or reference documents for number of branches, Data Centre database size and number of active jobs handled by the data ingestion tool.
2	The proposed Advanced Data Analytics tool must be implemented as part of Data Warehouse / Data Lake / Data Lakehouse solution, during the last 5 years till the date of release of RFP, at least in one Scheduled Commercial Bank having minimum 1000 branches in India with a Data Centre production database size of minimum 200 TB (uncompressed).	Bidder should submit documentary proof of implementation by providing masked copy of Purchase order/ Contract with Completion Certificate or Credential letter on client's letter head providing all the details duly signed and stamped from client. Bidder should submit documentary proof or reference documents for number of branches and Data Centre database size.
3	The proposed business intelligence, reporting and dashboard tool must be implemented, during the last 5 years till the date of release of RFP, at least in one Scheduled Commercial Bank having minimum 1000 branches in India with a Data Centre production database size of minimum 200 TB (uncompressed) and with at least 500 concurrent users .	Bidder should submit documentary proof of implementation by providing masked copy of Purchase order/ Contract with Completion Certificate or Credential letter on client's letter head providing all the details duly signed and stamped from client. Bidder should submit documentary proof or reference documents for number of branches, Data Centre database size, number of total users and concurrent users.

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S. No	Eligibility Criteria	Supporting Documents
4	The proposed Rack server, storage backup software and backup appliance should be implemented for their critical applications and is available in production, during the last 5 years till the date of release of RFP, at least in two Scheduled Commercial Banks having minimum 1000 branches in India.	Bidder should submit documentary proof of implementation by providing masked copy of Purchase order/ Contract with Completion Certificate or Credential letter on client's letter head providing all the details (including list of critical applications) duly signed and stamped from client. Bidder should submit documentary proof or reference documents for number of branches.
5	The proposed Data Archival Solution should have been implemented in at least one Scheduled Commercial Bank for at least one Data Warehouse / Data Lake / Data Lakehouse solution in India having minimum 1000 branches in India, as on RFP release date.	Bidder should submit documentary proof of by providing masked copy of Purchase order/ Contract with Completion Certificate or Credential letter on client's letter head providing all the details duly signed and stamped from client.
6	The proposed OEM of below mentioned components should have its full-fledged support centre in India operational for at least 1 year prior to the date of release of this RFP. This should be a full-fledged establishment and not created for the submission of this Bid. 1) Data ingestion (batch, real-time and near real-time) 2) Data governance, data lineage, meta data management and master data management 3) AI and advanced data analytics 4) Business intelligence and reporting tool 5) Underlying Rack server 6) Database for storage layer 7) Backup software 8) Workload orchestration tool 9) Virtualization software 10) Backup appliance 11) Storage	Bidder needs to submit the full details of name, address, contacts details (telephone numbers, email addresses) with escalation matrix, number of resources and GST number on OEM's letter head.

Table 2: Bidder and OEM Eligibility Criteria Matrix

Note:

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- Attested photocopies of all relevant documents / certificates should be submitted as proof in support of the claims made. Bidder should provide relevant additional information wherever required in the eligibility criteria. The Bank reserves the right to verify/ evaluate the claims made by the Bidder independently. Any decision of the Bank in this regard shall be final, conclusive, and binding upon the Bidder.
- **Scheduled Commercial Banks here includes Public Sector Banks, Private Sector Banks, Small Finance Banks, and Payments Banks with minimum 1000 branches** (brick-and-mortar) as of the bid submission date as per the latest list published by RBI. Scheduled Regional Rural Banks will **not** be considered.
- 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. A Bidder representing one OEM cannot represent another OEM for the same solution. However, multiple Bidders may bid with the same OEM as solution.
- **Version Requirement:** The proposed solution must be a later version or the same version as that of what is implemented in other Banks and not an earlier one.
- **Corporate Re-structuring:** In-case of corporate restructuring, the earlier entity's incorporation certificate, financial statements, credentials, etc. shall be considered.
- **Business Transfer:** In case of business transfer where Bidder has acquired a business from an entity ("Seller"), the Seller's credentials in relation to the acquired business may be considered.
- **Credential Validation:** Purchase orders without accompanying credential letters from the client organization will not be considered as valid proof.

General Evaluation Criteria

- a) The Bank will examine the bid to determine that it is complete in all aspect, duly authenticated by the Bidder and fulfilling the requirements stated in the bid document.
- b) The Bank may waive any minor informality, non-conformity, or irregularity in a bid which does not constitute a material deviation.
- c) Prior to the detailed evaluation, the Bank will determine the substantial responsiveness of bid documents. The quote shall conform to all the terms and conditions of the bid documents without material deviations.

8.2 Technical Evaluation Criteria

- a) The Bidder should satisfy all the eligibility criteria and has submitted the relevant proof of evidence as mentioned in Eligibility Criteria.
- b) The software offered should meet all the **infrastructure requirements** mentioned in Appendix I – Technical and Functional Requirements, with 100% compliance, as stipulated in the bid.
- c) The technical bid submitted by the Bidder will be evaluated only if they fulfil the eligibility criteria. The technical bid evaluation will be done on a total score of 1000.

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d) The technical evaluation will be based on the evaluation matrix consisting of the following parameters as outlined in Table 3.

S. No	Evaluation Criteria	Maximum Marks	Minimum Marks	Minimum Qualification Percentage
1	Bidder capability	300	240	80%
2	Technical and Functional Requirements	200	180	90%
3	Product Demonstration	200	160	80%
4	Technical Presentation	100	75	75%
5	Adoption of Analytics and Gen AI related innovations	100	75	75%
6	Client Reference and Site Visit	100	70	70%
Overall Score		1000	800	80%

Table 3: Technical Evaluation Criteria and Scoring Matrix

Bidders scoring minimum passing percentage against each criterion as detailed in the table above and an overall score of **80%** or more will be declared technically qualified.

Bank at its sole discretion, reserves the right to cancel this RFP and go for retendering process, and the decision of the Bank in this regard shall be final.

If only one Bidder qualifies, Bank, at its discretion, may choose to open the commercial bid of the only Bidder who qualifies. Bank may at its discretion also reject the proposal if any of the Bidders have provided incorrect information in technical / functional specifications.

During the period of evaluation, Bidders may be asked to provide more details and explanations about information provided in the proposals. Bidders should respond to such requests within the time limit indicated in the letter / email seeking clarification / explanation. The Bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time.

Bank reserves the right to call for presentation(s), product walkthroughs, on the features of the solution offered etc., from the Bidders based on the technical bids submitted by them. Bank also reserves the right to conduct reference site visits at the Bidder's client sites.

The evaluation of technical proposals, will be based on the following as specified in Table 4:

S No	Evaluation Methodology	Scoring Criteria	
1	Bidder capability	Total 300 Marks	
		No of implementations	Marks
i)	The Bidder should have experience in supply, installation, implementation, integration, maintenance and support of Data warehouse / Data Lake / Data Lakehouse solution, during the	More than two	190

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	last 7 years till the date of release of this RFP, in Scheduled Commercial Bank in India with business mix of Rs 3.00 Lakh Crore having minimum 1000 branches in India and production database (only considered for data centre) size of minimum 200 TB (uncompressed).	Two	175
	<p>The Data warehouse / Data Lake / Data Lakehouse solution must include data ingestion, data governance including data lineage, meta data and master data management, advanced data analytics, BI and reporting, Underlying server or appliance, database, backup software and workload orchestration.</p> <p>The project which are not completed to a level of at least 70% will not be considered.</p> <p>Percentage of completion will be calculated based on the milestones mentioned in the contract and the credential letter submitted by the Bidder showing the milestone completed.</p> <p>Bidder should submit documentary proof by providing masked copy of Purchase order / Contract, Completion Certificate (with % completion) or Credential letter on client's letter head providing all the details duly signed and stamped from client.</p>	One	160
	Additional marks if any one implementation is made in a Public Sector Bank	One	10
		No of resources	Marks
ii)	<p>Bidder should have resources on its rolls across areas like Business Analytics (banking Domain Experts), Data Science, Data Warehouse / data lake / Data Lakehouse Implementation, Data Analytics, data acquisition etc. for the services provided to the Bank (excluding the resources in support and Maintenance Activities, Sales/Marketing, any third party or contractual resources) as on the date of RFP.</p> <p>Self-declaration from the Bidder on Bidder's letter head signed by the authorized signatory of the Bidder.</p>	More than 300 (For MSE: >150)	100
		Above 250 to 300 (For MSE: Above 125-150)	90
		200 to 250 (For MSE: 100-125)	80

2	Technical and Functional Requirements	Total 200 Marks									
<p>The Bidder is required to submit the compliance for each of the Technical and Functional requirements listed in Appendix I. The response must specify whether the solution proposed by the Bidder is compliant with the technical and functional requirement or not.</p> <p>Bidder needs to note that the requirements categorized as 'Infrastructure Requirements' must be 100% out-of-the-box compliant. Any response marked as "No" under this category will be treated as non-compliant, and the bid will be rejected. Since compliance to 'Infrastructure requirements' are mandatory for all bidders, it will not be included in the overall scoring.</p> <p>Compliance for each technical and functional requirement may be marked as:</p> <ol style="list-style-type: none"> 1. Compliant out-of-box functionality 2. Compliant with customization <p>The Bidder's response to the technical and functional requirements stating how the proposed solution is compliant shall be evaluated.</p> <p>If a response has not been filled in against a technical and functional requirement or if multiple response (i.e., compliant out-of-box and compliant with customization) has been filled in for same technical or functional requirement it shall be treated as non-compliant functionality and the bid will be rejected.</p> <p>Technical and Functional Requirements Scoring Mechanism</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Technical and Functional Compliance</th> <th style="text-align: left;">Evaluation</th> <th style="text-align: center;">Score</th> </tr> </thead> <tbody> <tr> <td>Compliant Out of Box</td> <td>Evaluated as "Out of Box" or native functionality of the solution.</td> <td style="text-align: center;">1</td> </tr> <tr> <td>Compliant with customization</td> <td>Evaluated as a functionality of the solution with customization</td> <td style="text-align: center;">0.5</td> </tr> </tbody> </table> <p>* The total compliance score will be scaled to a maximum of 200 marks</p>			Technical and Functional Compliance	Evaluation	Score	Compliant Out of Box	Evaluated as "Out of Box" or native functionality of the solution.	1	Compliant with customization	Evaluated as a functionality of the solution with customization	0.5
Technical and Functional Compliance	Evaluation	Score									
Compliant Out of Box	Evaluated as "Out of Box" or native functionality of the solution.	1									
Compliant with customization	Evaluated as a functionality of the solution with customization	0.5									
3	Product Demonstration	Total 200 Marks (As evaluated by Bank's Team)									
<p>The Bank will schedule product demonstration along with technical presentation. All eligible Bidders will be required to provide product demonstration covering all the functionalities which are mentioned as "out of box" in the technical and functional requirements listed in Appendix I. Further, Bank will share three use cases for the Bidder to configure and demonstrate during the product presentation. (<i>Details of use cases will be provided at the time of sending invite to Bidders for product demonstration.</i>)</p>											

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	Further, Bank may additionally ask for at least one or two more use-cases to be demonstrated during the demo and Bidder must be able to showcase the same.	
	The product demonstration will be scored based on the below parameters:	
	User interface and experience: ease of use, intuitiveness, and design appeal	15 Marks
	Percentage of functionalities (Technical and Functional requirements) covered during product demonstration	100 Marks
	Demonstration of analytical use cases	50 Marks
	Demo of automated tools like migration tool or code converter, etc.,	5 Marks
	Technology, network, and security architecture (including data flow diagram)	10 Marks
	Data security capabilities, Disaster Recovery capabilities, Data Classification capabilities	10 Marks
	Demo of Banking Data Model	10 Marks
4	Technical Presentation	Total 100 Marks (As evaluated by Bank's Team)
	All eligible Bidders will be required to make presentations based on the Scope of Work (SoW) defined in the RFP. The Bank will schedule the presentation at Indian Bank, HO/CO Premises, Chennai and the date and time of the presentations will be communicated to the Bidders. Bidder should be available in Indian Bank, HO/CO Premises, Chennai.	
	The presentation / document shared during the presentation shall form an integral part of the offer made by the Bidder and features mentioned therein should be delivered as part of the offer by the Bidder at no extra cost to Bank, irrespective of the fact that such features are explicitly mentioned in the Bid or not.	
	Technical presentation should broadly contain the below:	
	Understanding of Bank, requirements, and scope of work	10 Marks
	Solution capability and alignment with functional / technical requirement	20 Marks
	Implementation approach	40 Marks
	Migration and Change Management	10 Marks
	Accelerators and innovations	10 Marks
	Business benefits realization and Value Creation and Unique selling Proposition (USP) of the solution	10 Marks
5	Adoption of Analytics and Gen AI related innovations	Total 100 Marks

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	Bidder should possess the following implementation experience during the last 7 years with reference to analytical and advanced analytical capabilities. Use cases under implementation will not be considered for evaluation. The Bidder should submit certificate or email from client with the copy of Purchase Order / Agreement / Satisfactory Proof to the effect. The proof should clearly mention details of analytics / Gen AI use cases implemented. On-going projects may be considered. However, the Gen AI / Deep Learning and AI use case should have been implemented as on date of bid submission.		
		Type of use case	Max Marks
i)	Minimum 1 Generative AI use case implementation in BFSI in India.	One Gen AI use case (10 marks each)	10
ii)	Minimum 3 Deep Learning / NLP / Graph / advanced ensemble technique use cases implementation in BFSI in India.	Deep Learning use case 5 marks each	15
iii)	AI Analytics use case in below areas (at least 2 in each area) in BFSI in India <ol style="list-style-type: none"> 1. Customer Analytics 2. Operational Analytics 3. Financial Analytics 4. Channel Analytics 5. Risk Analytics (5 Marks for each use case implementation)	Analytical use case	75
6	Client Reference and Site Visit	Total 100 Marks (As evaluated by Bank's Team)	
	Bidder shall arrange for site visits for Bank's team, for the submitted credentials where the proposed solution of OEM is already functional / implemented. Bidders must provide name, designation, email-id and contact number of the references. Bank reserves the right to seek independent feedback from such references to confirm the details in bidding documents as part of the evaluation process. Bank can choose any client from the reference submitted by the Bidder.		

Table 4: Technical Evaluation Methodology and Scoring Breakdown

8.3 Technical Evaluation

Technically qualified Bidders alone will be intimated for opening of commercial bids to identify H1 Bidder and the evaluation will consider the following factors:

1. The Bill of Material must be attached in Technical Bid as well as Commercial Bid. The format will be identical for both Technical Bid and Commercial Bid, except that the technical bid should not contain any price information (with prices masked). **Technical bid is liable for rejection if submitted without price masked Bill of Materials.** Any deviations from the Bill of Material /

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non-submission of prices in the commercial bid as per the format shall make the bid liable for rejection.

2. The optimized TCO (Total Cost of Ownership) identified in the commercial bid would be the basis of the entire outflow of the Bank for undertaking the scope of work.
3. In case there is a variation between figure and words, the value mentioned in words will be considered.

Note:

1. The highest technical Bidder may not automatically qualify for becoming successful Bidder and for award of contract by the Bank.
2. The Successful Bidder shall be the first ranked Bidder (having the highest combined score). The final decision on the successful Bidder will be taken by the Bank. The implementation of the project will commence upon acceptance of purchase order by the successful Bidder.
3. In case of a tie of Total Score between two or more Bidders, the Bid with higher technical score would be chosen as the successful Bidder.
4. The Bank will calculate the scores up to two decimal points only. If the third decimal point is greater than 0.005, then the same shall be scaled up else, it shall be scaled down to arrive at two decimal points.
5. The scores of the Bidders based on technical evaluation will be shared / communicated to the Bidders before the opening of the commercial bids.

8.4 Commercial evaluation

Technically qualified Bidders alone will be intimated, and their commercial bids will be opened, through which Bank will identify successful Bidder for awarding contract.

In the commercial bid, the Bidder will be required to submit the price break as per the format mentioned in the Appendix II of the RFP. **The price breakup should be inclusive of all charges and taxes (including GST).** The Bidder must submit price break up as per commercial bid format duly signed by the authorised signatory.

The bid submitted is liable for rejection without prejudice to other rights and remedies available to the Bank as per the Terms & Conditions of the RFP if

- Any information related to commercials is submitted elsewhere except during commercial bid submission form in GeM portal
- Commercial bid format with unmasked price details submitted along with other documents in technical bid

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:

- Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation at its own discretion.

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- 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. However, price quoted by bidder in GeM system will prevail over the price breakup submitted.
- 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.
- 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.

9. 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 while participating in the RFP, subsequent presentations, demos, and any other meetings during the process.

10. 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.

11. 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 causes 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.

12. Bid Pricing Information

By submitting a signed bid, the Bidder certifies that 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. The prices in the bid have not been disclosed and will not be disclosed to any other Bidder of this RFP. No attempt by the Bidder, to induce any other Bidder to submit or not to submit a bid for restricting competition, has occurred.

SECTION – III

CONDITIONS OF CONTRACT

1. Scope Overview

1.1 Objective

Indian Bank is planning to design, implement, and operationalize an enterprise-grade, on-premises Data Lakehouse platform that centralizes the ingestion, streaming, storage, processing, and analytics of structured, semi-structured and unstructured enterprise data. The platform must operate on a consistent security, governance, metadata, and lineage fabric and support multi-modal data workloads through open standards. The solution must support end to end capabilities of batch and real-time ingestion, SFTP, and API-based integrations across diverse banking systems. It must support migration of existing MIS and Analytical (SAS) workloads while enabling the deployment of advanced analytics, machine learning, and AI/LLM Ops use cases within the same governed environment. The platform must allow federated **query access**, high-performance SQL analytics, secure data sharing, and enterprise dashboards through a unified compute layer that supports auto-scalable Data Engineering. The solution should be established as a governed, compliant, and scalable Data Lakehouse with capabilities in security, backup, disaster recovery, data archival, monitoring, and lifecycle management, ensuring regulatory compliance, operational resilience, and future-ready analytics. The solution should act as a central repository of data (structured, semi structured, and unstructured) which would be used for query, analysis, and reporting. The solution should comprise of the below features but not limited to:

- To enable the Bank to adopt a customer centric growth by focusing on customer satisfaction, loyalty, and interaction through use of analytical approach.
- Generation of analytical insights into the domains of Product, Risk, Fraud, CRM, MIS, Early Warning System, RBS, Data Mining, Corporate Functions, and others.
- Development of a single customer view and a single source of truth of data.
- Assist in decision making process with implementation of BI system with graphical and on-point representation.
- Ensure data integrity and consistency along with speedy performance.
- Gain a better understanding of customer lifetime value, customer profitability, customer feedback and customer service to drive business growth.
- Focus on good data quality and consistency to get better insights across business domains.
- The objective is to establish a centralized Data Lakehouse that unifies terabyte-scale data across banking departments and applications into a central repository, providing seamless ingestion of all data types, scalable storage and scalable processing, integrated data engineering, unified SQL access, native AI/ML and Machine learning readiness, comprehensive governance and compliance, and resilient backup and recovery, delivering a trusted foundation to achieve business agility, innovation, and regulatory alignment.

1.2 Brief Scope

Indian Bank intends to implement an enterprise-grade, on-premises Data Lakehouse platform to unify structured, semi-structured, and unstructured data across the organization. The platform should serve as a centralized data repository, enabling seamless ingestion, scalable storage, advanced analytics,

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and AI/ML capabilities. It should support batch, real-time, SFTP, and API-based integrations, and facilitate the migration of legacy MIS and Analytical (SAS) workloads.

The solution should empower the Bank to:

- Enhance regulatory reporting, lead generation, and decision-making through timely and accurate insights.
- Deliver customer-centric analytics across product, risk, fraud, and operational domains.
- Establish a single customer view and support bilingual dashboards for improved accessibility.
- Ensure data governance, security, backup, disaster recovery, and compliance with RBI and other regulatory standards.
- Provide a scalable and resilient architecture for future-ready analytics and business agility.

The broad Scope of work (not limited to) for the Bidder is as below:

1. Understand all the existing systems used in the Bank.
2. The scope of work includes, but is not limited to, design, size, supply, install, implement, upgrade, customize, maintenance and support of Enterprise Data Lakehouse solution (EDLH) which includes data ingestion, storage, advance / AI analytical layer, data governance, modelling, reporting and dashboard solution that contains mobile application also as its visualization interface.
3. Supply, install, configure, maintain, and support the entire hardware and backup solution provided as part of the RFP.
4. To design and customize a data model and architecture and enterprise solution by studying the BI and analytical requirement of the Bank.
5. To implement the solution according to the technical and functional requirements within the timelines mentioned in the RFP document.
6. Ensure solution scalability and performance with appropriate hardware and software.
7. Testing of the solution implemented according to the scope mentioned in section 1.27.
8. Provide qualified and experienced professional resources for providing onsite services for system administration, database management and application development.
9. The Bidder should extend the annual maintenance and technical support including renewal of licenses as per requirement after expiration of warranty period.
10. Perform user acceptance testing and load testing under proper environment. The production environment should be physically separate from the non-production environment.
11. The Bidder should provide training to internal Bank resources as per the training scope mentioned in the RFP.
12. Maintenance of an IT support desk for any support services request.
13. Database administration, system administration, data scientist, and application support as part of onsite managed services should be provided that includes data extraction, analysis, and development of reports, statements, and others.
14. Helpdesk resources should be provided to log issues which should be solved under an agreed SLA period.
15. Helpdesk should be equipped to provide both technical and functional support.
16. Bidder to integrate with the Bank's applications for monitoring the performance of hardware and installed software and applications, Bidder must coordinate and ensure that all the products and solutions supplied by the Bidder under this RFP are monitored through the Bank's applications.
17. Supply, Implement and maintain the Disaster recovery instance.

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18. Bidder should liaison with existing vendors and application providers for existing CBS, treasury, debit cards and other systems to support implementation of the Data Lakehouse solution. Bank will help Bidder to coordinate with the existing vendor.
19. Separate user and technical manuals should be provided for various modules, hardware, tools, functionalities, and applications. Soft copies of all such manuals are to be provided to the Bank.
20. The reports and dashboards should be bilingual as per the RBI Guidelines. Bidders are required to refer and comply to the Master Circular DBOD No. Rajbhasha BC. 25/ 06.11.04/ 2012-13 dated July 2, 2012, on the 'Use of Hindi in Banks'.

1.3 Current Landscape

As a combined entity, the Bank is having data of past more than 100 years, the data is a combination of different demographics, geographic regions, and consumer groupings with a restriction on comprehensive information. Table 5 outlines the current data landscape, highlighting the platforms in use, data volumes, integration methods, and their respective business functions.

Component	Platform	Data Size	No. of Tables	Integration Method	Usage
MIS	ETL is executed through Java Programs	70 TB	~50,000	DB Link, SFTP	Reporting (approx. 1800 reports, 300 dashboards)
SAS 9.x	SAS Connectors	60 TB	~8100	Native connectors	Analytical models (37 models)
Power BI	Microsoft Azure	NA	NA	API/Direct	Management Dashboards and branch dashboards.
Oracle	On-prem	NA	NA	Native	Core DB, RAC, GG, ASO

Table 5: Summary of Current Data Landscape Across Platforms

MIS and SAS

Bank has implemented reporting from their **MIS system** and currently around 1800 reports and 300 dashboards are getting generated from the system as per the frequency of the reports. Branches have been given a portal through which they can download and view the reports based on their access levels. As of now only the structured data has been captured at MIS system from 30+ available source system applications through Java program (ETL) maintained through vendor. Some sources are integrated through DB link and SFTP for data sources. The current data size of the MIS data is around 70 TB encompassing approximately 50,000 tables.

Bank has implemented **SAS 9.4 Analytical system** and currently around 37 Analytical models are already created in the system and shared across the business units to use the same for cross-sell or up-sell or for other business purposes. As of now only the structured data has been captured from various source systems through SAS available connectors. The current data size of the SAS data is around 60TB encompassing approximately 8100 tables currently, including 200 temporary tables.

A Power BI visualization solution is implemented and hosted on Microsoft Azure cloud with reporting servers on-prem that provides top management as well as field functionaries with dynamic reports and dashboards for data-driven decision-making on the go through internet / intranet / mobile application.

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The Bank has executed a Perpetual Unlimited License Agreement (PULA) with Oracle, covering a comprehensive suite of database and middleware components. Table 6 lists the Oracle products and components included under this agreement. Usage of the below product / component for integration with non-Oracle databases or platforms is not covered under Bank’s PULA.

S. No	Product / Component Description
1	Oracle Database Enterprise Edition
2	Real Application Cluster (RAC)
3	Diagnostic Pack
4	Tuning Pack
5	DB Vault
6	Data Masking and Sub setting
7	Advance Security (ASO)
8	WebLogic Suite
9	Partitioning
10	Database life cycle Management
11	Golden Gate (GG*)*

Table 6: Oracle PULA Components Licensed by the Bank

* Supports CDC from Oracle to Oracle Data bases only.

Bidder may leverage bank’s existing licenses under Oracle PULA. In such case, bank will provide the licenses and necessary AMC but the related license cost and AMC cost needs to be factored in the commercial bid (Appendix II) by the bidder for evaluation purpose.

Current Architecture

Below Fig 1.1 is the pictorial representation of current architecture of MIS Reporting and Analytics.

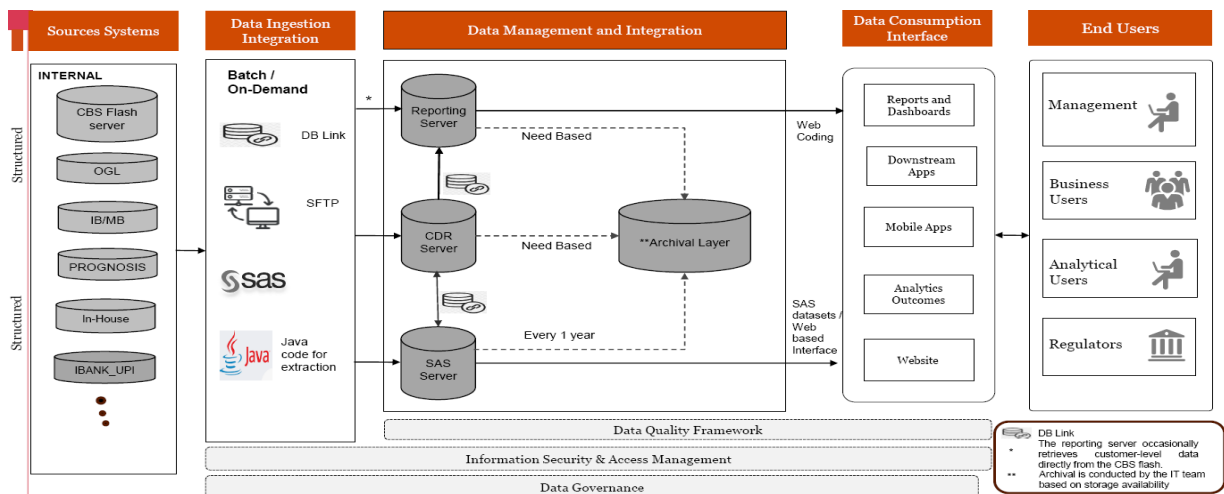


Fig 1.1: Current Architecture of MIS Reporting and Analytics

Source Systems

The key data source is CBS, which is accessed via the **CBS Flash server** through a **database (DB) link**. Data is also being sourced from inhouse applications, vendor applications and external systems.

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Currently, there is no sourcing of any unstructured data. Detailed list of existing systems is covered in Data Sources section. (Section 1.6)

Data Ingestion and Integration

CBS data is mainly sourced through DB Pull using DB Link. Data pull is done before start of EOD and post completion of EOD. Java programs are used, (developed through vendor), to read the data in Flash Server and write into MIS DB. SAS ETL is also used for ingesting data for analytics.

Most of the other system data including many Inhouse applications are sourced through DB Pull. Few internal as well as external systems data is received as files through SFTP. There are also few manual uploads of excel files.

Data Management and Integration

Centralised Data Repository (CDR) stores data from CBS Flash Server and other internal sources. Data is also loaded into SAS DB using Proc SQL. Reporting server is used to process data and generate reports and dashboards.

Data Consumption layer

SAS is primarily used for advanced analytics, business intelligence, data management, and predictive analytics. A .NET web portal allows users to download specific reports and access features based on their permissions defined in the master tables. Power BI is used for creating dashboards that are utilized by top management and branches. It allows the team to visualize complex data in an accessible way, providing insights and supporting decision-making processes. Data is provided to few downstream applications from MIS and SAS.

The list of applications is provided under section Downstream Applications (Section 1.25).

Analytical Models

37 analytical models have been created till now for Analytics by Bank. These models generate output in the form of dashboards for use by branches. Analytical model output shared across the business units to reuse the same for cross-sell or up-sell or for other business purposes. Specific campaigns are also initiated for product promotion or data rectification (like Re-KYC) and tracked on daily or intraday basis.

Reports and Dashboard

Total of about 1800 reports and 300 dashboards are available across various business teams. These are developed using .NET technology. These reports serve specific operational and analytical needs of different departments. These reports and dashboards also provide top management with a comprehensive view of key performance indicators (KPIs).

A Power BI mobile application is also available that provides top management and field functionaries with dynamic reports and dashboards for data-driven decision-making on the go.

End Users

Management Users: Management dashboards are being shared to Business and Functional teams. This includes automated daily or periodical mail with specific attachment of performance dashboards to zonal office or other department heads.

Business Users: Branches/ZO/ FGMO/ CO departments and other administrative offices and processing centers.

Analytical Users: The Analytics Centre of Excellence (ACoE) serves as analytical users, utilizing data from Management Information Systems (MIS) and other internal sources.

Regulators: Regulatory reports submitted to RBI and to other regulators to ensure compliance with relevant laws and regulations.

Data Governance

Data Quality (DQ) Index portal is introduced by the Data Governance team since FY2024-25. It includes about 25 predefined index parameters to measure data quality and governance effectiveness. As part of data governance, data owners are also designated. This portal acts as a centralized platform for monitoring and improving data governance practices.

1.4 Target-state Technology Architecture

The Bidder shall design and should comply with the solution architecture, integration architecture and deployment architecture as per the requirements specified in functional and technical specifications mentioned in this RFP.

The solution design shall include but may not be limited to the design of data and its transformation, security, and integration architecture.

The Bidder shall submit the solution design document to the Bank. The development / customization of the solution shall be commenced by the Bidder post sign-off on the design document by the Bank.

Though the Bank is required to provide formal approval for the solution design, Bidder shall be responsible for ensuring the compliance of the entire solution to the requirements specified in this RFP. Bank seeks an on-premises deployment using open table formats on Rack servers to avoid vendor lock-in.

Below Fig 1.2 exhibits Bank's target-state technology architecture for Enterprise Data Lakehouse solution. The Bidder has to propose the solution architecture which is the best fit for the Bank's target architecture. The Bidder shall be responsible for design, supply, configuration, customization, enhancement, installation, implementation, integration, operations and maintenance of infrastructure, software and applications corresponding to this target architecture. Detailed functional and non-functional requirements have been provided in the Technical and Functional Requirements in Appendix I. The selected Bidder must meet these requirements as per the evaluation criteria specified.

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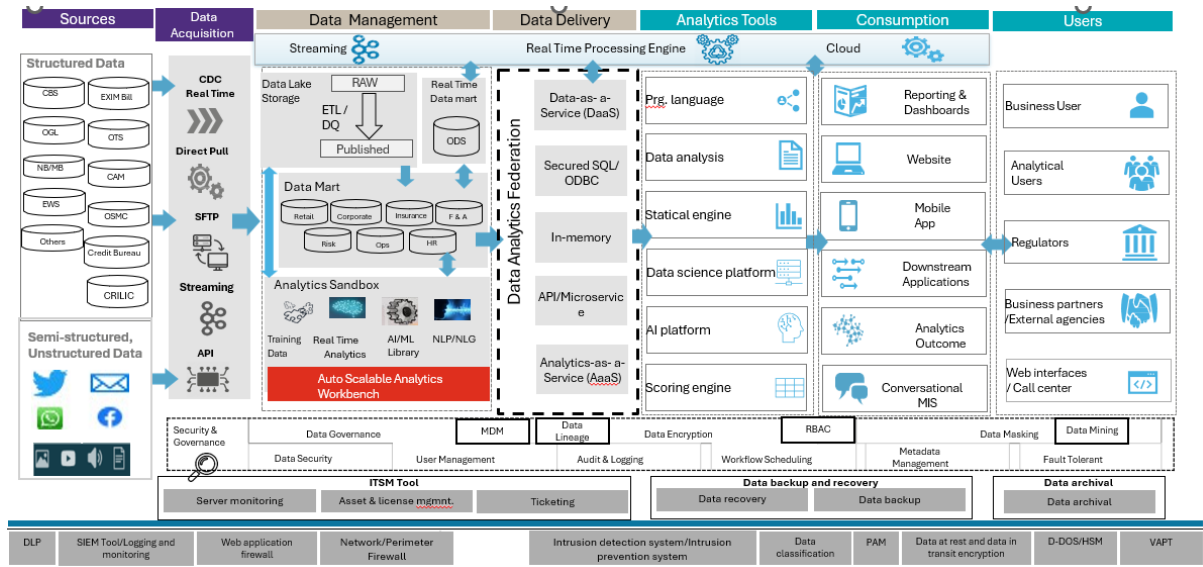


Fig 1.2: Target-State Technology Architecture for Enterprise Data Lakehouse

The Banks target-state consists of multiple layers and components as below which will be detailed in the subsequent sections.

1. The source layer will comprise internal, external, and cloud-based data sources, that include structured, semi-structured, and unstructured data.
2. The Data Acquisition layer or Ingestion layer shall be a combination of multiple tools which will pull the data from the source system.
 - Batch ETL/ELT
 - SFTP
 - File Upload
 - Change Data Capture (CDC)
 - Streaming
 - API
3. Data management / storage layer shall be the medallion architecture and will consist of Landing / staging layer, curated layer, and consumption layer (single source of truth). This layer will also have the real time / near real time data mart as well as department / use cases specific data marts.
4. Data processing and query federation layer will integrate data from multiple databases and systems, transforming and processing it for use in analytical models, reporting, dashboards, and other use cases. Access layer is where users will interact with the data through various channels like visualization tools, mobile applications, downstream applications, etc.
5. Data governance and meta data management layer shall be the layer where all the data lineage from source to consumption as well as all the data classification and governance mechanism will be configured.

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The proposed deployment of Enterprise Data Lakehouse solution should be seamlessly implemented on prem. The solution deployment must be container-based at BI, Reporting, visualization and data ingestion layer. All software and hardware provided by the Bidder must be the latest stable version or the immediately preceding stable (n-1) version and must not be declared End of Life (EOL), End of Support (EOS), or End of Sale (EOSL).

The solution needs to integrate with the tools available in the Bank for monitoring, incident management, logging, helpdesk and 360-degree security prevention and monitoring.

Proposed solution must be cloud-ready and require minimum efforts for migration to public, hybrid, and multi-cloud environments. The platform must support cloud-native functions on hyperscalers such as AWS, Azure, and GCP, if required. Bank may ask the demonstration of these functionalities.

1.5 Requirement Gathering

As part of Requirement gathering, Bank has already done assessments in last year 2024 as well as in 2025. Post rationalization and based on business requirement analysis, bank has already identified Reports, Dashboards and Analytical use cases / Models which needs to be implemented in the Data Lakehouse solution. The indicative list of these requirements is annexed in Annexure-XX. The detailed list of reports / dashboards / analytical use cases for implementation will be shared with the successful bidder.

Minimum number for each category i.e., reports / dashboards / analytical use cases is as below in Table 7 for which the bidder needs to liaise with each department / MIS team for implementation.

S No	Description	Number
1	Reports	950
2	Dashboards	300
3	Analytical use cases	80

Table 7: Minimum Volume of Reports, Dashboards, and Analytical Use Cases

Since establishing the new Data Lakehouse system will take some time and to get an early Return on Investment (ROI), Bank expects that some of the analytical models which are marked as “**Minimum Viable Product**” needs to be implemented in the existing SAS system and then later to be migrated to the new Data Lakehouse solution. To develop these new analytical models, Bidder must extract the data from the respective source systems.

Bidder needs to collaborate with each department or MIS / ACOE team and gather and document all the report formats.

- To make the repository of the report format
- To understand the report format and the logic of each field
- To get the data dictionaries for all relevant source applications

Bidder needs to do the rationalization of reports and dashboards further after getting all the report formats and logics.

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Bidder also needs to suggest new use cases and model which can be leveraged during implementation.

The successful Bidder should study the requirements of the Bank including customization and provide a BRD (Business Requirement Document) and Systems Requirement Study (SRS) report to the Bank. Bidder needs to submit the logic of each report / use case as part of the BRD document and take the sign off from the respective department.

1.6 Data Sources

Existing Data Sources

Currently, structured data is sourced from various data sources to MIS and SAS solution on T+1 basis or on ad-hoc basis. The proposed data source layer must include all relevant data sources from which data must be ingested into the Enterprise Data Lakehouse. The data source may include structured, semi-structured, unstructured and streaming data. The List of Data sources along with the data acquisition strategy and other details, is mentioned in Annexure XXI. Data from the sources would be required in 'Real Time,' 'Near-Real Time' and 'T+1'

There are some future applications in pipeline of implementation or procurement or change of solution (Few such applications are CRM, Call centre, EWS, EFRM and Credit Card application).

As the Bank undergoes transformation across various functions, additional systems may be on-boarded for ingestion into the Data Lakehouse as required. The Bidder must propose a flexible and scalable design that can accommodate integration of future systems beyond those already mentioned in this RFP. These systems must be considered for both, as a source system for data ingestion to DLH and as downstream applications for consumption from DLH.

External Data Sources

Currently, external data sources such as CIBIL and RBI data are used in analytical models. These data are received in files and uploaded to SAS DB. These should be factored for Data Lakehouse sources.

As part of the additional analytical use cases and insights, it is proposed to have other external sources, including unstructured data like social media data, CRISIL, IMD Data, Bloomberg, CCTV Footage etc., Proposed solution should be able to consume data from such sources.

Data Upload Utility

Bidder needs to provision a portal for Bank users (based on role-based access) to upload the files for capturing the data which is not available in the Bank's system. These files can be in any format like CSV, Excel, PDF etc.

- Bank can submit structured as well as semi-structured data through this portal.
- The same portal must also enable Bank users, based on role-based access, to input data for enriching the Data Lakehouse solution. All enriched datasets must be registered in a metadata catalogue with lineage tracking and searchable attributes.
- The online portal should have the proper maker-checker process as well as all the audit logs needs to be maintained for any audit purpose. Audit trail needs to, at a minimum, include uploaded file name, timestamp, upload user id, record process etc.

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- This data should also become part of all the storage layer in the DLH solution.

All uploaded files must be scanned for virus/ malware. Bidder must also provide utilities to download and view the files uploaded by user.

- Allowed file types: CSV/Excel/TXT/PDF/XML/JSON/JPEG/etc.
- Multiple files of the same format may be uploaded on a single day. System should be able to tag them uniquely with proper timestamp.
- Duplicate check and other basic validations of the files should be done.
- It should have maker and checker facility as well as comprehensive audit trail should be available.

Uploaded files may be required for consumption for building analytical use cases, dashboards, and reports.

1.7 Data Acquisition

1.7.1 Strategy and Architecture

1. The Bidder should study the existing processes used in the Bank and understand the business requirements of each department of the Bank. Also, Bidder should consider the requirements which may arise in near future. The Bidder must demonstrate expertise in the core functions of DLH solution, including data transformation for reporting and analytics.
2. The platform should support seamless integration with internal systems, third-party APIs, open data sources, and external vendor datasets. Cross-domain enrichment will empower departments within Bank and allied agencies to achieve a unified and comprehensive operational view.
3. Design and development should focus on usage of ETL/ELT tools for loading data into DLH solution in a consistent and standardized format. Also, the Bank needs to have access to granular level of data.
4. The Bidder should prepare the data acquisition strategy within one month of date acceptance of purchase order. The strategy will be reviewed and signed off by the Bank, with adequate time provided for internal evaluation.
5. The solution must provide native connectors to relational databases, semi-structured and unstructured datasets, and enterprise applications for efficient bulk transfer, along with workflow scheduling, monitoring, and retry management to ensure reliability.
6. Data pipelines shall support transformation at scale using distributed processing engines and persist ingested datasets into structured storage layers with SQL query capability for downstream consumption.
7. The solution shall also enable hybrid pipelines that combine batch and event-driven ingestion, ensuring that historical and periodic datasets are made consistently, securely, and auditable for enterprise reporting, machine learning, and advanced AI-driven analytics.

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8. The technical architecture should give complete details of the above process. The architecture should showcase flow of data from various sources to decision makers and the cleansing and transformation of data which happens in the process.
9. Data acquisition solution should have the capability to capture data from logs. CDC must support real-time and near real time replication from diverse databases such as Oracle, PostgreSQL, MySQL, MSSQL, MongoDB, IBM Db2. The proposed solution must achieve this with minimal impact on the performance of the source systems.
10. Bidder must coordinate with the Bank's existing vendors of different applications to understand the data structure and field level mapping to extract the data. Bank will only facilitate the coordination.
11. Data should be ingested from structured, semi-structured, unstructured and stream data sources as per the scope of work of this RFP. Near real-time data must be ingested using Change Data Capture (CDC) tool. The data is expected to be incremental data and should be ingested via SFTP/MFTP/ Web-API/ Message Brokers/ Batch Modes/ Stream etc. as required.
12. Proposed Solution should have the ability to support rapid development and reuse of data pipelines with low code, or no code GUI tools, to build batch, streaming and CDC pipelines to support ETL/ELT tools, to connect to any/all types of data sources with built-in connectors ability and to maintain and monitor data flows
13. The data acquisition solution should provide the reports on the job execution, failures and data acquisition on daily basis.
14. Data acquisition strategy should be designed after studying all current and future Bank requirements. It should support push/pull mechanism of data acquisition from source systems (without any impact or should have minimal impact, i.e., not more than 5% resource utilization on production databases resources).
15. Where required, the solution should minimize data movement across network to bring data closer to the processing point, for e.g. in-database data transformation process (ELT).
16. Robust Metadata auto-generation, ingestion, and repository capabilities should be provided for all types of data.
17. The data acquisition strategy must include a mechanism for reconciling ingested data with the source systems to ensure completeness, accuracy, and consistency. This reconciliation process should be automated, auditable, and aligned with the Bank's data governance policies.
18. For Middleware sources, the solution must support selective ingestion, ensuring only required data elements are extracted and loaded into DLH.

1.7.2 ETL / ELT Design and Change Data Capture

1. The ETL/ELT should be designed to support ETL workloads from different data sources. The design should incorporate Change Data Capture (CDC) to ensure efficient handling of incremental data changes.
2. All ETL/ELT logs should be retained for at least 1 year or as per Bank's IT policy, and include timestamp, job ID, source, and execution status.

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3. The ETL/ELT scheduler (specifically for batch jobs involving critical OLTP applications) should not run during Bank operating hours. It should run automatically on a defined schedule and should have capability to run on ad-hoc basis. The data acquisition strategy should clearly specify the time required by scheduler for ETL activity. The solution should allow custom calendars for job scheduling. ETL scheduler must support job chaining, dependency management and retry logic with alerts.
4. Bidder should also prepare a document which clearly maps data flow from input sources to targeted location for ETL activity. This document should also clearly mention table name, column name, data type, data length, source and output file and any other metadata.
5. ETL tool must offer rich set of in-built transformations and functions that include predefined table and column-level transformations, support for slowly changing dimensions (SCD type1 and type2).
6. The solution should provide in-built analytical transformations for Statistical functions (e.g., correlation, distribution analysis, one-way frequencies, summary statistics) and forecasting on time-series or transactional data.
7. ETL/ELT processes should run post Bank EOD and should not exceed 3 hours. Bidder needs to tune the system so that all the reports and dashboard should be ready within 3 hours from the EOD.
8. The real time reporting of change in data (structured and semi-structured) should be executed by integrating CDC tool with streaming tool using CDC connector, which should be compatible with multiple databases like Mongo DB, PostgreSQL, Oracle DB, IBM DB2, MySQL etc. It should also support integration Social Media Networks, Enterprise Applications like Bank's Universal App and Digital Marketing applications.
9. ETL/ELT pipelines for Middleware must include filtering logic to ingest only required fields as per business rules.

1.7.3 Batch Data Ingestion

1. Data acquisition should not impact performance of source systems.
2. End-to-end transformation pipelines shall cleanse, standardize, normalize, and enrich incoming data. Curated layers should be maintained with support for schema evolution, partitioning, and ACID (Atomicity, Consistency, Isolation, Durability) transactions to guarantee accuracy, consistency, and optimized performance.
3. Perform data validation, and store records with unresolved data quality issues in a separate exception file or table, as defined during the design phase.
4. All data integrity rules should be put in place.
5. The solution should be able to seamlessly integrate with data quality processes as a web service for de-duplication, as part of the ETL process flow.
6. Provide a scalable and adaptive infrastructure that accommodates Bank's future requirements and applications.
7. Ensure easy restart capability of data acquisition system without impacting performance.

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8. Support incremental data sourcing via CDC, with the ability to perform full data dumps when required.
9. Solution must be horizontally scalable to handle increasing data volumes and new source systems. It must support plug-and-play integration for future applications.
10. ETL systems should be able to process large volumes of data.
11. The Bidder should identify data latencies for various data areas according to Bank requirements.
12. Bidder needs to note that while doing the data acquisition during batch/ real-time/near real time or streaming from core banking system a utility provided by the core banking vendor needs to run forehand to unpack the compressed fields (multiple values in single field) so that proper viewable data shall be ingested in the landing / staging layer.
13. Bidder also needs to note that Bank has already implemented TDE encryption in many Oracle databases. The Bidder must ensure compatibility of the proposed data acquisition tool with this encryption standard.
14. For Aadhaar data, since as per the guidelines, only the token values are available in internal systems, and the actual values are being stored in the Aadhaar Data Vault (ADV), bidder needs to integrate the solution with ADV and only the token value needs to be stored in the DLH solution.
15. The proposed data acquisition / data ingestion tool needs to be complied with the Technical and Functional Requirements in Appendix I.

1.7.4 Streaming Data Ingestion

1. Design and implement real-time data ingestion pipelines capable of handling high-throughput and low-latency ordered, partitioned event streams with retention from IoT sensors, payment gateways, social media feeds, API event streams, and enterprise messaging systems.
2. Provide native connectors and flow-based orchestration for capturing, routing, and transforming streaming data, with guaranteed delivery, buffering, and back-pressure handling to ensure resilience under peak loads.
3. Stream processing capabilities shall be embedded to perform real-time enrichment, filtering, and correlation before persisting into the Data Lakehouse.
4. The solution shall also support exactly-once processing semantics, event-time processing, and integration with downstream analytics engines. Ensure secure, consistent, and auditable availability of time-sensitive data for fraud detection, operational intelligence, machine learning pipelines, and advanced AI-driven decision-making.
5. Provide low-latency ingestion and availability of real time data to AI models and analytics pipelines for decision-making.
6. The platform must support integration with leading message brokers such as Apache Kafka, Pulsar, AWS Kinesis, Azure Event Hub, and GCP Pub/Sub for scalable, fault-tolerant ingestion.
7. Stream data should be ingested by latest Message Brokers and analysed using latest stream analysis tool.

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8. Streaming ingestion must support schema evolution and validation using a centralized schema registry to ensure compatibility and governance.
9. The ingestion layer must include buffering, retry logic, and back-pressure management to prevent data loss during peak loads.

1.7.5 Real Time Streaming Analytics

1. Enable real-time analytics capabilities within the Data Lakehouse to process continuous data streams and deliver time-sensitive insights.
2. Support low-latency event processing with stateful stream computation, and correlation of events across multiple channels.
3. Provide configurable workflows to trigger alerts, notifications, and automated actions based on streaming conditions or thresholds.
4. Provide dashboards for mission-critical use cases requiring real-time intelligence.
5. The solution must support stateful stream processing using engines like Apache Flink, Spark Structured Streaming, or equivalent technologies.
6. Real-time analytics pipelines must deliver insights with sub-second latency for mission-critical use cases such as fraud detection and operational alerts.

1.7.6 Data Transformation, capturing peripheral data and Enrichment.

1. Build automated transformation pipelines for cleansing, validation, normalization, and enrichment of ingested datasets.
2. Harmonize multi-source data into curated datasets for analytics and AI/ML workloads across business domains.

1.7.7 Error Handling and Validation

1. Validate schema, format, and field-level rules during ingestion and transformation to ensure data integrity.
2. Automatically reject non-compliant files or records with detailed error messages and structured feedback to the originating source systems.
3. Maintain centralized logs and detailed audit trails of all validation checks for compliance, troubleshooting, and governance needs.
4. Support policy-driven validation workflows to enforce business rules consistently across batch and streaming pipelines.

1.8 Data Migration

The Bank has already implemented SAS and MIS solutions as part of their reporting/ analytical and dashboard requirements. Currently MIS contains ~70 TB of data and analytical environment contains ~60 TB of data.

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1. Bidder needs to first understand the current data structure in MIS and analytical systems including schema and dependencies.
2. Bidder needs to migrate the complete data into new Data Lakehouse solution and this data must be the part of the single source of truth layer in DLH.
3. All the dimension data tables in each database must be migrated as Slowly changing dimension type 2 to preserve historical changes.
4. A detailed migration strategy document must be prepared, covering source-to-target mapping, validation, cutover, and rollback plans, and executed as per agreed timelines and ensures minimal disruption to ongoing bank operations.
5. Post-migration validation must be performed through the Data Migration Audit process defined in the RFP, and formal sign-off obtained from the Bank for each phase.
6. There should not be any data loss and data integrity, and classification needs to be considered while migrating.
7. While migrating Bidder needs to do the following activities:
 - Pre-migration and post-migration data profiling, duplicate detection, and null value analysis.
 - Maintain logs of all migration activities for audit and compliance.
 - Ensure migration does not impact live systems or business operations.
 - Ensure encryption of data in transit and at rest during migration.

1.9 Storage layer

A secure and unified Enterprise Data Lakehouse shall be established as the foundation for storing and managing petabyte-scale datasets. The platform must natively support structured, semi-structured, and unstructured data including databases, transactions, logs, text, images, audio, video, and real-time sensor or social media streams while ensuring governance and lineage across all assets. The Data Lakehouse storage should be based on medallion layered architecture, and the Bidder should propose a layered architecture which logically segregates data best suited to meet the Bank's requirements.

Implement data encryption at rest and in transit, complying with applicable data protection regulations, such as the Digital Personal Data Protection Act, 2023 (DPDP Act) including DPDP Rules dated 13th November 2025 on DPDP compliance. The indicative layered storage design of the Data Lakehouse, based on the medallion architecture, is illustrated in Fig 1.3.

The medallion layered architecture contains the following storage layers.

- Landing / Staging Layer (Bronze Layer): This layer contains raw data from the source systems and is the landing layer for data in the Data Lakehouse. Data must be ingested in the Data Lakehouse based on the ingestion policies defined by the Bank.
- Curated Layer (Silver Layer): Data stored after transformations based on functional rules.
- Consumption Layer (Gold Layer): Data is modelled specific to use cases and has dimensions and measures for consumption patterns.

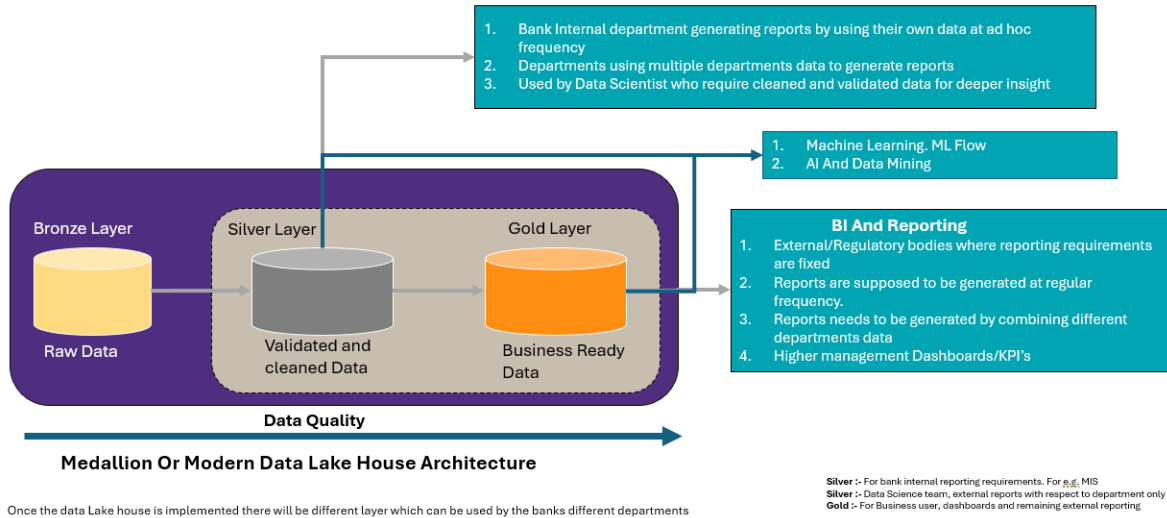


Fig 1.3: Medallion-Based Storage Architecture of the Data Lakehouse

Landing / Staging Layer

This layer supports transformation of raw data into consistent warehouse data for further query and analysis. The data in the Landing area is verified for completeness, accuracy, integrity, consistency, etc. using the 'Data Quality' tool. The data from the Staging area is then populated in Curated Layer.

Landing / Staging area should work on Extract, Transform, Load (ETL) or ELT and is the initial step in getting data into Data Lakehouse environment. Data staging area should not have any data consumption or transaction processing. It should be ensured that the transformation of data will make data standardized and fit for consumption.

Bidder should carry out below repeatable process but not limited to the following.

- Data cleansing
- Combining data from various sources
- Ensure data consistency
- Format standardization
- Dealing with missing elements
- De-duplication of data and validation rules

Bidder must specify the tools and techniques to be used in data staging area. Bidder should also detail the type of activities which shall be performed on data in the data staging area. Following are the requirements relating to Staging area, but not limited to:

- Ability to capture manual records in excel, csv, txt, and other formats
- Should follow stage once and process many times approach
- Suitable naming standards and conventions should be followed
- Security and control access should be carefully designed
- A golden copy of source data should be created for re-processing and auditing needs
- Data staging reports should be regularly published
- Data staging area should create master records which can be referenced for analytical usage

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- Snapshot of daily data or for critical dates like reporting date, month end should be available with an ability to generate report for any given date
- Ensure traceable logging mechanisms for compliance, troubleshooting, and auditing of all data ingestions
- Capture and store comprehensive metadata, viz., source, time of ingestion, data owner, and data sensitivity for every file or data stream ingested
- This layer should have data quarantine zones for invalid records to support audit and reprocessing

The solution must support all the required types of enterprise data storage, viz., RDBMS, No-SQL, Operational Data Store, Data Warehouse, Block Storage, Object Data Stores and Open Table Format. The platform must provide an integrated, highly scalable, on-premises object storage layer that is intrinsically designed for modern Data Lakehouse workloads.

The proposed platform should support new open table format with features like schema evolution partitioning, time travel and roll back, ACID (Atomicity, Consistency, Isolation, Durability) compliance etc. The Proposed system should have ability to store petabytes scale data with highly performing and durable distributed file system, having ability to scale storage independent of compute and automatically recover data loss due to hardware failure etc.

The platform must include a native enterprise open object store with the Data Lakehouse Platform with minimum below features

- S3-compatible, multi-protocol object storage
- High-throughput, high-density, petabyte-scale storage optimized for analytical workloads
- Full integration with Open Table Formats, enabling reliable, transactional tables over object storage
- Accelerated performance for Data Engineering and Data Analytics Workloads using object storage directly
- ACID guarantees, snapshot isolation, partition evolution, schema evolution, time-travel, and rollback as part of Iceberg table features
- Optimized file layout, metadata pruning, manifest lists, partition spec management
- Native Authorization integration for policy-based authorization, row/column masking, tag-based governance, and ABAC/RBAC enforcement
- Native Data Lineage integration for metadata cataloguing, lineage, business glossary, entity relationships, and schema versioning
- Governance to ensure consistent security, auditability, lineage, encryption, and compliance across all the Unified Enterprise-grade Data Lakehouse storage layers

Solution should have capability to maintain complete data lineage records from ingestion through to destination zones, enabling end-to-end traceability. It should also facilitate integration with enterprise data catalogues and business glossary platforms to enrich metadata and data discovery.

Curated Layer

This layer organizes, enriches, and refines validated data, making it ready for analytics and consumption. This layer should have the following but not limited to:

- Data Profiling to assess quality, completeness, and compliance with business rules.

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- Curate metadata and classify assets, integrating standardized naming conventions and linking data to business glossary definitions.
- Maintain comprehensive logs and audit trails for all curation, transformation, and access activities.
- Support seamless data loading and staging from various formats (XML, CSV, PDF, JSON, DOCX, etc.) and through multiple protocols (SFTP, FTP, HTTPS, etc.).
- Develop and maintain ETL/ ELT processes, APIs, and web services for data interoperability and integration across platforms.
- Enable both real-time and batch data ingestion and processing from internal and external systems.

Consumption Layer

This layer shall comprise of the Operational Data Store (ODS), Logical Data Model, Golden Copy, and Data Marts.

This layer should be used to generate regulatory and operational reports. It will store structured, semi-structured and unstructured data. The data can be consumed for historical as well as real-time analytics. The DLH data from this layer should be consumed by analytics solutions to perform advanced analytics. The DLH data in this layer will also be consumed by other down-stream applications.

Data Marts must be built for data residing in DLH based on the requirements of various lines of business in the Bank. These data marts shall be consumed by analytical solutions and reporting tools.

Data modelling, data mining and data governance should also be provided in the solution. Bidder should also develop/enhance the logical data model as per business reporting requirements. The underlying system should be able to query the data in encrypted format in a secured way with minimal overhead.

1.10 Metadata Management

The Data Lakehouse solution must implement effective metadata management. The solution must support capturing business metadata, technical metadata, security metadata and usage metadata. The solution must support data profiling, data quality based on user defined rules, data lineage, data catalogue, etc., effectively.

Following are requirements relating to Metadata Management, but not limited to:

- Capturing technical and business metadata attributes including source system, ingestion time, owner, sensitivity/classification, schema, and usage context.
- Providing a centralized metadata repository for unified schema management, versioning, and schema evolution across analytical engines.
- Offering a REST-based catalogue service to enable programmatic access to metadata, integration with external applications, and interoperability across tools.
- Integrating with data catalogue and business glossary systems to deliver semantic search, tagging, and policy-driven governance for business and compliance stakeholders.
- Facility to maintain Metadata regularly to track significant changes.

The Bidder should provide metadata of the solution across below divisions:

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- a. **Technical metadata** – It includes definition of all entities and attributes and information about all the Data Lakehouse tables. Source of data and data type should be published along with information about data flow from data sources to reports and dashboards. The solution should provide auditing capabilities with impact analysis / track data lineage to understand the cascading effect of changes in data without using a third-party interface. The solution should have the capability to automatically document the technical metadata.
- b. **Business metadata** – It should capture all the information about business domains which includes definition of KPIs, dashboards. Information about how each KPI is derived from input sources should also be captured. The solution should provide a platform that gives business and IT staffs a Web-based intuitive interface to collaborate on creation and management of business terms. This would be a sole source terminology / glossary of common business terms. The solution should provide a platform that provides access, sharing and exchange of terms and attributes by providing view of descriptions, source systems, owners, related terms, roles and access controls details and processes (data management services, data workflows and applications).
- c. **Security metadata:** It should capture access logs, data classification (PII, sensitive data) information.
- d. **Usage metadata:** It should capture query frequency, user access patterns data.

The Bidder must provide documents on metadata management strategy for various components of metadata.

- a. Source system metadata.
- b. Data staging metadata, viz., data acquisition, tables, aggregation, audits, logs, and others
- c. DBMS management metadata, viz., DBMS documentation, SQL scripts and procedures
- d. End-user metadata, viz., functions, reports, data availability, definitions

1.11 Master Data Management (MDM)

Master data should act as a central repository which should be a single version of truth for BI/Analytical systems. It should provide single view of customers and other relevant information. The solution should support data de-duplication, standardization, and survivorship rules to create a golden record for each entity. Audit trails and logs to be maintained to track changes in data.

MDM should ensure that core business entities (like customers, accounts, products, branches) are:

- Consistently defined
- Uniquely identified
- Centrally governed

MDM should integrate with below (not exhaustive)

- Data Quality and Lineage: Ensures traceability and trust in data.
- Data Governance: Aligns with RBI's IT Master Directions and BCBS 239.
- Centralized Metadata: Enables consistent definitions and usage across departments.

1.12 Data Management / Lineage / Orchestration/ Data Quality

This Layer comprises of the solutions and tools to ensure Data Quality, Data Lineage, Data Catalogue and Data Governance required to perform data management on the data across all layers of Data Lakehouse. Data management involves the creation, implementation, and enforcement of policies, procedures, and controls to ensure the accuracy, completeness, consistency, and security of data. Bidder must implement procedures and controls to track data from source to target, manage transformations and maintain the quality of the data.

1.12.1 Data Lineage and Orchestration

- DLH solution must support end-to-end lineage across ingestion, transformation, and consumption layers to ensure traceability and auditability.
- The DLH solution must support orchestration of processes, job scheduling, managing dependencies, etc., as required to meet the RFP requirements. Orchestration of jobs and triggering jobs should be possible from an easy-to-use interface. Reports on job status and success / failure / retrigger should be sent to concerned stakeholders on a continuous basis.
- The solution must include an Audit-Based Control Layer that captures and stores job statistics, batch statistics, error logs and audit trails for the entire solution. The solution must support generating reports on pre-defined frequency and ad-hoc reporting. The DLH solution must meet Audit Based Control Framework and must include tools for effective Audit Based Control.

1.12.2 Data Quality and Deduplication

The Bidder must address the six key dimensions of data quality, viz., Completeness, Consistency, Timeliness, Accuracy, Validity and Uniqueness.

The Bidder should propose a solution for Data Quality which is capable of:

- **Data Profiling** - Provide profiling capabilities for various data sources including inbuilt pattern for frequency analysis, primary key/foreign key relationship analysis, gender analysis etc.
- **Data Cleansing** - Data should be cleansed before transferring to DLH.
- **Data Enrichment** - The solution should support data enrichment by augmenting existing data with information from internal and external sources and standardizing data across the Bank. The solution should have India specific libraries and knowledge base is an imperative.
- **Control and Monitor** – The system must apply data quality rules to both raw and corrected data and continuously monitor for quality issues. The system must also support to generate and publish data quality metrics and dashboards.
- **Tracking** - A dashboard must be provided to track daily data quality issues. Reports should be published to data owners, highlighting unresolved and resolved issues. Historical tracking of issue resolution must be maintained.
- **Control duplicate** - The data quality tool should also work towards removing duplicates so that all the customers are unique and they can be assessed through customer ID. Bidder needs to finalize the rules to identify the duplicate in consultation with Bank. These duplicates may arise

due to a single customer holding multiple accounts. These duplicates need to be identified by matching customer information across the database and finding the customer. All duplicates must be removed while transforming the data in the **Curated Layer** so that all customers can be viewed through their customer ID.

- An extension to the customer deduplication activity would be finding customer household, using the same solution, which shall assist in cross-sell/up-sell and to enhance family Banking.
- **Quality Assessment** - The data quality tool should also aid in quality assessment. The tool should identify quality issues existing in the data and then work towards resolving quality problems. It should be based on technical capabilities of the tool and the business rules which are built into the tool.
- Other requirements include but not limited to:
 - Standardization of data
 - Standard data dictionary should be developed and used.
 - Key standard values like city, state, pin code, gender should be corrected.
 - Some spellings of fields city, state and others should be standardized.
- The data quality tool should work towards finding gaps in transactional data, viz.,
 - Verifying the availability of all fields like country code, pin code, address, and others
 - Missing values in transactional data like time, name, repayment start date, balance, and others.
 - All the date fields should be thoroughly checked.
 - Account characteristics should be complete.
- The solution should have the capability to perform natural language parsing to identify individual data elements.

The Bank staff needs to be trained on all aspects of data quality tool. Also, the staff needs to be given a user manual for any concern along with a central helpline in case of any issues. The Bidder should explain the entire process in detail along with corrective actions which needs to be taken. All aspects of data quality tool should be documented in detail.

1.12.3 Data Dictionary and Metadata Integration

A data dictionary as part of metadata framework should be handed over to the Bank covering all data elements. All the business rules should also be covered in metadata. Reports should also be published for data quality assessment as part of BI function.

The following are requirements relating data dictionary and metadata integration, but not limited to:

- Seamless metadata integration with Data Quality and Profiling solution
- Building a business glossary

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- Workflow management support
- Policy management on retention, access, and classification
- Business rules management
- Pre-loaded templates for faster implementation
- Assign roles and responsibilities for all users. Access to data should be according to the role and responsibility matrix.
- All naming standards should be defined and must follow standardized format.
- Data ownership should be designed and documented.
- Metadata should drive dynamic pipeline configuration, schema evolution, and validation rules.
 - Maintain version history of metadata changes, Include audit trails for metadata updates, deletions, and access.
 - Support rollback to previous metadata states.

The Bidder shall ensure that a comprehensive Data Dictionary is developed and maintained for all data elements sourced from each source system and for all data marts created within the Data Lakehouse. Data Dictionary must be centrally stored in a unified metadata repository and continuously updated to reflect changes in Schema, Business rules and Data lineage. The repository must support Keyword-based search for easy discovery of data elements.

1.12.4 Data Governance

Data should be managed as an asset to improve accuracy and data consistency. Data governance should define procedures for creation, retention, and disposal of information. Data governance model should allow easy integration with existing model followed by the Bank. Data ownership roles such as Steward, Custodian, and Owner must be clearly defined.

1.13 Logical Data Model

Enterprise Information Model (EIM)

The Bidder must provide an Enterprise Information Model to the Bank. It should be a comprehensive information model which should be spanning across the Bank department and provide strategic blueprint for data management, ensuring that information is organized consistently and aligns with the business goals and compliance requirements. It will be used by multiple stakeholders like department, data architects, etc., to understand holistic data landscape. It should be metadata and entity relationship focused.

The EIM must clearly indicate data models for the accounts, loans and any other banking product, brokerages, parties, financial segments, etc. as per the Bank's requirements. The Bidder may propose a to-be EIM such as a distinct Universal Data Model for master data acting as a central repository. The data structures provided must be proven-to-work live in BFSI enterprises. The model should follow industry best practices, especially for banking services. It should be modular, domain-specific (e.g., customer, loans, products), and aligned with Indian banking standards. The model must be flexible and scalable to accommodate future changes.

Logical Data Model (LDM)

The Bidder should provide Logical data model, which should be specific to the Indian banking industry, and it should translate the conceptual EIM into detailed technology agnostic design that guides the development of the physical data model for the consumption layer or golden copy. It should define the

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entities, their attributes and relationship clearly. The model should cover all key areas like customer, product, corporate function, performance management, employee, and various others. It should clearly lay out the structure of tables with view of granular level of data. The model should be customized according to the Bank's requirements and be scalable for future modifications.

Bidder should provide a cross functional logical data model that supports retail banking, commercial banking, corporate banking, and investments line of business in one integrated model. Logical Data Model is one of a set of products that supports the implementation of analytical applications in the banking industry. It should be graphical representation of the way data is organized in a DLH environment. Data model should be designed in a modular fashion so that relevant components can be implemented without impacting consistency. This modular structure should be capable of expanding data model concurrently without having to re-architect the database. The logical data model should have following features:

Logical data model (LDM) should be an Enterprise logical data model for easier implementation of a wide range of financial solutions – In the areas of profitability, risk management, fiscal management, human resources, channel management, and customer relationship management. It sets the stage for reuse of the same data for different purposes. It should be broad in scope, robust and flexible so that common LDM can be used for entire Bank's data warehousing and analytical purpose.

LDM should be cross-functional and integrated to provide one customer view across all products and financial institution functions. It should be a foundation for building multiple applications and views across business functions. LDM should be customer-centric, and it should be used as a basis for Customer Relationship Management (CRM) in a DLH environment. It should be developed specifically for Data Lakehouse and an integrated analytic environment.

LDM design should not be constrained by operational or physical considerations. It should fully support one version of the truth concept with one fact in the right place.

LDM should come with predefined physical modelling components to provide a jump start when converting the logical model to a physical model.

LDM should be fully documented, including entity and attribute definitions, business rules, and logical views. The data model should be extensible taking into view scalability. Data model should be adaptable considering future modifications. Entities and attributes should be designed based on Bank requirements.

Bidder should provide complete documentation which has the complete data dictionary, attributes, data types and other relevant information. Pre-packaged semantic layer should be on top of data model. It includes a semantic layer for BI integration supporting CRM, risk, and financial analytics.

1.14 Data Discovery and Classification

The Bidder shall ensure that the proposed solution complies with the following requirements for data discovery and classification:

1. The solution should automatically identify sensitive and confidential data using deep semantic AI-based analysis and predefined rules and be aligned with DPDP Act (including DPDP Rules dated 13th Nov 2025), PCI-DSS, and RBI IS guidelines. It must analyse both data at rest and data in

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- motion (including file type, protocol, etc.) to provide real-time identification without manual intervention.
2. The solution should provide fully automated topical, security, and sensitivity-based classification of all data types (structured, semi-structured, unstructured, and real-time). It must classify documents such as text, memos, spreadsheets, presentations, emails, source code, and intellectual property without human intervention, aligned to BFSI industry criteria.
 3. The solution should support high-performance regular expression matching for structured data such as Aadhaar, PAN, account numbers, credit cards, and barcodes.
 4. The solution should be easily extensible and customizable to adapt to new data patterns and threats.
 5. The solution should support multiple data types, including content format decoders for text, Word, PDF, PPT, XLS, XML, images, design documents, and source code.
 6. The solution must support mapping of classification levels to frameworks such as DPDP (including DPDP Rules dated 13th Nov 2025), PCI-DSS, and RBI IS guidelines.
 7. The solution must not force users to manually classify or tag documents when saving, closing, or printing.
 8. The solution should connect to repositories such as databases, file servers (NFS, CIFS), local stores (SFTP), and source code repositories.
 9. The solution should support deep AI-based data eDiscovery of structured, semi-structured, and unstructured types, using default regex and canonical classifications for banking compliance (PCI-DSS, PII).
 10. The solution should provide an automated mapping engine to generate a persistent universal data map for all enterprise data objects.
 11. The solution should support verification algorithms for custom regular expressions used in data discovery.
 12. The solution should include automated data service request handling and workflows, with privacy request enforcement integrated into compliance frameworks (GDPR, PDPA, DPDP, RBI).
 13. The solution must automatically identify and classify PCI data in rest and motion in compliance with banking regulations.
 14. The solution must detect unauthorized access to classified data in real time, trigger breach notifications, and integrate with consent managers for workflows involving personal data.
 15. The solution should integrate with existing infrastructure such as proxies and email gateways.
 16. The solution must integrate with Active Directory for defining and sorting groups/users, with automatic synchronization.
 17. Administrators must not be able to view sensitive classified details before classification tags are applied.

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18. The solution must provide real-time visibility and reports on access to sensitive and confidential content.
19. The solution should support discovery and automated tagging of simple, complex, cross-modal, and aggregated data object types (structured, semi-structured, and unstructured).
20. The solution should enforce advanced privacy protections including differential privacy, PII/PCI obfuscation (k-anonymity, l-diversity, t-closeness), homomorphic encryption, confidential computing, column-level PETs, and integrity of privatized datasets. Privacy must be preserved even in case of data breaches.
21. The solution should support AI/ML workloads using privacy-preserving technologies without requiring synthetic data.

1.15 Data Security and Privacy Management

The Data Security and Privacy layer is a cross-cutting layer spanning all the layers of the solution. The layers comprise of tools and solutions for data loss prevention, SIEM tool/ logging and monitoring, Web Application Firewall, encryption tools, network firewall, perimeter firewall, Intrusion Detection System/ Intrusion Prevention System, data classification, Privileged Access Management, VAPT, etc. The above solutions/ tools will be provided by the Bank. Bidder needs to coordinate with the vendor to integrate the DLH solutions with these devices.

DLH platform should have Role-based Access Control (RBAC) Mechanism. These controls should be configured to fully protect the data against unauthorized access and monitoring of activity by privileged users (system administrators, DBAs, power users with full, ad hoc query access). Clearly defined Segregation of Duties should be implemented and enforced throughout the DLH Platform. DLH should provide row-level, attribute level and column level security to restrict data access on a row-by-row basis in accordance with database security policies.

The end user access to the reports and dashboards should have extended control. This includes the below, but not limited to:

- Formulation of approval matrix for granting requests to users.
- Grant access based on role and responsibility matrix.
- Different reports and dashboards will have different levels of access based on users.
- Prohibit direct access to Data Lakehouse and access to internal and external users should be only through BI tool.
- Access rights should be reviewed periodically to prevent privilege escalation and ensure compliance.
- Provision of approval of ad-hoc data request from only respective necessary authorities.
- Implement controls which protect printed output and portable storage media (for example, tapes and disk packs) from unauthorized access.

All data needs to be classified as per the Bank's data classification policy and appropriate masking / encryption needs to be done. The encryption should be done at all levels which should include data at transit, data at rest, data on backup media as well as data at visualization layer (as per the role-based access). DLH platform must support MFA, ABAC, and centralized identity management. Encryption must be managed via a dedicated KMS (Key Management Service) with automated key rotation. Data

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masking and anonymization must be applied to all PII fields. The encryption algorithms used, and complexity of Keys should be in compliance with the Bank's IS and cyber security policy.

The Data Lakehouse solution should incorporate data masking solutions that should support various methodologies, including substitution, nullifying, and spacing, number and date variance and format-preserving encryption. Bidder should provide a solution for Personally Identifiable Information (PII) and sensitive data at-rest encryption and data in-transit encryption as required by the Bank. The overall SLR for data processing should be adhered to, keeping data encryption as an important activity. Bidder needs to note that the security control of data in the Non production environment should be identical to the production environment, and all the policies of the production will be applicable to the Non production environment also.

Bidder needs to adhere with the Bank's data governance policy and all the role management and access of data needs to be in line with the data governance policy of the Bank

The Data Lakehouse must support data security management requirements as per the RFP requirements mentioned in Appendix I.

Consent Management

The proposed Data Lakehouse solution must comply with the DPDP Act (including DPDP Rules dated 13th Nov 2025), RBI cybersecurity guidelines, and ISO 27001 standards. The platform should maintain comprehensive audit trails, support incident response workflows, and enable breach notification protocols as mandated by regulatory authorities.

In addition, the solution must include robust consent management capabilities to ensure compliance with data privacy regulations such as DPDP, GDPR, and other applicable laws. It should enable granular control over data usage by capturing, storing, and managing user consent for data collection, processing, and sharing across all integrated systems. The solution must provide audit trails, consent revocation mechanisms, and real-time updates to downstream applications, ensuring transparency and accountability. Furthermore, it should support role-based access and configurable workflows for consent lifecycle management to align with organizational governance policies. All data analytics models and processing workflows must strictly respect the consent provided by users, ensuring that no analysis is performed on data without valid consent.

1.16 Data Archival

The data archival solution must support archiving data at all the layers of Data Lakehouse solution, files etc. as per the Bank's data retention and archival policies and as per RFP requirements.

- Data archival should ensure no loss of Bank data.
- The DLH should store at least 36 months of data. Data older than 36 months should be archived. There should be capabilities and connectors to off-load data to Hadoop Stores and/or other storage proposed by the Bidder.
- The solution should be able to archive huge level of data.
- Archival solution should be easily able to integrate with DLH solution.
- A solution to query historic data should be implemented.
- Should support tracking and analytics for reporting purpose.
- Ability to process historic data or information.
- Ability to publish archived dashboards, reports, and scorecards.

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- Ability to restore archive data using queries.
- Data should be stored in online and offline or archived location for analytics use.

Table 8 outlines the retention periods and mechanisms applicable to each data layer and file type.

Data retention and Archival	Remarks	Online		Archival Storage	
	Particulars	Retention period	Mechanism	Retention period	Mechanism
Source Data Files	Source data files must include both raw input files and any intermediate files generated during ETL/ELT processing, wherever applicable.	Last 3 Months or last 3 copies	ETL / ELT Server files folder	Last 24 Months	Data Archival Solution
Landing / Staging area	Master tables, aggregate tables, physical tables, transaction tables, reference tables etc.	3 Months	DLH	7 years	Data Archival Solution
Curated Layer	Master tables, aggregate tables, physical tables, transaction tables, reference tables etc.	15 Months	DLH	7 years	Data Archival Solution
Consumption Layer, data Marts	Master tables, aggregate tables, physical tables, transaction tables, reference tables etc.	36 months	DLH	7 years	Data Archival Solution

Table 8: Data Retention and Archival Matrix Across DLH Layers

After 7 years, data needs to be purged from the data Archival solution and should be moved to the tapes. Tapes and tape library should be supplied by the bidder as per the technical specification mentioned in Appendix I, purging and moving the data on the tapes will be Bidders' responsibility. Bidder will also be responsible to restore the data from the tape if the same is required for any operation or analysis purpose. Bidder needs to envisage the no. of tapes required during the contract period and accordingly supply that number of tapes. If during the contract period any additional number of tapes are required, then bidder needs to supply the same at no additional cost to bank.

Bidder also needs to note that the all the management of tapes needs to be done by the bidder. Bidder needs to coordinate with the Bank DC / DR team in terms of adherence to the Bank's tape management policy and storing of tapes. All the data in the tape should be encrypted and securely stored in the data centre / disaster recovery centre.

1.17 Backup Solution and Restoration

The Bidder is required to propose disk-to-disk backup, object storage for long term backup solution for the Bank. The solution should enable daily incremental, weekly / monthly / quarterly full backup of DLH and staging file systems. This backup is envisaged to be taken on disk array storage at DC and on object storage at DR as per Bank's data archival policy (given in the Bank's IT Policy). The object storage at DR should back up and retain the data for long term as per Bank's back-up and archival policy.

Disk based storage or appliance at DC must adhere to the following as specified in Table 9:

#	Backup Client	Application	Backup Frequency	Backup Type	Retention
1	DB and File System	All	Daily	Incremental	Weekly
2		All	Weekly	Full	Monthly
3		All	Monthly	Full	Yearly

Table 9: Backup Frequency and Retention Matrix

The archived data should be as per archival policy as defined in this document. The system should offer files to be easily copied to a disk array. Storage administrators should be able to recover individual files as needed without opening and searching an entire backup volume. The solution should provide relevant utility with GUI interface. The proposed backup utility should also provide restore features.

The backup solution should also support the required restoration of the identified backup, and the Bidder needs to perform the restoration activity once in every half year on the identified environment. Bidder needs to test the backup restoration and provide the report to Bank every quarter.

Bidder needs to supply, install, implement, and provide AMC/ATS support for new back-up solution for the period of contract. The new backup software will be used for the backup of the application files, data ingestion jobs, database, operating system and models. Bidder needs to propose capacity-based backup solution as per the below details:

1. The new solution should fulfil Bank's daily back-up requirement for contract period for the proposed solution.
2. Supply requisite hardware with accessories, software and licenses.
3. Study existing environment and prepare detailed design documents for:
 - The deployment / installation of each of proposed backup solution.
 - Implementation of backup solution and tape solution with a detailed backup plan.
 - Install, configure, and integrate backup solution with hosts.
4. Install, configure, and operationalize of backup software, server and appliances at DC and DR.
5. Prepare detailed implementation plan with installation/implementation documents (with all screenshots).
6. Provide monitoring and management application for the proposed solution.
7. Backup solution configuration and backup.
8. Complete configuration and architecture diagram for the solution.

If the existing infrastructure cannot support the required storage, the vendor must arrange for backup tapes or equivalent storage media, especially in cases where the entire hardware setup is to be provided by the bidder.

1.18 Query federation and In-Memory Analytics

Bidder should propose a virtual query layer capable of executing queries across multiple engines using a push-down processing approach. This virtual query layer must provide a single access interface to query data from multiple data engines in a single request. Push down approach should minimize data movement between multiple data engines, improving performance and efficiency.

Bidder should propose in-memory analytics for business intelligence workloads for faster advanced analytics and exploration capabilities on DLH datasets. In-memory should work on the principle of loading and distributing all data involved in a particular analytic dataset into the available (combined) RAM of multiple servers in a cluster and providing complete end to end processing of that data directly from RAM, minimizing I/O latencies and enabling analytic jobs in parallel directly against data in memory.

Query federation and In-memory analytics requirements include, but not limited to:

- Allow exploration of massive volumes of data with proposed tool, and develop analytical models using complete data, not just a subset.
- Enable users to conduct fast explorations and analysis on data from different data sources and Parallel processing across cluster RAM for large datasets.
- Ability to forecast on the fly and automatically select most appropriate forecasting algorithm.
- Ability to perform what-if analysis by interactively changing underlying factors, interactively set goals and perform goal seeking.
- Allow users to view entity relationships in network plot and drill-down into details to explore relationships and define strength of relationships.
- Ability to analyse unstructured data and perform basic sentiment analysis through publicly available APIs of Twitter (X) streams, Facebook posts, Google Analytics data or customer comments, order notes, etc. providing quick insights.
- Interactively generate decision trees that graphically depict the most likely outcomes.
- Enable query federation across the Data Lakehouse, external databases, warehouses, and APIs.
- Support distributed SQL engines capable of querying diverse data sources in place, applying consistent governance, lineage, and access policies across all federated queries.
- Allow seamless unified querying without unnecessary data movement, ensuring faster and cost-efficient insights, reduced infrastructure overhead and cost-efficient analytics across heterogeneous data landscapes. It should also include query caching, adaptive execution, and batch size tuning for federated queries.
- Federated query tool should include cross system join which should include join between structured and un-structured and semi structured datasets.
- Support ad-hoc reporting, real-time dashboards without ETL.

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1.19 AI and Advanced Analytical Solution

This layer comprises of the solutions and tools such as Analytical Sandbox and Analytical Tools required to perform advanced analytics on the data residing in DLH and Data Marts. Analytical tools and sandbox should be able to read data from distributed systems and enable development and implementation of analytical use cases as mentioned in the RFP.

AI/ML Use Cases refer to solutions that require training, evaluation, tuning, and deployment of machine learning, deep learning, or large language models. These may include classification, prediction, clustering, anomaly detection, recommendation engines, natural language processing, computer vision, or generative AI implementations.

Data Analytics Use Cases refer to non-ML-based analytical solutions such as dashboards, visualizations, drill-down reports, aggregations, trend analyses, and derived metrics using structured query methods or rule-based logic. These do not involve model training or autonomous learning systems.

Bidder must build clean datasets, train and deploy models. All solutions proposed should necessarily have data stored in Bank DC/DR.

Bidder should generate indicative models mentioned in Annexure XX but not limited to this list. There will be in total 80 models out of which 20 are mentioned in Annexure XX. Bidder should advise Bank and take the Bank's view to adding more models to the current list for assisting the Bank.

- The solution should prepare dashboards, reports and score cards considering key performance indicators as per industry's leading practice and Bank's requirements.
- Bidder must consider technical and functional requirements mentioned in Appendix I. It should also support data mining to access data and build visual models and interactive visual tools.
- Business Intelligence should support OLAP and visual, interactive explorations along with slicing and dicing and others.
- Interactively generating decision trees, ability to view entity relationships in network plot, ability to forecast on the fly and automatically select the most appropriate forecasting algorithm are few of the capabilities desired from these visual analytics BI layer. DLH solution should be able to work on granular level of data and provide the drill down of granular level of details in DLH.
- The solution must have integrated streaming analytics and native AI/ ML development and deployment capabilities.
- The Data Lakehouse shall serve as the foundation for machine learning (ML) and advanced analytics use cases. Leveraging the comprehensive datasets, the platform shall enable predictive modelling, natural language processing (NLP), anomaly and fraud detection, and prescriptive analytics, use of Gen AI driving innovation, efficiency, and data-driven governance.
- The reports should also be sent via emails with clear visual presentation on-demand, based on alerts and notifications, or periodically based on schedule.

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- Bank has already implemented around 37 Analytical use cases on the SAS platform which needs to be migrated in the DLH solution. Techniques used for creating these analytical data models are as follows:
 - Logistic regression, Time Series techniques like Regression / ARIMA / ARIMAX, Clustering. Power BI dashboards are created for top level and some of dashboards are also created for branch level and for user departments for displaying the model output.
 - Reports / Data analytical model's output dashboard is also developed using .NET and SAS VA capabilities.
- Maintenance and enhancements of the existing analytical use cases as required by the Bank needs to be done and further need to migrate it to new DLH solution.
- Bank would like to implement 80 analytical use cases in total as part of this RFP. An indicative list of 20 analytical use cases is mentioned in Annexure XX. Bank can replace the use cases from the indicative use cases list with other use cases. Bank will inform Bidder on 60 additional analytical use cases during the execution of the project.
- Bank will be having the consent management tool in place (under discussion for implementation). While taking the data for modelling purpose, Bidder needs to consider the consent of the customer, and it should follow DPDP Act (including DPDP Rules dated 13th Nov 2025), and other relevant data protection acts.
- Bidder should derive complexity and number based on Bidder's experience in implementing analytical use cases in past and can refer to list provided to derive complexity definition and number of use cases under each complexity segment (Eg: Simple, Medium, and High).
- **Data Preparation and Preprocessing**
 - Cleanse, normalize, and validate structured and unstructured data.
 - Perform feature selection and extraction to optimize model inputs.
 - Ensure data integrity and alignment with metadata repositories.
- **Model Development and Training**
 - Develop statistical models and machine learning / deep Learning algorithms using various open-source libraries.
 - Utilize a collaborative low-code AI development studio that provides interactive workspace, notebooks, workflows and pipelines for rapid development, experimentation, fine-tuning, and evaluation.
 - Build and train models for the use cases identified - leverage integrated workbenches to experiment, code, and fine-tune models efficiently.
 - Incorporate access to internal or external model repositories and libraries for sharing/reuse of ML models, including integration with widely used open-source ecosystems.

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- Bidder needs to deploy a Role based access control which will clearly define who can train, deploy, or modify models.
 - The solution should store Model Versioning, Model Explainability, Interpretability & Audit Trails.
 - All the models should comply with the AI regulations of DPDP Act (including DPDP Rules dated 13th Nov 2025), and any future guidelines by any regulatory and statutory bodies.
 - Deployment of model should be automated, and all the approvals should be secured online.
 - All the model development and deployment should be in compliance with the Bank's Model Risk Management Policy. Bidders need to extend their support during any Audit and should prepare and submit all the required documents / clarifications asked by the Auditors / Third Party.
- **MLOPs and LLMOPs**
 - Establish standardized workflows for experiment tracking, model versioning, testing, approval, and deployment.
 - Manage the lifecycle of machine learning and large language models through automated pipelines, enabling reproducibility and governance at scale.
 - Provide centralized repositories for models, ensuring secure collaboration and reuse across departments.
 - **Use Case Deployment**
 - Deploy trained models into secure, production-grade inference environments with support for batch, streaming, and real-time decisioning.
 - All data and models must reside in Bank's DC/DR, including GenAI outputs and logs.
 - Scale inference services elastically to meet demand, ensuring low-latency performance for mission-critical use cases.
 - Integrate deployed models seamlessly into enterprise applications and data pipelines.

The proposed AI/ Advanced Analytical solution needs to be complied with the Technical and Functional Requirements in Appendix I.

1.20 Predictive Modeling /Data Mining

Predictive modelling should be based on availability of granular level of data on which predictive models can be built. It will help to predict future NPAs, cross-sell, up-sell, prospect customers and other business parameters which may assist the Bank. Bidder shall be responsible for providing predictive models with accurate output for a variety of parameters based on the existing Bank's models. The list of parameters and modelling process should be explained to the Bank for approval. Predictive modelling will also assist in customer scoring and behavioural prediction. Bidder should propose analytical

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modelling technology capable of leveraging the computation power of the database/appliance platform and running scoring models within, when required.

Data mining should be used to extract actionable insights from structured and semi-structured data. These insights will support strategic decision-making across products, customer segments, and other banking domains. The extracted data should be visualized using advanced graphical tools to facilitate intuitive understanding and reporting.

1.20.1 Validate and Deploy

1.20.1.1 Testing and QA

- Validate models and assess goodness of fit using Receiver Operating Characteristic (ROC) curves, lift charts and other relevant metrics during model development and model management based on defined automated framework on periodic basis.
- Conduct unit testing, system integration testing, UAT, performance testing, post-deployment testing, QA testing.

1.20.1.2 Modification/ Recalibration

- Fix bugs found during testing.
- Modify solution based on user feedback.
- Ensure version control, change management, and model documentation for testing and deployment.
- Perform follow up testing of revised solutions.

1.20.1.3 Documentation

- Document validation and testing criteria and steps which include providing statistical insights of analysis results.
- Maintain documentation within the tool, ensuring compliance with EASE 6.0 and subsequent guidelines.

1.21 Business Intelligence

This layer comprises of the reporting solution / Business Intelligence tool to address the dashboard requirements of the bank. The reporting / BI tool must generate dashboards with drill-down capability for various users across all lines of business of the Bank. All dashboards and reports should be capable of being accessed through smartphones, tablets, and desktop.

There is a rationalization activity already done by the Bank, but Bidder also must perform dashboard rationalization exercise of the existing dashboard list and implement all dashboards post rationalization from DLH solution. The solution should provide flexibility to be deployed on-premises without imposing any feature restrictions.

The visualization and BI tool shall support both real time and scheduled refresh capability with minimum refresh frequency of 30 minutes. The tool should support role-based access control (RBAC) integrated with the bank's Active Directory. Row level security for sensitive datasets should be supported.

The implementation of visualization and BI tool should involve following activities:

- Analyse existing repository of dashboards on Power BI and .NET.

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- Conduct report rationalization exercise to eliminate duplicates and redundant reports / dashboards.
- Install the new visualization solution in DC, DR, and UAT environments.
- Design, configure and customize the new solution for the rationalized list of reports and dashboards.
- System Integration testing.
- Supporting User Acceptance testing with the Bank and resolving issues identified.
- Deploying the tested solution on production set up at DC and DR.
- Provide functional and technical training to end-users in train-the-trainers mode.

1.22 Reporting

Bidder shall set up a reporting framework that would deliver reports across multiple file formats, dashboards, and alerts to the business users. The solution must allow the Bank to redefine report formats dynamically, based on evolving business needs. The end users should be able to filter, sort and drill down on reports. The solution must be capable of disseminating reports to the respective users via auto-schedulers. The Bidder must factor the data ingestion and report/ dashboard generation time accordingly. Bidder must develop reports (ad-hoc, analytical, tabular, dashboards, and alerts) as an information delivery mechanism to the business users. Results generated to be made available to the users based on their roles and needs. Data masking needs to be done for sensitive reports.

The bidder should facilitate Development, Migration, Enhancements and Rationalization of existing regulatory reports and development and implementation of new regulatory / statutory reports as required by RBI and other regulatory bodies from time to time during contract period. All regulatory reports should be generated within regulatory timelines and the report generation process should be automated as per RBI guidelines. The solution should provide standard frameworks for traceability from source to report generation and workflows for exception handling / manual intervention, with proper audit traceability.

Annexure XX contains an indicative list of dashboards and models. Full list of reports, dashboards and models will be shared with successful bidder.

Typical reports to be delivered by the Bidder are given below but not limited to:

Senior Management, HO, FGMO, ZO and Branch Dashboards and Reports:

These are reports and dashboards to be made available to the respective users for overall monitoring. This includes daily, weekly, and monthly performance monitoring dashboards and reports. This includes reports required by different business verticals. Such reports should also be included.

Scheduled Reports:

These are simple tabular reports used for operational reporting. These would be standard pre-packaged reports generated at pre-defined frequencies.

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Regulatory Reports:

This requirement would cover all regulatory reports including CIMS, ADF, EBR, ADEPT etc. that need to be sent to various regulators periodically.

Analytical Dashboards:

Dashboards needs to be built based on the business requirement. There should also be functionality to drill down on a metric (to a separate dashboard or to a separate report) to analyse the cause of a particular event/trend. This movement between dashboard layers should be smooth. The data for the dashboards refreshed automatically/ on-demand. Solution should provide heat maps based on multiple parameters as required by Bank customized to zone (geo polling), state, district wise etc.

Ad-hoc Reports:

Users should be able to perform ad-hoc analysis represented through customized ad hoc reports for decision making by senior management. These are users who have business knowledge and technical knowhow. Bidder is also expected to perform ad-hoc analysis. Bidder must ensure the system is designed such that DC and DR environments remain synchronized at all times and all the ad-hoc queries should automatically be directed towards the DR setup so that any long-running queries should not impact the production setup.

Alerts:

Alerts must be generated at specific events based on business requirements including but not limited to turn-around time breach alert, ideal/non-allocated lead alerts, Sales target alerts, risk benchmark breaches, exposure breaches, fraud alerts. Such alerts would be consumed across multiple levels and team's basis business needs. Alerts may be in the form of automated emails or text messages or WhatsApp messages. In-app notifications should also be supported.

System Reports:

Bidder should provide appropriate reports as evidence of meeting SLRs including, but not limited to, system uptime, resource utilization, and response time at server gateways at each of web application and database layers and any other report required for analyzing technology issues. The Bidder must also ensure that the solution is capable of generating appropriate reports that would provide a complete picture of the performance, status, and service levels of IT operations for the entire solution stack.

Security Reports:

The Bidder must provide the ability to report on various security parameters and system logs. The Solution must provide the capability to view events based on various criteria like geographical location, device type and attack type. The solution shall implement Centralized telemetry integrated for SIEM, SOC, threat intelligence feeds for security event correlation for threat detection models and AI based anomaly detection.

The other general requirements relating to reports and dashboards should include the following but not limited to:

1. Report layouts must be user-friendly and approved by the Bank, ensuring ease of consumption by business users. The users should also be able to do basic activities such as sorting, filtering, slicing, dicing, and drilling down.

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2. Data visualizations for the dashboards should be interactive with the support ranges of graphical representation e.g., Bar, Pie, line charts etc. capability of geospatial mapping, trend analysis for pixel perfect reporting.
3. Interface should be provided, and training must be given to Bank team so that it enables Bank to prepare customized reports as and when required.
4. Banking hierarchy (Head Office, FGMO, ZO, Branch Level) should be maintained in all types of Reporting and Dashboard.
5. Additional grouping of branches like Metro, Urban, Semi-urban and Rural should be available. Further grouping of branches based on specialized nature of business like Personal banking, NRI banking, Bullion banking, Corporate banking, etc., should be available.
6. Solution should provide generic filters like HO, FGMO, ZO, Branch for each dashboard / return and it should be contextual based on the previous filter selection. There should be further filters like date, product, segment, etc., Additional filters like status (active, closed, dormant, etc.), security type, etc., should also be supported. Date range should also be supported as filter criteria for certain dashboards / reports.
7. For certain dashboards, comparison of data for previous periods (previous month, previous quarter, or previous year, etc.,) should be supported.
8. There should also be facility to upload a certain list of reference numbers like CIF, Aadhaar number, PAN number, account number, mobile number, and extract details for such reference numbers in a file or Excel for analysis.
9. Dashboard should have drag and drop authoring capability and easy to use interface (explorative and interactive data) for business users.
10. Dashboards, reports, and scorecards should be downloadable as excel, pdf, csv, .ppt and other formats.
11. Gamification dashboard for certain campaigns should be supported showing the real time progress, leader dashboard, top performers, under-performers, etc., Integration with HRMS and campaign management systems is required.
12. Periodical tracking of campaigns (daily or intraday) and trigger automated communication to the respective units with action to be taken should be required.
13. The dashboards and reports should be accessible from mobile devices (supporting Android, iOS, etc.) like mobile phones and tabs with online and offline access. The access should be based on MFA. The dashboards must support offline access with periodic sync, biometric login, and role-based views. The solution must be compatible and integrated with Bank's Mobile Device Management and ensure secure data caching.
14. All the daily reports need to be available to Bank within 3 hours of EOD.
15. Single sign-on policy for users should be implemented using current LDAP/ biometric authentication.
16. Usage of reports and dashboards should be monitored using a central reporting system.

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17. Reports and dashboards should be accessible concurrently with a multiple user environment.
18. Specified reports should also be sent automatically to all users or specified users via email. Group mailing IDs should also be maintained, wherever needed.
19. A scheduler should be implemented to run reports on periodic basis.
20. Reports should be available for viewing and downloading (offline storage and access) through authorised devices.
21. Printing of reports should be restricted to authorized users. Soft copies must be encouraged to ensure data security.
22. Support for Element-Based Reporting (EBR) as per RBI's evolving standards.
23. The proposed solution should be integrated with ADF, CIMS, and Risk-Based Supervision (RBS) frameworks. Reports must be exportable in XBRL/XML/CSV or any other formats and compatible with RBI's SADP (Staging Area Data Portal) portal for seamless data submission by the bank to RBI.
24. The proposed tool should have centralized report catalogue with version control and metadata.
25. The tool should have data masking for sensitive fields in reports.
26. The tools should be able to push reports to external systems (e.g., CRM, ERP) and include API-based access for third-party consumption.

Bidder needs to design and develop 950 reports and 300 dashboards which are further divided as outlined in Table 10.

Type	Description	Volume
Simple Report	Report with up to 5 tables join with Primary Index select condition on a base of 30 million records with 20,000 records in the query result.	50%
Medium Report	Report from joining 6 to 10 tables on primary or foreign key fetching around 300,000 records including grouping or sorting on given condition from 25 million plus records	30%
Complex Report	Report from joining more than 10 tables on composite key fetching any number of 2,000,000 records, including grouping or sorting, formula calculation, aggregation etc. for report displaying on given condition from 20 million plus records	20%

Table 10: Report Complexity Classification and Volume Distribution

Note: The above number and definition are indicative, Bidder in consultation with Bank need to do their assessment while doing the requirement gathering phase.

1.23 Customer Unified View and Customer 360 View

Bidder shall implement the customer unified view along with CRM integration and create the 'Golden Record' from the data received from the Data Lakehouse solution. The solution must generate a 'Master Identifier' which is the unique ID for each customer and populates it back to the Data Lakehouse.

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The unified customer 360 view should include data from Bank (including Overseas branches and Gift City Branch) and its subsidiaries, Associates, Joint Ventures.

Create Customer 360 as foundation data asset which includes a single customer view across different banking Lines of Business and accounts at Bank. Bidder must implement identity resolution to unify customer records across assets and liabilities and other banking product services i.e., treasury, demat etc. This will involve ingestion and integration of customer identifiers like name, address, phone number across data sources and developing a matching algorithmic logic to identify a customer across lines of businesses and products. Bidder must share the algorithmic approach, logic and matching logic and accuracy metrics and run UAT with business users to validate. As this involves customer PII, Bidder will ensure right data security and access.

Once the Bidder creates the Customer Golden Copy, Bidder will create Customer 360 i.e., single view of the customer for the Bank. It involves creating data attributes on Banks' customers across products which provides 360 overviews i.e. banking transactions, product holding, demographics, risk, interactions with Bank, marketing response, complaints and service, value, fee and revenue, total balances, customer life stage etc. customers 360 across banking products will help Bank understand the customer more granularly leading to personalized experience and marketing. Bidder must include the proposed methodology in RFP response and include the effort for this specific delivery.

Customer 360 must include behavioural, transactional, demographic, and engagement attributes. The solution should support predictive analytics for churn, upsell, and segmentation, and integrate with CRM, marketing, and fraud systems.

1.24 Monitoring and Observability

- Implement observability frameworks to monitor pipeline performance, data freshness, lineage, and schema changes.
- Apply rules-based or AI-based anomaly detection to proactively resolve data or pipeline issues before they affect analytics outcomes.
- The solution must provide centralized dashboards for monitoring ingestion pipelines, job health, cluster utilization, and workflow status.
- Generating alerts for failures, delays, anomalies, or SLA breaches, with configurable severity levels.
- Observability must include anomaly detection, schema drift alerts, lineage tracing, and performance analytics.
- Dashboards / reports should support root cause analysis and be accessible to operations and governance teams.

All the Server, database, backup, network etc monitoring should be done by using the Bank's tool. Bidder resources will be provided with the dashboard for the monitoring. Bidder needs to mention in their proposal and bill of material as to how many Licenses for each category is required. The proposed solution should also integrate with the Bank's Host Intrusion Prevention System (HIPS) for proactive threat detection and compliance with security policies.

However, Bidder needs to provide the monitoring tool at DLH, ELT/ ETL, and visualization layer for performing the below activities as outlined in Table 11.

S. No	Layer	Activity
1	Data Lakehouse	<ul style="list-style-type: none"> • Allow, log, alert, or defer queries based on resource usage

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		<ul style="list-style-type: none"> • Prioritize or reject queries with performance issues • Monitor server/storage health and utilization • Set limits for large load/processing queries
2	ETL/ELT Monitoring	<ul style="list-style-type: none"> • GUI interface to monitor the running jobs. • Provision of monitoring resources (CPU, Memory) allocated to the job. • Status of the detailed steps in the running jobs • Alerts in case the resource allocated to the job exceeds the limit. • Collection of statistics and provision of dashboards to the management on operational statistics • Features to identify and fix the following: <ul style="list-style-type: none"> • Poorly indexed queries • Sorting • SQL syntax causing wrong optimizer choice • Slow transforms • Excessive I/O • Opportunities to run processes in parallel. • Unnecessary transaction logging • Network traffic and file transfer issues. • Unnecessary writes followed by reads
3	Reports/Dashboard / Ad hoc Query Monitoring	<ul style="list-style-type: none"> • Monitor performance of scheduled reports and queries • Alerts should be sent to administrators. • Monitoring the status of automated SMS / Email generation tasks

Table 11: Monitoring Activities Across DLH, ETL/ELT, and Visualization Layers

1.25 Downstream applications

The downstream applications consume data from Data Marts and Data Lakehouse. The data to downstream applications may be in the form of file ingestion, batch ingestion, real-time feed, or API from DLH. Bidder should create a set of defined rules that explain how applications communicate with each other.

Table 12 below provides the list of downstream applications / department consuming data from existing MIS and SAS system; Bidder needs to migrate the existing interface to the DLH.

Applications identified during the initial implementation phase should be integrated as part of the base implementation cost.

Post go-live, the bidder must plan for the integration of at least two additional downstream applications per quarter. These will be identified by the Bank and must be integrated within the same quarter. This requirement will continue throughout the contract period.

S. No	Application Name	Description
1	CRM - (Salesforce)	Customer Relationship Management module (currently under implementation).
2	Digital Lending Platform	End-to-end digital loan application system covering all retail, agriculture, and MSME loans.

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3	EFRMS (Memento & RSA Application) - (FIS)	Enterprise-level solution for monitoring transactions, detecting fraud patterns, and managing risk alerts across multiple channels.
4	EWS - Platform	Early Warning Signal system for generating alerts on potential credit risks and transactions.
5	Financial Inclusion (IB-Saathi)	Gateway application for Business Correspondent (BC) point transactions.
6	I-AML	Anti-Money Laundering solution for transaction monitoring and regulatory reporting.
7	IndSmart	Omnichannel platform for customer onboarding, digital banking and transaction data management.
8	Internet Banking	Internet banking platform for customer onboarding and transaction processing.
9	WhatsApp Banking	Solution enabling banking services through WhatsApp.
10	Reconciliation Application (ATM RECON, IMPS RECON, NEFT RECON, UPI RECON)	Applications for reconciling transactions across ATM, UPI, IMPS, and NEFT channels.
11	One Time Settlement (OTS) system	A) Online One Time Settlement (OTS) system-Easethrough transparent and robust One Time Settlement (OTS) mechanism, for timely and better realization through an online OTS system.
12	E-Audit (eThic)	Conducting various types of Internal audit and their compliance thereof.
13	Inhouse Applications (47 applications)	Inhouse applications developed by the Bank and all of them have Oracle DB and hosted in Bank's DC.

Table 12: Downstream Applications to be Integrated with the Data Lakehouse

1.26 Benchmarking

The following to be noted in this regard:

- Bidder must conduct one consolidated benchmark for DLH covering all the components of the solution from ingestion layer to consumption and visualization layer. Benchmarking exercise should be done on 3rd year workload. The benchmark criteria will be discussed with the selected Bidder.
- The extrapolation method of data to attain the 3rd year sizing should be according to the business projection provided in the RFP and the same should be discussed and finalized with the Bank at the time of finalizing the strategy of benchmarking.
- The Bank will only provide the production masked data, and the Bidder need to extrapolate the data to attain the third-year sizing provided by the Bank in the RFP. Bidder must assist and provide option to Bank to extract the masked data from the production database. Bidder needs to assist and do the masking of data in the environment from where data need to be extracted.
- The benchmarking should be conducted in Bank DR.
- The bidder must propose an external benchmarking agency having benchmarking experience in two (2) Scheduled Commercial Banks with at least 1000 branches in India in areas of Data warehouse/ Data Lake/ Data Lakehouse. The external benchmarking agency suggested by the

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Bidder shall not be binding on the Bank. The Bank will verify their credentials during eligibility evaluation and will have the discretion to go with the Bidder proposed agency or Bank can ask to replace the agency which will have the expertise in carrying out these testing as per the criteria mentioned. Bidder needs to submit the credentials for the agency showcasing the work done by the proposed agency. The Bidder will bear 100% of the costs for the external benchmarking agency.

- The Bank and the Bidder shall enter into an agreement with the external benchmarking agency, which will set out, inter alia, the obligations of the external benchmarking agency. This agreement will be signed between Bank, successful Bidder and the external benchmarking agency.
- Hardware provided by the Bidder will go through a benchmarking test and if it is found that it does not meet the capacity and performance required, then the Bidder shall provide the differential hardware resources at his cost immediately within two months after completion of the benchmark test.
- The benchmarking activity should be done by the identified agency as per the criteria mentioned in the RFP.
- The testing needs to be done as per the SLA parameters and the response time mentioned in the RFP Section 4.21. However, the Bank at its discretion will provide the bidder with additional KPI which needs to be covered as part of the Benchmarking activity.

1.27 Testing

External Testing and Data Migration Audit agency:

The bidder must propose an external testing and data migration audit agency having Functional testing and Data Migration Audit experience in two (2) Scheduled Commercial Banks with at least 1000 branches in India in areas of Data warehouse/ Data Lake/ Data Lakehouse. The external testing and data migration audit agency suggested by the Bidder shall not be binding on the Bank. The Bank will verify their credentials during eligibility evaluation and will have the discretion to go with the Bidder proposed agency or Bank can ask to replace the agency which will have the expertise in carrying out these testing / audit as per the criteria mentioned. Bidder needs to submit the credentials for the agency showcasing the work done by the proposed agency. The Bidder will bear 100% of the costs for the external testing and data migration audit agency.

The external testing and data migration audit agency will be responsible for end-to-end UAT of solutions, reports, dashboards, Use cases, and data migration audit. The testing and data migration audit agency will directly work under the Bank's supervision and will submit all the reports to the Bank directly.

The Bank and the Bidder shall enter into an agreement with the external testing and data migration audit agent, which will set out, inter alia, the obligations of the external testing and data migration audit agent. This agreement will be signed between Bank, successful Bidder and the external testing and data migration audit agency.

The scope of work of the **External Testing and Data Migration Audit agency** in various stages of project implementation is defined below.

1. Data Migration Audit

Data Migration Audit shall include the following:

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- Verify financial and non-financial data transferred from Source solutions to new DLH
- Data integrity checks: Pre-migration and post-migration data sets should be compared for data integrity issues. Data integrity checks should check the following data parameters:
 - Raw data integrity
 - Business rules
 - Log tables
 - Configuration/ parameterization table
- Identify the critical fields to be validated from the field in source system based on the experience of other migrations
- Business rules verification: As per the list of business rules mentioned in the BRD document, the Bidder is expected to verify the computed / derived values. These values will be derived in report form and provided to Bidder.
- Configuration / parameterization table should be verified 100%
- Verify log tables and highlight various error logs if any, post migration.

Data migration audit shall provide an assurance that 100% data have been properly identified and accurately and completely migrated to relevant data fields in the target system by understanding and validating the migration controls, performing independent verification of data migrations and by performing automated tool-based audit of the data.

The external agency as part of data migration audit is expected to provide a data migration assurance report and needs to have the relevant qualifications/ certifications required to be able to issue an assurance report. The external agency shall recommend the audit methodology, tools, which is suitable for Bank to perform data migration audit. A detailed reconciliation report including match percentages and documentation of unresolved discrepancies between source and target systems will be submitted by the agency to the Bank.

A mutually agreed threshold will be defined at the start of the audit process between the external agency and Bank for critical and non-critical field as part of sign off criteria. The Data Migration audit report should cover the following:

- Comparison of pre-migration and post-migration data for checking integrity issues
- The recon report should cover at least
 - Row count validation
 - Min/ max/ average checks for financial columns
 - Field-by-field comparison
- Deliverables of data migration audit should include:
 - Data migration audit strategy
 - Migration process review report
 - Field wise exceptions reports (pre and post)
 - Final compliance report, post migration
 - Data migration assurance certificate

2. Functional & Acceptance Testing

The external agency in coordination with Bank and the successful Bidder shall design the testing strategy and shall obtain the sign-off from the Bank on the testing approach and plan. It will be the

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responsibility of the external testing agency to prepare test data, test plan, test cases, and test strategy for all types of testing. The testing approach and plan submitted by the external testing agency will be reviewed by the bank. The Bank after review may suggest changes for incorporating in the testing methodology.

Functional & User Acceptance Testing should consist of the following:

- Design of suitable testing methodology and testing strategy document
- Prepare test cases, test calendars and test data
- Development of entry and exit criteria for the testing
- Maintain test results against each test case executed
- Test scope would include testing the application software's functionality, operational convenience, security, and controls, which would also include the positive and negative cases for each type
- Acceptance testing shall broadly cover the testing of the ETL tools, database and BI application tools, reports, dashboard, use cases and all such other applications and tools to verify that the proposed solution conforms with the business and technical requirements and gap analysis report, bandwidth and response time.
- Test scope should also ensure conformity to:
 - Technical and Functional Requirements in Appendix I of RFP and addenda/ corrigendum thereafter if any
 - Product demonstration cases prepared by the Bank
 - Gaps pointed out by vendors
 - Interface testing
- Testing should be done on LAN as well as WAN environment including HO, CO, FGMO, ZO and branches as desired by Bank
- Test activities should also include the following:
 - Point out and document gaps, errors, bugs during testing and their resolution
 - Re-test the gaps, errors, and bugs after rectification
 - Assist in Sign – off on the customization and user acceptance test
- Deliverables of acceptance testing
 - Test strategy document, test cases and their coverage
 - Functional testing, and regression test report
 - All the traceability matrix and issue log and final resolution

Bidder needs to perform below testing before making the system Go-Live / for acceptance testing.

- a. **Unit Testing:** Prepare test cases, test data and execute unit test cases to test individual units or components.
- b. **System Integration Testing:** Design test strategy, prepare test scenarios and test cases, prepare test data, execute test cases, defect logging and resolution, provide Root cause analysis and provide SIT sign-off.
- c. **Functional Testing:** Test to ensure each application feature works as per the requirements.

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- d. **User Acceptance Testing:** Assist the Bank in preparing and implementing UAT, Defect logging and resolution, provide Root cause analysis and obtain UAT sign-off.
- e. **Regression Testing:** Re-run functional and non-functional tests to ensure any modification or update done in the product without affecting the overall working functionality.
- f. **Performance Testing:** Conduct performance testing once before go-live, logging and resolving performance testing issues, providing Root cause analysis.
- g. **Security and Compliance Testing:** Resolve issues identified during the VAPT done by Bank.

The following should also be noted:

- Bidder should maintain appropriate program change control and version control for all the modifications / enhancements carried out during the implementation / testing phases.
- Bidder should Provide and update system and user documentation as per the modifications. These documents will be reviewed by the Bank, and any suggestions/changes are to be made by the Bidder.
- Bidder should bear all additional charges, costs or expenses incurred in correcting, reworking, or repairing the defective or non-conforming hardware/software, unless such failure is due to reasons entirely attributable to the Bank.
- All the testing would be considered successfully completed, only if the expected results are met in all the test cases and all the requirements of the Bank are satisfied. Bidder must fix the bugs, carry out necessary rectifications and deliver patches / version towards changes effected in time
- Bidder will provide assurance of availability of data under conversion ensuring that and not limited to that the data is backed up before migration for future reference or any emergency that may arise out of data migration process.

1.28 Training

Bidder will provide the detailed training plan and finalize the training strategy and schedule with the Bank. Bidder needs to finalise the training curriculum with the Bank and take a sign off on the same. Bidder shall be responsible for knowledge transfer as needed. It shall provide all documentation and manuals for the below-mentioned trainings.

- Training to be provided to Bank's IT team, support, and front office users on 'Train the Trainer' model.
- Training should be carried out at the Bank's agreed location. The training program may be split into 2 groups – technology and trainer-level training. The Bidders are requested to indicate the optimum number of days/hours required for both. The Bidder can use the infrastructure at the Bank for this purpose.
- Training must be simple to understand, role-based, with hands-on sessions on the product/analytical use cases implemented in the Bank.
- Bidder will provide in-depth hands-on training to Bank's technical team on the products provided in the solution.
- Feedback should be obtained from all the participants on the training content and trainer.

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- Bidder needs to conduct an assessment test after completion of each batch and submit the assessment score/ outcome in the mutually agreed format to Bank.
- If 60% or more participants are not satisfied with the training, the Bank shall impose a penalty of 1% of the training cost for that session and Bidder should reconduct the training session at no extra cost to the Bank.
- The following are the indicative details of the training session outlined in Table 13; the Bidder should come up with the best and most optimal training plan for the Bank based on previous experience and industry standards.

S No	Solution Components	Number of officials per Batch	Number of batches	Training Duration (Each batch)
1	Top Management /Executive Training	20	2	3 days
2	Data Acquisition Tool	10	1	1 week
3	Data Lakehouse	10	1	1 week
4	AI Advanced Analytical Tool	20	3	1 week
5	BI Tool	10	5	1 week
6	Archival Tool	10	1	3 days
7	Change Data Capture and streaming	10	1	3 days
8	Data Governance including Lineage, Meta Data, Master Data Management	10	1	1 week

Table 13: Indicative Training Plan for DLH Solution Components

The following should also be noted regarding training:

- All the trainings should be provided at Bank's designated place, in person.
- The mode of training can also be online for some Bank employees based on Bank's discretion.
- All the technical training should be followed by reverse KT (knowledge transfer) and hands on experience for selected employees.
- The respective OEM must provide the training for their products.
- Training materials must be provided one week in advance to all Bank teams.
- The Bidder shall be responsible for providing ongoing training at defined intervals to the identified personnel from the Bank.
- Bidder shall provide training for all the products quoted to meet the scope of the RFP to the identified users by the Bank.
- Bidder shall train a maximum of 20 trainees in one batch.

1.29 Technical requirements (Hardware, Software, volumetric etc.)

The Bidder shall ensure that the proposed solution and its components comply with the following technical requirements:

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1. The solution shall consist of proven, industry-standard products and technologies. Customization may be applied only where necessary to meet the Bank's business objectives.
2. The solution must be scalable to handle growth in data volumes, concurrent users, and query complexity. Scalability shall be linear, ensuring predictable performance improvements as nodes or racks are added without performance penalty.
3. The solution should be interoperable and support open architecture standards (e.g., XML, LDAP, SOA) to enable information flow and integration with internal and external systems.
4. High availability must be ensured through redundancy in hardware and connectivity, enabling 24x7x365 service continuity.
5. The solution should maintain data integrity, reliability, and business continuity at all times.
6. The platform shall support storage of data in columnar, row, or open table formats, as required by data type and business value.
7. The solution shall protect against technology obsolescence by supporting co-existence of at least two hardware node generations, current (n) and next generation (n+1) for seven years from installation. In case of upgrades beyond projected growth or contract extension, the Bank will migrate to n+1 or latest available generation. If co-residency is not feasible, mutually agreed price discounts will apply for technology obsolescence.
8. The platform should provide workload management capabilities, including:
 - Prioritization of workloads based on business objectives.
 - User-defined workload management rules.
 - Stabilization of response times for critical workloads.
 - Increased throughput for priority workloads.
 - Protection of known workloads from impact by ad-hoc queries.
 - CPU and I/O prioritization.
9. The solution shall provide efficient data compression to optimize storage cost and performance as required. Storage tiers should be defined based on data type and usage, with frequently accessed data retained in-memory for faster access. Compression techniques must not adversely affect query performance.
10. The solution should support in-database processing, including:
 - Mining, analytical, and querying capabilities across different databases.
 - Parallel and scalable execution of queries on large data volumes.
 - Interfaces such as MapReduce, embedded statistical algorithms, mining libraries, predictive modelling integration, decision automation, and mixed workload management.
11. The Bidder shall supply, install, commission, and maintain all required hardware at Data Centre (DC), Disaster Recovery (DR), and other Bank-specified sites. This includes servers, storage, archival, and backup components.
12. DC and DR should be implemented at co-location with Active-Active configuration. Rack space including power cooling, electricity, and fire safety will be provided by Bank via colocation provider.

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Bidder needs to mention in the proposal how many racks space at DC and DR will be required to host the infrastructure.

13. All solution components should be scalable, secure, flexible, and supported by 24x7x365 onsite support.
14. The Bidder shall ensure proper hardware sizing to meet current and projected requirements, in compliance with all Service Level Requirements (SLRs).
15. The Bidder must quote a single make and model for each component. Quoting multiple options will not be accepted. If any options are found in the Manufacturer Authorization Form (MAF), technical proposal, masked Bill of Materials, or Bill of Materials, the bid will be rejected.
16. The overall compute and security of the DLH shall be the responsibility of the Bidder. The Bank's security team will provide the compliance requirements, and the Bidder shall ensure adherence to them for application and network security.
17. The Bidder shall design, supply, size, commission, and manage the infrastructure to meet the RFP requirements and SLRs.
18. The proposed hardware technology must be best-of-breed, latest stable release, and OEM-tested.
19. Infrastructure shall remain Bank-owned but Bidder-managed during the contract. Training, knowledge transfer, and documentation must be provided to Bank officials at contract completion.
20. Virtualization technologies may be leveraged, provided there is no adverse impact on performance.
21. The Bidder shall install, maintain, and manage antivirus software for all servers at the Data Centre (DC) and Disaster Recovery (DR) sites. The Bank will provide antivirus licenses for its existing solution (TrendMicro). The Bidder must ensure compatibility with the Bank's antivirus system. If any proposed components do not support TrendMicro, the Bidder must provision an alternative antivirus solution acceptable to the Bank. This compatibility requirement must be validated with the Bank's Infrastructure Security team.
22. The Bidder must do sizing of the hardware (at the DC, DR, and UAT) based on the volumes mentioned in the RFP. DC and DR must be in active-active mode. Analytical Sandbox is not required in the DR environment. High Availability is not required for Analytics Sandbox.
23. Bidder is responsible for accurate sizing. If quoted sizing is insufficient, upgrades/replacements must be provided at no cost. Infrastructure must have sufficient headroom to handle projected growth. Horizontal scaling costs are Bidder's responsibility.
24. The proposed solution must not have a single point of failure (servers, network, storage, etc.).
25. All goods must be fully insured against loss or damage during transport, storage, assembly, implementation, and maintenance until delivery to the Bank.
26. All servers must run on commercially supported OS versions.
27. The Bidder must provide requisite licenses for all required system software (OS, compilers, multipathing, file systems, volume managers, clustering, failover agents, etc.) for unlimited instances.

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28. The Bidder shall provision monitoring consoles for servers, network, and security events/incidents.
29. Appropriate rack enclosures from OEM must be included for the storage solution.
30. Servers must be load balanced, with failover capabilities.
31. Infrastructure and network must support industry-standard protocols.
32. Servers at DC and DR must not be directly accessible from external networks. All access shall pass through Bank-approved firewalls, IPS, and other security controls.
33. The Bidder must maintain spare hardware at DC and DR for immediate replacement. The Bank may audit the same.
34. The solution must comply with all relevant regulatory and statutory guidelines (Government, RBI, IBA, IDRBT). During the contract, Bidder shall implement required upgrades at no additional cost. Bidder shall comply with the Bank's Information Security guidelines while implementing its proposed solutions.
35. The Bidder must provide user manuals, requirement documents, implementation methodology, architecture documentation, UAT scenarios, and test cases.
36. All solution components must be fully integrated with minimal manual intervention and support standards-based, reusable interfaces for flexible integration.
37. Hardware details (SIT, UAT, Production, DR) must be submitted as per Annexure XXVIII and Appendix II (Masked BOM).
38. Hosting space, power, and DR configuration details must be submitted as per Annexure XXII. For Bank to plan the hosting area, Bidders must provide the space required in DC and DR in per square feet.
 - Space requirements
 - Cooling requirements
 - Power requirements
 - Standard temperature requirements / heat
 - DR configuration
39. All hardware (required for interface, staging, ETL/ ELT servers Data Lakehouse, Web Server, Data Quality server, Production and Non-Production related hardware components) and system software components required for the project must be included in the original bill of Material of the Bidder. In case Bidder fails to do so, and the project demands additional components at a later stage, then Bidder should provide additional components at no additional cost to the Bank.
40. All the ATS and AMC of the software and infrastructure supplied through this RFP needs to be factored by the Bidder. All bug resolution / issue fix / patch management and all coordination with OEM needs to be done by the Bidder. The bidder must submit backlining agreements or confirmations from all proposed OEMs.
41. Bidder shall maintain all in-scope items across environments and perform vendor management during the contract.

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42. All proposed hardware and software must support IPv4 and IPv6 where applicable.
43. At least 30% spare storage capacity must be maintained at all times.
44. No component shall be end-of-sale within 2 years of delivery. All equipment must be supported for 5 years from delivery. If any component is announced as end-of-life or end-of-support during the 5 years period, the bidder should upgrade the component to a supported version at no additional cost to the bank.
45. The platform must provide centralized management for provisioning, monitoring, capacity planning, SLA monitoring, and administration of all DLH services.
46. The Bidder shall adopt leading development practices, including SDLC, Agile, or Hybrid methodologies, as applicable to the Bank's requirements. Analytical use cases shall be developed in an agile manner. The approach should include software testing strategy, plans, and execution cycles for UT, SIT, UAT, and Performance Testing.

All hardware/software must meet Technical and Functional Requirements in Appendix I.

1.29.1 Environments

Logically separate and virtualized environments for UAT / SIT can be provisioned within a dedicated non-production environment. The Bidder should note that the production and nonproduction environment should be physically separate. However, common storage may be proposed for production and non-production environment with different LUN (Logical Unit Number) /volumes. All the relevant licenses like de-duplication, compression, operating system, database, etc. should be provided to meet the requirements of the contract, during the period of contract.

DC data should be automatically propagated online to DR site through asynchronous replication. Bidder should design and implement data synchronization procedures for the DR Site. The solution should support RTO of 2 hours and RPO of 30 minutes. Fail-over should be allowed only as per the DR policy of the Bank.

The DC and DR should be designed in Active-Active configuration mode so that all the ad-hoc and long running queries, and model training needs are automatically redirected to the DR environment based on the user access roles.

Periodic testing and drills shall be conducted to ensure that all replication and data synchronization procedures are in place all the time. In case of a disaster at primary site / production site, ETL / ELT and other tools shall continue to operate, and DR site must be made fully operational. Bidder should carry out DR drills every quarter or as per Bank's policy.

Bidder needs to note that adequately sized environments should be quoted for each of the following environments.

- (i) Production at DC and DR (with DR having 100% compute and storage capacity of DC)
- (ii) DC should be in High Availability (HA).
- (iii) UAT / SIT (non-production)(minimum of 30% capacity of production environment).

The UAT / SIT servers should be at a minimum of 30% capacity of production environment, based on fifth-year configuration. UAT should mirror the software stack and configurations of production to ensure

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accurate testing. Hardware architecture should be similar but scaled down. All the non-production environment needs to be factored at DR Location.

Bidder should arrive at the sizing independently. In case the sizing quoted by the Bidder fails to meet the necessary services, Bank will not bear any cost for upgrades or replacements. Also, during the contract period, growth of the Bank should be considered and thus, the appliances proposed should have enough CPUs, memory, and storage available to accommodate the predicted size required.

The Bidder will be completely responsible for supply, installation, configuration, customization, and maintenance of complete solution for the contract duration. The Bank at a later date will not make any additional payments for the solution provided by the Bidder.

1.29.2 Environment Sizing

Bidder is required to provide staggered hardware depending on the volumetric defined in the RFP and associated software and applications. The initial deployment of hardware and associated software should sustain at least the load for the first three years of the solution as per the SLA. Thus, the warranty and subsequent AMC/ATS of the components will begin as per the phased delivery. After three years, Bank in coordination with the successful Bidder will review the hardware and software utilization and accordingly confirm the supply for next two years.

The Bidder is required to design, size, implement and maintain the environment below and consider the volumetric stated in the section for sizing the following.

Production and Disaster Recovery

Table 14a & 14b outlines the uncompressed usable capacity requirements for structured and unstructured data.

S. No	Type of Data	Existing	Year 1	Year 2	Year 3	Year 4	Year 5
		Data Size in TB – Uncompressed usable capacity (each environment)					
1	Structured	130	305	396	515	669	870
2	Unstructured	0					

Table 14a: Production Environment Sizing

S. No	Type of Data	Existing	Year 1	Year 2	Year 3	Year 4	Year 5
		Data Size in TB – Uncompressed usable capacity (each environment)					
1	Structured	130	305	396	515	669	870
2	Unstructured	0					

Table 14b: Disaster Recovery Environment Sizing

Non-Production Environment – UAT / SIT

Table 14c presents the expected data volumes for structured and unstructured data across the implementation timeline.

S. No	Type of Data	Existing	Year 1	Year 2	Year 3	Year 4	Year 5
		Data Size in TB – Uncompressed usable capacity					
1	Structured	0	91	118	153	200	260
2	Unstructured	0					

Table 14c: Non-Production Environment (UAT/SIT) Sizing

The following should also be noted:

- Data size mentioned in the above section represents uncompressed and usable data capacity.
- The data volumes mentioned are the minimum storage requirements. However, Bidder can propose additional capacity to meet the 5th year sizing and SLA.
- Bidder must conduct solution benchmark, and benchmarking should be done on 5th year load.
- Bidder should ensure that there is no single point of failure and adequate level of redundancy is built in to meet the uptime and other requirements of this RFP.
- In case of additional infrastructure capacity required beyond planned YoY growth, Bidder must supply additional infrastructure to address that requirement, at no additional cost.
- While sizing the solution, it must be assumed that each query may access the entire data volume across all data types.
- Bidder to size the infrastructure in such a manner that the resource utilization (CPU, Memory, Storage space) should not go beyond 80% during business hours.

1.29.3 User Access Sizing

The end users of the DLH solution would be segregated into 2 buckets, viz, BI users and Analytics users.

Below are the estimated users across these categories.

- **Business Intelligence users:** – These could further be segregated into
 - Business Users: Users with read-only access (access canned reports)
 - Power Users: Users with viewing, report / dashboard creation and ad-hoc query access
 - Super Admin: Users with viewing and exploration access, working on large data sets.
 - Mobile users: Users who have access to reports and dashboards over mobile.

Table 15 outlines the approximate user counts for Year 1 and YOY growth for each category below:

User Count	Super Admin	Power Users	Business Users	Mobile Users
Total Users	10	200	20,000	2000
Concurrent Users	8	40	6000	500
YOY Growth	10%	10%	20%	10%

Table 15: BI User Segmentation and Growth Projections

- **Analytics Users** – These could further segregate into
 - Basic Users – Who will only work on descriptive use cases.
 - Advance Users – Who will be working on model creation and deep learning algorithms.
- Table 16 outlines the approximate user counts for Year 1 and YOY growth for basic and advanced analytics users below:

User Count	Basic Users	Advance Users
Total Users	50	20
Concurrent Users	20	10
YOY Growth	10%	10%

Table 16: Analytics User Segmentation and Growth Projections

1.29.4 Integration

The Bidder should propose the solution architecture that aligns with the Bank's target architecture. The Bidder will be responsible for design, supply, configuration, customization, enhancement, installation, implementation, integration, operations and maintenance of the infrastructure, software and applications corresponding to this target architecture.

The applications and services should be designed using a cloud-native microservices approach, ensuring modularity, scalability, and connectivity via RESTful APIs. This enables the applications and services to be portable and allows scalability and flexibility. The solution will provide self-service dashboards with visualization tools and analytics capabilities. Bidder must ensure that external channels and third-party integrations are supported through an API gateway.

The solution components must be fully integrated with minimal manual interventions. The integrations that will be implemented must be robust and scalable. The solution should support standards-based, reusable interfaces/applications and services to allow flexible and pluggable integration with internal and external systems.

1.29.5 Response Time

DR environment should also be monitored by the Bidder, and the DC / DR environment needs to maintain the response time below as outline in Table 17:

S No	Query Type	Response Time	Refresh Rate
1	Simple Queries	<= 3 Sec	Query with up to 5 tables join with primary index select condition on a base of 30 million records with 20,000 records in the query result.
2	Medium Queries	<= 60 sec	Query from joining 6 to 10 tables on primary or foreign key fetching around 300,000 records including grouping or sorting on given condition from 25 million plus records.
3	Complex Queries	<= 960 sec	Query from joining more than 10 tables on composite key fetching any number of 2,000,000 records, including grouping or sorting, formula calculation, aggregation etc. for report displaying on given condition from 20 million plus records.

Table 17: Query Response Time and Refresh Criteria

Queries which run longer than the predefined duration should be stopped. There should be a manual override process to stop queries when necessary. The system should be able to manage mixed query workloads and dynamically allocate resources accordingly. The response time should be extensively

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measured through performance testing. The bidder will be responsible for ensuring correct resource sizing to prevent delayed response times.

All the ad-hoc queries which will be directly running on the Enterprise Data Lakehouse solution should be redirected to DR environment automatically based on role-based access.

Number of Report, Dashboards and Use Cases

The expected growth in number of Reports, Dashboards and Models is as outlined in Table 18 below.

S. No	Type	During implementation	YOY Growth
1	Reports	950	20%
2	Dashboards	300	15%
3	Models	80	15%

Table 18: Growth Projections for Reports, Dashboards, and Analytical Models

1.29.6 Infrastructure Security

A. Logging, Monitoring and Integration

1. Bidder must integrate various log types and logging options into Bank's SIEM, ticketing, workflow, and case management system. Bidder also needs to provide detail information on security logs and related use case to the Bank's Security team while doing the integration with the Bank's security solutions.
2. All the infrastructure and software deployed as part of the overall solution should be integrated with the Security Operations Centre (SOC) of the Bank. The SOC is monitored by the Bank team 24*7*365 days. Bidder needs to have the resources in place which should monitor and resolve any alert provided by the SOC in well stipulated manner related to the overall solution deployed.
3. The Bidder would also be responsible for the end-to-end integration across the entire solution. Integration with internal and external systems for all types of reporting requirement.
4. The Bidder must provide necessary support and information required for successful integration with other systems being implemented by other vendors contracted by the bank.
5. All the logs generated by the infrastructure and applications should be in such a way that it should provide all the necessary information for performing digital forensics activity of the bank and if any log customization required to achieve the same, it will be the responsibility of the Bidder to do those customizations as per the solutions implemented by the Bank.
6. All the logs of the application and Infrastructure must be integrated with the Bank's centralized log management solution (CLMS - Quest®)
7. Bank is using Imperva as DAM solution, bidder needs to integrate all the database of DLH solution with the Bank's DAM solution for database monitoring and security. If the proposed solution is not compatible with the DAM of the Bank, then bidder needs to propose the solution for Database activity monitoring which should have minimum below features and the same should be clearly mentioned in the Proposal as well as in the Bill of material

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- a. Comprehensive Activity Monitoring & Auditing of DLH databases - Captures detailed audit trails from all database activity to show who accessed what, when, and what actions were performed.
 - b. Compliance Reporting & Audit Retention - Provides built-in templates/reports tailored to PCI-DSS, SOX, and other statutory and regulatory bodies
 - c. Policy Enforcement & Access Control - Enables granular policies that alert or block unauthorized access attempts which should be configured by the Bidder as per the Bank's policies
 - d. Integration - Seamlessly integrates with Bank's SOC and SIEM systems and all the logs should be forwarded to the SIEM and CLMS system of the Bank.
8. Bidder needs to integrate the DLH solution with Bank's PIM solution and all administrative / privileges access should be routed through PIM solution.

B. Regulatory and Policy Compliance

The Security Design of solution should be based on industry best practices and adhere to Bank's IT, Information Security, Digital Payment Security Policy, Cyber Security policies, etc., the security standards such as ISO 27001, ISO 31000, ISO 22301, PCI-DSS guidelines, Information security standards framework and guidelines standards under e-Governance standards (<http://egovstandards.gov.in>), Information Security guidelines as published by Data Security Council of India (DSCI) and shall comply with IT (Amendment) Act 2008. All the required infrastructure must be hardened as per Bank's IT policy and will be done by Bidder.

The solution should be compliant with applicable cyber security related master directions, advisories and guidelines issued time to time by regulatory / statutory / government institutions such as RBI, CERT-In, NCIIPC etc

C. Security Testing and Remediations

1. The Bidder needs to ensure the solution is secure in all aspects. In this regard, the following should be considered.
 - a. VAPT will be done by the Bank. Bidder to resolve all identified audit gaps before Go-Live and post implementation as per Bank guidelines.
 - b. Review and assessment of customized source code and API application being used by the Bidder (if any) will be done by the bank and if any gaps identified bidder needs to resolve the same before the production rollout.
2. Bidder will be responsible for closing all non-conformance identified during Vulnerability Assessment and Penetration Testing (VAPT) conducted by the Bank's vendor, at no additional cost to the Bank as per severity and timeline as per Bank's policy.
3. Bidder needs to submit the Annexure XIX for all the supplied Application as part of the Technical Bid submission.

D. Identity and Access Management

1. Bank has implemented Identity & Access Management (IDAM) solution in its environment. The proposed solution should be compatible for integration with Bank's Identity and Access Management Solution. All related customizations related to integration will be the responsibility of service provider for completing the integration.

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- a. The proposed Application/solution should support OIDC protocol / SAML 2.0 protocol or higher version for integrating with Single Sign On (SSO) and Multi Factor Authentication (MFA) module of IDAM.
 - b. The proposed Application/solution should support Role management in the proposed application through IDAM solution.
2. The proposed solution must support integration with the Bank's Active Directory (AD) for centralized Identity Management and enforce Single Sign-On (SSO) using industry-standard protocols. This integration must support role-based access control, audit logging, and seamless authentication across all components of the Data Lakehouse platform.

E. Network and Infrastructure Security

1. The Bidder shall deploy internet facing components in Bank's Demilitarized Zone (DMZ) to add an additional layer of network security. Devices to be placed in the DMZ shall include but not be limited to:
 - a. Publicly accessible web servers.
 - b. Publicly accessible FTP or file servers.
 - c. Publicly accessible collaboration servers.
 - d. Servers providing the mobile application support and data exchange with the platform.
2. While deploying the server bidder needs to adhere with the VLAN segregation, Network segmentation and micro-segmentation as per the Bank's policy.
3. Synchronize security information across multiple servers to provide consistent security control.
4. The Bidder should conduct server hardening for all servers as per Bank's IT / IS Policy guidelines.
5. Encrypt the password and other sensitive data during storage and transmission.
6. The solution should apply file sanitization technology by stripping files of potentially harmful or malicious content and apply file based DLP feature to identify/flag or alert PII and sensitive content discovered.
7. All the Server and storage deployed as part of the solution should have all the antivirus and antimalware installed as per the Bank's policy. The Bidder should install and maintain anti-virus and latest patches for all servers.
8. Bidder needs to integrate the proposed solution with the Bank's KMS and HSM solution, also the solution should have inbuilt capability to securely manage the full lifecycle of Keys at application and Infrastructure level.
9. The proposed rack server should have minimum security features like secure default passwords, Persistent event logging including user activity, Secure alerting, Automatic BIOS recovery, Rapid OS recovery, System erase, cryptographically signed firmware, System Lockdown and the bidder shall have to comply with Bank's IT and IS Security policies in key areas relevant to the RFP, details of which will be shared with the successful Bidder. Bidder needs to adhere to the below areas
 - a. Responsibilities for data and application privacy and confidentiality
 - b. Responsibilities on system and software access control and administration
 - c. Custodial responsibilities for data, software, hardware, and other assets of the Bank being managed by or assigned to the Bidder.
 - d. Incident response and reporting procedures

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- e. Password policy of the Bank
- f. Data encryption/ protection requirements of the Bank.
- g. In general, confidentiality, integrity, and availability must be ensured.

F. Business Continuity and Disaster Recovery

1. Replication software shall support data consistency at the respective DR in all eventualities like link failures, controller failures
2. The Bidder must ensure that the service levels requirement are adhered. Thus, the Bidder must ensure the replication across the solution is maintained as per the requirements of the RFP.

1.29.7 Scalability

1. The solution should be highly scalable to support the current and projected customer and account volumes across the geographical expanse of the country. The solution shall elastically scale to support increasing data volumes and concurrent workloads while maintaining consistent performance and cost efficiency.
2. The solution should be sized to provide response time in line with Service Level Requirements (SLR) against volumes defined in this RFP.
3. The solution should have an architecture that supports scalability beyond the mentioned volumes in the RFP.
4. The solution sizing and architecture should ensure that online transactions are not impacted by batch activity.
5. The solution should support variations in load patterns based on various factors including but not limited to month ends, quarter ends, year-ends, festivals, and regulatory changes.
6. Bidder needs to factor in load variations and business mix and make appropriate assumptions for sizing. In the event the solution fails to meet the performance or scalability service levels, the Bidder would have to provide an appropriate hardware/software upgrades or replacement to ensure performance is in line with the service levels. Bidder would have to make such hardware/software upgrade or replacement at its own cost without any cost to the Bank.
7. Bidder should provide details on horizontal and vertical scalability and provide details of how this would be implemented for the Bank. Bidder should, as part of solution architecture documentation, provide details of horizontal and vertical scalability.
8. It should include support for hot, warm, and cold data tiering to optimize cost and performance. The platform should automatically move data across tiers based on access frequency and retention policies.
9. Metadata services, lineage tracking, and policy enforcement should scale with data volume and user base.

1.30 Cloud Capabilities

Bidder will need to connect to the Bank-provisioned public cloud for fetching the data from multiple applications like CRM, Call centre, etc.

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Further, the Bank may decide during implementation to leverage prebuilt analytical models available on cloud. The proposed solution should have the ability to integrate with one or more cloud based analytical models and should seamlessly integrate with Bank's DLH solution.

The successful bidder should work with the Bank in ensuring that the cloud adoption is undertaken through structured SOPs wherein the cost, modelling, utilization and monitoring for the cloud-based models are defined as best fit for the bank and reviewed on a regular basis. In the event that the Bank decides to adopt cloud capabilities for execution of models, the Bank will provision the cloud infrastructure for the bidder to run the models.

1.31 Structured Cabling at DC and DR

For the DLH project, Bank envisages procurement of structured cabling for both LAN and SAN. Refer to Technical and Functional Requirements in Appendix I for Structured Cabling requirements for both LAN and SAN. Bidder is required to supply, install, implement, integrate, and provide AMC/ATS for proposed structured cabling for the contract period. For installation and implementation of structured cabling, Bidder has to liaison with Bank's existing DC and DR team. Also, Bidder is required to provide 15 years certifications for both SAN and LAN cabling.

1.32 ITSM Tool

This cross-cutting layer encompasses the integration of IT Service Management (ITSM) tools required for managing servers, assets, licences, ticketing, etc., Bank currently uses **OpenText ITSM tool**, and the bidder is required to integrate the proposed Data Lakehouse (DLH) solution with the existing tool.

The Bidder needs to integrate the proposed solution with the existing ITSM solution components as appropriate. The solution should also be flexible and compatible with standard ITSM platforms (e.g., ServiceNow, BMC Remedy, Jira Service Desk) to accommodate future upgrades or replacements.

1.33 Escrow

- The Bank and the successful bidder agree to appoint an escrow agent to provide escrow mechanism for the deposit of the customised source code for the solution supplied by the bidder to the Bank to protect the Bank's interests in an eventual situation.
- Source code for customization done for the Bank in the solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank.
- The customised source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder.
- The bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation.
- The bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customizations done for the Bank for the solutions.
- The Bidder will bear 100% of the costs for the Escrow.
- Bank and the bidder shall enter into a tripartite escrow Agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent.

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- As a part of the escrow arrangement, the bidder shall be required to provide detailed code documentation which has been duly reviewed and certified by an external independent organization. The escrow code along with all documentation shall be periodically updated every year by the bidder. Bidder shall submit a self-certificate confirming the same after every update.
- The escrow arrangement shall meet all the necessary regulatory and statutory compliances.
- The Escrow arrangement suggested by the successful bidder shall not be binding on the Bank.
- The Bank reserves the right to explore alternate escrow mechanisms based on the Bank's existing practices.

2. Project Governance and Project Timelines

2.1 Project management and Governance

The Bidder will constitute a team to manage the project activities. As part of the Bidder's Scope of Work they are expected to do the following activities.

2.1.1 Project Planning

Project planning will broadly consist of the following activities:

- Define a project plan/roadmap for contract period from onboarding till project completion.
- Interact with relevant stakeholders within the Bank to align them with the current state of the project, governance tools, metrics, and escalation mechanisms.
- Prepare monitoring templates and monitoring the progress made (including SLA adherence)
- Sharing project status updates with all the relevant stakeholders.
- Define escalation matrix and clear roles and responsibilities for each point of contact.
- Workout mitigation plans for each/any delayed initiative.
- Foresee and inform of any risks and gaps in the plan proposed and minimize and/or mitigate those risks.
- Define an approach for knowledge transfer and reverse knowledge transfer.
- Drive regular project cadence, monthly meetings, and steering committee meetings along with following-up on the deliverables.

The Bank would be responsible for reviewing the progress of the program and taking all decisions related to overall policy and technology matters. The Bank would continue to have oversight during all the phases of project including implementation phase.

2.1.2 Setup and Execution

Bidder is required to establish a well-defined and properly staffed project team structure in place to ensure smooth implementation of the project. The focus should be on having the right mix of personnel in the project team with respect to both the area of expertise as well as the relevant experience in that area.

The description for the project team should come out clearly as part of manpower deployment scheme that the Bidder should propose in its technical bid. Project team design will go a long way in setting the right communication lines, winning the Bank's confidence in the Bidder, and facilitating smooth

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coordination in regular project functioning as well as in resolving issues and therefore will be one of the important criteria for bid evaluation.

Bidder will perform the following activities:

- Engage senior architects and SMEs at important stages of the project.
- Bring in industry and technology experts from time to time to resolve any longstanding issues and give certain requisite directions to the project.
- Define escalation matrix in conjunction with the Bank and identify actions to the project.
- Weekly progress meeting and action tracking
- Monthly/ quarterly meeting of management to take critical decisions and resolve disputes.
- The 'Program Manager' would head the program and would be supported by project managers.
- Bidder must ensure involvement from its top management by conducting engagements every three months between the Bank management and their counterparts in the Bidder organization.
- Bidder is expected to steer the project by conducting monthly/quarterly steering committee engagements between the Bank and the Bidder senior management.
- Proper work-based schedule, risk register and monthly assessment need to be maintained and shared with the Bank.
- Report on the progress of the project to the Bank
- For all the change requests, the Bank will review the design and implementation of all components and their changes, if any. Bidder should present their approach and get sign-off from the Bank before developing/building the same. The effort estimates and timeframe for implementation will be mutually agreed by Bidder and the Bank.
- Closure of issues pending for resolution
- Measure the progress made in the implementation of the project.
- Track customization and gaps.
- Monitor closure of gaps and customizations as per delivery schedules.
- Provide regular updates to the steering committee and board as required by the Bank.
- Participate in all technical and functional discussions relating to projects.
- The Bidder is required to project manage the Go-Live and provide executive reports.
- The Bidder shall provide an additional resource dedicated to Project Management Office (PMO) activities during the implementation phase and the steady state. This resource must not be part of the implementation or execution teams and should focus exclusively on governance, coordination, and reporting functions.
- The Bidder should describe the project team design and structure keeping the following aspects in view:
 - Implementation of phase requirements
 - Operations and maintenance phase requirements

2.1.3 Resource Deployment during implementation stage

The project team structure proposed by the Bidder should cover the qualification and experience details of personnel mentioned in the table below for minimum resource requirements.

The Bidder should provide and bear the cost of any other equipment and facilities required by the Bidder's personnel on site at the Bank.

Bidder needs to factor the minimum resource requirements outlined in Table 19 for the implementation period. These are only the minimum number, and Bidder needs to size the resources to meet the

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implementation timelines. All the roles are mutually exclusive. Bidder needs to submit Annexure-XXVI with the required document for all the resources.

S. No	Role & Responsibility	Location	Resource Criteria	Min. No. of Resources across shift
1	Program Manager - Head the entire program from the Bidder side.	Chennai HO	<p>The proposed resource should have a minimum of 15 years or more of relevant experience as Program Manager and should have experience of program managing implementation and operations of Data Warehouse / Data Lake/ Data Lakehouse solution which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches.</p> <p>The proposed resource must be MBA / Engineering graduate with PMI or Prince2 Certification.</p>	1
2	Banking Domain Expert / Banking Specialist - Manage requirements and functional solution.	Chennai HO	<p>The proposed resource should have a minimum of 20 years or more of relevant experience in banking domains covering retail, corporate, loans, treasury, forex etc.,</p> <p>Should have worked as a banking domain specialist in one of the Data Warehouse / Data Lake / Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches.</p> <p>The candidate should have more than 10 years of hands-on experience in TCS Bancs core banking solution as functional expert.</p>	2
3	Techno Functional-Business Analyst / Functional Lead	Chennai HO	<p>The proposed resource should have a minimum of 10 years or more of relevant experience in banking Domian</p>	2

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S. No	Role & Responsibility	Location	Resource Criteria	Min. No. of Resources across shift
	– Own and map the business requirements including and technical and functional solution.		covering domains like Retail, Corporate, Loans, Treasury, Forex etc., Should have worked as a Techno Functional specialist in one of the Data Warehouse / Data Lake / Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches. The proposed resource must be MBA / Engineering graduate.	
4	Data Modeler/ Model Developer – Design, develop and implementation of analytical use cases.	Chennai HO	The proposed resource should have a minimum of 10 years or more of relevant experience in Data modelling and designing of Data Models. Should have worked as a model developer in one of the Data Warehouse / Data Lake / Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches. The proposed resource must be MBA / Engineering graduate and must have certification like Data Modelling Certification (DMC) / Certified Data Management Professional (CDMP) or any other relevant certification.	1
5	Reporting lead - Design, develop and implementation of all reporting and dashboard requirements.	Chennai HO	The proposed resource should have a minimum of 10 years or more of relevant experience in report or dashboard building and have worked on Power BI / Tableau / Cognos tools or any equivalent business intelligence / visualization tools.	2

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S. No	Role & Responsibility	Location	Resource Criteria	Min. No. of Resources across shift
			<p>Should have worked as a reporting lead in one of the Data Warehouse / Data Lake / Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches.</p> <p>The proposed resource must be MBA / Engineering graduate.</p>	
6	Data Scientist (AI/ML expert) – Own the design and implementation of analytical use cases	Chennai HO	<p>MTech / B. Tech / MSc in Artificial Intelligence / Statistics / Applied Economics. The candidate should have advanced analytics certification.</p> <p>The candidate should have at least 5 years of hands-on experience in design and implementation of Advanced Analytics, AI, and ML use cases with at least 3 years of experience for large banks.</p> <p>The candidate should have an extensive understanding of Advanced Analytics tools and should have hands-on software development and experimentation skills in environments like R / Scala / Python / H2O / MATLAB/ SAS.</p>	2
7	ETL/ELT expert – Design and develop data pipelines and data processing.	Chennai HO	<p>The proposed resource should have a minimum of 10 years or more of relevant experience in pipeline creation and batch data acquisition.</p> <p>Should have worked as a data acquisition expert in one of the Data Warehouse / Data Lake / Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial</p>	2

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S. No	Role & Responsibility	Location	Resource Criteria	Min. No. of Resources across shift
			<p>Banks in India having more than 1000 branches.</p> <p>The proposed resource must be MBA / Engineering graduate.</p>	
8	CDC and Streaming tool expert - Design and develop integration pipeline for real-time data.	Chennai HO	<p>The proposed resource should have a minimum of 10 years or more of relevant experience in pipeline creation for real time and streaming data acquisition.</p> <p>Should have worked as a data acquisition expert in one of the Data Warehouse / Data Lake/ Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches.</p> <p>The proposed resource must be MBA / Engineering graduate.</p>	2
9	Data Governance, Data Lineage, Master Data Management – Design and implement data governance tools including lineage, data quality, data dictionary, etc.,	Chennai HO	<p>The proposed resource should have a minimum of 10 years or more of relevant experience in data governance and data management. Should understand data classification and lineage tracking.</p> <p>Should have worked as a data governance expert in one of the Data Warehouse / Data Lake / Data Lakehouse solutions which must include component like ETL/ELT, CDC, master data management, data governance, analytical tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches.</p> <p>The proposed resource must be MBA / Engineering graduate.</p>	1
10	Security Specialist –	Chennai HO	<p>The proposed resource should have a minimum of 10 years or more of</p>	1

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S. No	Role & Responsibility	Location	Resource Criteria	Min. No. of Resources across shift
	Own entire security aspects of the solution.		<p>relevant experience in security aspects of Data Lakehouse.</p> <p>Resources should understand statutory and regulatory compliance rules of security.</p> <p>Should have worked as a security specialist expert in one of the Data Warehouse / Data Lake / Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches.</p> <p>The proposed resource must be MBA / Engineering graduate and must have certification Information security like CISM/ CISSP.</p>	
11	Infrastructure Lead (Server, DB, Virtualization, Backup etc.) – Own the entire infrastructure of the platform.	Chennai DC	<p>The proposed resource should have a minimum of 15 years or more of relevant experience in infrastructure implementation which should include Server, backup, object storage and private cloud.</p> <p>Should have been worked as an infrastructure lead in one of the Data Warehouse / Data Lake / Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches.</p> <p>The proposed resource must be MBA / Engineering graduate.</p>	1
12	Project Management office resource – Plan and	Chennai HO	<p>The proposed resource should have a minimum of 10 years or more of relevant experience in Managing data</p>	1

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S. No	Role & Responsibility	Location	Resource Criteria	Min. No. of Resources across shift
	manage the day-to-day activities of the project and deliverables.		warehouse / Data Lake/ Data Lakehouse projects. Should have worked as PMO lead in one of the Data Warehouse / Data Lake/ Data Lakehouse solutions which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches. The proposed resource must be MBA / Engineering graduate with PMI or Prince2 Certification.	
13	Quality lead – Own the testing and quality assurance of the solution.	Chennai HO	The proposed resource should have a minimum of 10 years or more of relevant experience as Quality Lead. Should have worked in one Data Warehouse / Data Lake/ Data Lakehouse solution project which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches. The proposed resource must be MBA / Engineering graduate with relevant certifications in Software Quality.	1
14	Data Lakehouse Architect – Own the design and implementation of the entire solution.	Chennai HO	The proposed resource should have a minimum of 5 years or more of relevant experience as Data Lakehouse Architect and should have experience of designing the end-to-end Data Lakehouse solution which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches.	1

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S. No	Role & Responsibility	Location	Resource Criteria	Min. No. of Resources across shift
			<p>The candidate should have an extensive understanding of handling Unstructured Data, Big Data Architecture and Platform and should have implemented Big Data Analytics in BFSI industry.</p> <p>The proposed resource must be MBA / Engineering graduate with TOGAF Certification.</p>	

Table 19: Minimum Resource Deployment Plan for Implementation Phase

1. All members of the project team should have relevant and sufficient experience and qualifications as mentioned in the above table.
2. Names of core team members must be provided in the RFP response. The members must be proposed for a minimum period of 15 months or till end of implementation whichever comes earlier.
3. The Bank will not consider substitutions except in cases of incapacity of Named Resources for reasons of health/ separation from the organization. Similarly, after award of contract the Bank expects all the proposed Named Resources to be available during implementation of the contract. For the reason where replacement is proposed by the Bidder due to non-availability of the originally proposed Named Resources or in cases where replacement has become necessary as a Named Resource proposed by the Bidder has been found to be unsuitable for the project by Bank during contract implementation, the following shall apply:
 - a. The replacement shall have similar or better qualifications and experience. The Bank reserves the right to interview the replacement candidate prior to approval.
 - b. There should be a minimum of 2 weeks' transition period between the outgoing Named Resource and the incoming Named Resource. Any transition of less than 2 weeks will attract a penalty as mentioned in the SLA of RFP.
4. For the CVs proposed (other than Named Resources), the Bidder must provision proposed resources or resources having similar or better qualification and experience mentioned in the CVs in the Bid. If required, the Bank may seek in person interview of the person being proposed.
5. In case any of the proposed resources are found to be not performing or not meeting the expectations of Bank, Bidder shall find a replacement for the resource with matching or better qualifications and experience within two weeks. Bank will evaluate the replacement profile and indicate the acceptance / rejection of the profile. If required, Bank may seek a personal interview of the person being proposed.
6. Named Resources should be present during the technical presentations.
7. Only one person can be proposed for each role.
8. The Bidder must provide the CVs as per the format given in Annexure-XXVII.

2.1.4 Governance

Governance is an important aspect of large system integration projects. The objective of the governance management process is to ensure seamless delivery of quality services to Bank, so that the Bank can perform effectively and mitigate risks emerging out of Data Lakehouse platform. The Teams are expected to operate as a single cohesive unit, working closely with relevant business, functional stakeholders and associated vendors, and partners, with each role and responsibilities clearly defined.

The Bank is thus looking for effective governance procedures and clear escalation matrix from the Bidder that would involve their Executives, Decision Makers, and corresponding teams from the Bank.

Table 20 outlines the proposed governance layers, participants, responsibilities, and review frequency for the project.

S. No	Governance Layer	Governance Participants		Responsibilities	Review Frequency
		Bank	Bidder		
1	Steering Committee	Executive Sponsor	Executive Sponsor	Define strategic objectives. Ensure continual executive. Performance reporting Issue resolution (final escalation level)	Quarterly
2	Program Management	Department head of ACoE and ITD (Infrastructure)	Program Manager	Account Management Monitor service delivery. Single point of contact for issue escalation Issue resolution (intermediate escalation)	Monthly
3	Operations Management	ACOE Team lead	Team Leads	Issue resolution and escalation. Manage people's issues. Plan, track and review SLAs. Plan and track timelines	Weekly / Ad-hoc

Table 20: Governance Structure and Escalation Matrix for DLH Implementation

2.2 Project Timelines

The Selected Bidder shall be responsible for delivery, implementation, and rollout of all the solutions required under this RFP and must agree to the time duration specified below. If the Bidder fails to do so within the stipulated time schedule or by the date extended by the Bank, it will be a breach of contract. In such a case, the Bank would be entitled to charge a penalty or would have the right to terminate the contract, as specified in this RFP.

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Bidder is required to provide staggered hardware, associated software and applications depending on the volumetric defined in the RFP. The initial deployment of hardware and associated software should sustain at least the load for first 3 years (including the implementation phase) of the solution as per the SLA. Thus, the warranty and subsequent AMC/ATS of the components will begin as per the phased delivery.

The duration indicated is the period required for the completion of the indicated activity. Table 21 outlines the key activities, their sequence, and expected completion durations.

S. No	Brief Activity	Activity	Duration
1	Project commencement and kick off	PO release by the Bank	T
2		Kick off by the Bidder	T + 1 Week
3		Submission of project plan and resource names	T + 1 Week
4		Contract Signature, NDA, SLA, and PBG submission	T + 2 Weeks
5		Requirement Analysis, BRD, SRS, High-level and low-level designs, sign off by Bank	T + 14 Weeks
6	Infrastructure setup	Delivery of the Hardware and Software at DC and DR	T + 12 Weeks
7		Installation and commissioning of the Infra at DC and DR	T + 16 Weeks
8		Installation of the software and Database and completion of required testing	T + 18 Weeks
9	Implementation and signoff	Implementing the Use cases and data capture portal at existing setup (MVP)	T + 16 Weeks
10		Build ingestion pipeline, reconciliation processes, data archival, data mart, reports, dashboards, downstream feeds etc.	T + 32 Weeks
11		Data Migration from existing SAS and MIS System	T + 32 Weeks
12		Completion of Data Migration testing for existing SAS and MIS System	T + 34 Weeks
14		Provide all the Documentation as per the RFP to Bank	T + 38 Weeks
15		Conduct Acceptance testing for Wave 1 delivery	T + 39 Weeks
16		Wave 1 – Delivery of 50% report and 5% Dashboard and Models and Go Live	T + 40 Weeks
17		Conduct Acceptance testing for Wave 2 delivery	T + 47 Weeks
18		Wave 2 – Delivery of 30% report and 25% dashboard and Models and Go Live	T + 48 Weeks
19		Conduct Acceptance testing for Wave 3 delivery	T + 55 Weeks
20		Wave 3 – Delivery of 20% report and 30% dashboard and Models and Go Live	T + 56 Weeks
21		Conduct Acceptance testing for Wave 4 delivery	T + 64 Weeks
22		Wave 4 – Delivery of 40% dashboard and Models and Final Go Live (G)	T + 65 Weeks
23		Maintenance and support	Maintenance and Support

Table 21: Implementation Timeline and Milestone Schedule

2.3 Roll Out Plan

Bank has divided the completed project into 3 phases as mentioned below.

Implementation period:

This period will start from the date of Purchase Order issuance by the Bank and Bidder needs to perform all the implementation activities during this period. This period will have further two parts.

- (i) Minimum Viable product - In order to bring significant value to the Bank and to ensure feasibility of implementation in short timeline, the Bank has defined a “Minimum Viable Product (MVP)” functionality further elaborated under Section 2.3.1 below. Bidder needs to implement few use cases on the existing SAS and power BI tool of the Bank. There will be fixed cost associated with this development.
- (ii) Implementation of Enterprise Data Lakehouse – This will be for 15 months and there will be fixed cost related to the implementation activities (as per the Bill of material) which will be payable by the Bank to the Bidder during this period. No additional cost will be provided by the Bank for any delay in implementation.

The implementation period has fixed cost as mentioned by the Bidder in the bill of material and for any delay no additional cost will be paid by the Bank over and above the total cost mentioned in the bill of material.

Maintenance and Support:

DLH Go-live and Implementation sign off will be the start of Maintenance and Support period which is for 3 years 9 months (extendable for 2 years on Bank’s discretion on mutually agreed terms and conditions). During this period Bidder needs to perform all the Sustenance activities (L1, L2, L3, AMC, ATS, etc.,) of all the in-scope items.

Bidder to note that the Maintenance and support period will only start once the implementation period of 15 months will be over and if there is any delay during the implementation period then accordingly the total contract period will be extended.

Extension period:

Bank at its discretion may extend the contract after Maintenance and Support period for another Two (2) years. This extension will be at discretion of the Bank and will be on mutually agreed terms and conditions.

2.3.1 Minimum Viable Product (MVP)

Successful Bidder will be provided login to the SAS and Power BI platform to develop and implement **Five** analytical use cases (predictive / prescriptive / descriptive). The list of use cases will be provided to the successful bidder. These use cases should be implemented within 16 weeks from the date of release of the PO to the successful Bidder.

It will be the responsibility of the Bidder to extract data from the source systems (if not already extracted in current setup) which will be required to implement these use cases. Once these use cases are implemented in the existing SAS system, Bidder needs to migrate them to the new DLH solution. The successful Bidder needs to implement these use cases parallel to the setup of DLH solution.

2.4 Acceptance Criteria

Solution will be considered as 'Go-live' only if below mentioned points are successfully completed by the Bidder.

1. All the Components supplied by the Bidder as part of the bill of materials (Hardware, Software, Integration) are completely installed, tested, and signed off by the Bank.
2. The existing data from SAS and MIS systems is migrated into the DLH solution and the same is signed off by the external agency under the scope of Data Migration Audit and by the Bank.
3. At least one successful ETL load (covering daily, weekly, monthly, and quarterly data) shall be performed by the Bidder, validated under the scope of the Data Migration Audit by an external agency and signed off by the Bank. The ETL load testing must confirm successful execution with no errors observed.
4. All the software functionalities as per BRD and Technical and Functional Requirements in Appendix I has been tested and signed off by the external testing agency under the scope of Functional and Acceptance testing and by the Bank.
5. 100% of Reports, 60% of Dashboards and 60% of Analytical use cases/models (Mentioned in Annexure-XX) has been tested and signed off by the external testing agency under the scope of Functional and Acceptance testing and by the Bank. Bidder to note that these Reports, Dashboards and Analytical use cases/models must have all the existing identified Reports, Dashboards and Analytical use cases/models, which are already deployed in the Bank in the existing SAS and MIS systems.
6. Provided all the Documents and Manuals as per the scope of the RFP and accepted by the Bank.
7. Bidder has completed the Benchmarking activity, and the report is accepted and signed off by the Bank.
8. Bidder should have performed one time DR Drill, and the report of the same has been accepted and signed off by the Bank.
9. All the issues identified during the first VAPT audit post deployment of the solution are closed and signed off by the Bank.
10. All the training mentioned as part of the scope are completed.

2.5 Escalation Matrix

The Bank as well as the successful bidder will decide on an escalation matrix to resolve any issues that may crop up during implementation of the project. The Bank, successful bidder and proposed solution's respective OEM shall inform the names of the people, email address, and their telephone numbers for the escalation matrix to be effective.

3. Operations, Support and Services

3.1 Development Process Guidelines

- The Platform / software developed or customized should follow a standard development process to ensure that it meets functional, security, performance and regulatory requirements of the Bank.
- For every software including any third-party software delivered to the Bank, the Bidder must deliver to the Bank, documents including user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, system configuration documents, system or database administrative documents, debugging or diagnostics documents, and test procedures.
- The Bidder should also provide documents related to Review Records/ Test Bug Reports/ Root Cause Analysis Report, list of all product components, list of all dependent or external modules and list of all documents related to traceability of the product as and when applicable. Any level or version changes and / or clarification or corrections or modifications in the above-mentioned documentation should be supplied by the Bidder to the Bank without any additional cost to Bank.
- All the patches/ fixes/ updates, minor version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates and minor version upgrades in the production environment to the latest version during the contract period, without any additional cost to Bank.
- The Platform integration testing should be followed by user acceptance testing, plan for which must be submitted by the Bidder to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests. Indian Bank staff and/or third-party vendor designated by the Bank will conduct the functional testing. This staff and/or third-party vendor to be trained by Bidder for this purpose. Bidder should conduct other testing like resiliency, benchmarking, and load. Bidder should submit result log for all the testing done to the Bank.

3.2 OEM responsibilities

The proposed OEM should be committed to the success of the project and take ownership during the actual implementation. The Bidder shall also ensure requisite support from the OEM for various aspects of project including configuration, customization, sizing, performance tuning and implementation support. The Bidder shall assess the requirement of professional services from OEMs for all components of the solution, and provision for requisite support from OEMs.

OEM should provide qualified personnel to ensure highest standards during implementation and support phases.

OEM's involvement for each key solutions (ETL/ ELT, CDC, Streaming, Storage layer, Data Marts, Data governance and monitoring, Query federation, Analytics and Reporting tool) should be minimum 20% of the onsite implementation effort of each key solutions being proposed by the Bidder during implementation Phase. After the implementation is completed, the OEM effort should be minimum 5% per year basis, for review and fine-tuning.

The OEM must review and submit the report on Technical and Functional Specifications Document, System Requirement Specification Document, High Level Design Document, Low Level Design Document, migration strategy and Go-Live directly to Bank with their issues/concerns/observations. OEM has to review till all the issues/concerns/observations are rectified by the Bidder.

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- OEM should also provide
 - Certification of solution compatibility
 - Endorsement of sizing and architecture
 - Confirmation of long-term roadmap alignment
 - Dedicated escalation matrix from OEM for critical issues
- OEM must support
 - Security assessments
 - Regulatory compliance reviews
- Appendix II Commercial Bid should be filled in accordingly.
- Adequate participation from key OEMs is required during design, development, and implementation phases. The Bidder is required to submit an undertaking from the OEM for the same. The Bank will also have the right to interview the resource or/and evaluate the resume of the resource against the criteria stated in the RFP and if the resource is found unsuitable, the Bank may ask for replacement of resource.
- Bidder will have to replace the resources found unsatisfactory to the Bank upon interviewing or during the contract period after onboarding. The new resources could be either internal or from independent agencies.
- The Bidder shall give an unpriced break-up of the professional services support procured and its nature from the OEMs as part of the technical bid.
- The Bidder will take the help of concerned OEMs for vetting and auditing the technical solution.

3.3 Licensing

The Licenses supplied for the Platform should be Enterprise License or Asset based License or Core Based license. License for the reporting tool can be user-based license. In case open solution licenses are proposed by the Bidder, then those should be supported by the Bidder, and they should not be community support. Bidder needs to submit the Annexure-XXIV as part of the eligibility criteria. Bidder needs to provide the declaration of the same on their letter head. Licenses will be subscribed in phased manner as per Bank's requirements, at its discretion. The initial quantity should suffice for the first 3 years. After 3 years, Bank will review the requirement and accordingly inform the Bidder to do the augmentation. However, in the bill of material Bidder needs to provide the costing per the sizing parameters for contract period. In case licenses are procured mid-year, payment will be made on pro-rata basis to maintain annuity of licenses.

Successful Bidder must provide required licenses in the name of Bank either through OEM or through OEM's licensing partners. However, payment will be made by Bank to successful Bidder only. Licenses should be non-restrictive, transferable, and portable across environments (DC, DR, UAT).

As per the recent advisory by RBI on availability of Software Bill of Material (SBOM) and Cryptographic Bill of Material (CBOM), the End user License agreement must be in the name of Indian Bank and

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SBOM / CBOM details of all the components in the DLH solution by the respective OEM should be made available with the bank after the completion of implementation phase.

3.4 Facilities Management and AMC / ATS

The Bidder shall take end-to-end responsibility for Facilities Management (FM), Annual Maintenance Contract (AMC) services, and Warranties covering all hardware, software, middleware, and databases forming part of the Bank's Data Lakehouse and related infrastructure. These responsibilities shall encompass all operational, technical, and administrative functions required to ensure sustained performance and availability of the environment. Responsibilities include, but are not limited to, the following foundational FM and AMC activities:

1. Facilities Management services shall be delivered across all environments, including production and non-production.
2. A working day shall mean any day when any branch or office of the Bank is operational. For the purpose of service standards, business hours shall be from 7:00 to 23:00 hours on all working days.
3. All FM operations shall be carried out from the Bank's premises. The Bidder shall deploy qualified operational support staff with proven onsite experience in managing the entire Data Lakehouse solution and connected subsystems like Data Quality and Mining platforms, Storage layers, Analytics, Business Intelligence, and associated application and hardware components.
4. The Bidder shall provide comprehensive support in accordance with the Agreement of this RFP.
5. The Bidder shall develop and maintain Standard Operating Procedures (SOPs) aligned with ISO 27001 and ITIL standards, covering infrastructure installation, monitoring, management, data backup and restoration, security, business continuity, disaster recovery, and all operational procedures. SOPs shall be reviewed, approved, and updated based on the Bank's operational and compliance requirements.
6. AMC and ATS payments shall follow the payment terms defined in this RFP. Bidders must note that any Warranty pertaining to Hardware and Software / Applications that extends beyond the contract period due to the Hardware / Software / Applications supply towards the terminal years of the contract must be provided and supported by the Bidder without any additional cost to the Bank.

The following subsections outline the scope of activities and services to be undertaken by the Bidder during the Facility Management and Sustenance period. This list is indicative and not exhaustive. The Bidder shall include any additional activities necessary to ensure uninterrupted, compliant, and efficient operation of the Data Lakehouse and its supporting infrastructure.

3.4.1 Infrastructure Management

The Bidder shall be responsible for comprehensive infrastructure management services covering all components of the Data Lakehouse environment. These services shall ensure the stability, performance, scalability, and compliance of the underlying infrastructure.

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Scope of Infrastructure Management Services:

- Provide full support for servers, operating systems, system management software, and utilities, including minor upgrades and release updates.
- Deliver periodic maintenance services, including system health checks and trend analysis reports.
- Manage system IDs, domain structures, OS-level security configurations, and overall OS administration.
- Administer file system directories, distributions, and replications to ensure efficient data organization and access control.
- Continuously analyse, monitor, and enhance system performance.
- Ensure strict adherence to the Bank's IT policies, including Security, Information Security (IS), and Backup policies.
- Support all infrastructure-related migration and testing activities.
- Coordinate and manage any infrastructure changes that could affect the service levels of dependent systems or providers.

Incident and Restoration Management:

- Manage incidents from detection to service restoration.
- Validate problem severity classifications and initiate appropriate resolution procedures.
- Facilitate Service Recovery Team meetings for major incidents.
- Escalate unresolved issues as per the escalation matrix.
- Conduct Root Cause Analysis (RCA) and implement corrective and preventive actions.
- Prepare and execute restoration plans to minimise downtime.

Monitoring and Problem Determination:

- Continuously monitor hardware and software performance within the defined service windows and uptime parameters specified in the RFP.
- Perform basic problem determination for hardware, system software, and network-related issues.
- Evaluate planned changes to servers or appliances and provide technical recommendations to support these changes.
- Monitor and respond to system, hardware, and application alerts, including file system utilisation and event logs.
- Maintain system error logs and perform required ad-hoc batch setup activities.

Configuration, Performance, and Capacity Management:

- Implement effective configuration, performance, and capacity management to maintain optimal system utilisation and stability.
- Generate reports and insights to assist the Bank in proactive infrastructure scaling and performance planning.

Implementation and Support Services:

- Conduct requirement analysis, assist in hardware and system software acquisition, and perform installation, testing, and verification.
- Implement and maintain hardware and licensed software necessary for business-critical operations.
- Provide expert-level support to isolate and resolve complex network, operational, and software-related issues.

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- Conduct responsive maintenance to identify and rectify faults affecting system performance.
- Coordinate and scheduled maintenance activities with relevant Bank functions such as network and facility management teams.
- Act as a single point of contact for end users for hardware-related issues, upgrades, or consultations.
- In the event of permanent replacement, provide substitute equipment of the same or higher configuration and make/model. If the Hardware supplied by the Bidder is to be replaced permanently, then the Bidder shall replace the equipment of same Make / Model with same configuration or of higher configuration.

3.4.2 System Administration Services

The Bidder shall provide comprehensive System Administration Services to ensure secure, reliable, and efficient operation of the Bank's systems throughout the contract period.

User and Access Management:

- Create, modify, and disable users, groups, and accounts on the system as required.
- Review and approve system processes related to user administration.
- Maintain file and directory permissions at the operating system level.
- Manage application-level access, including user account creation and configuration.
- Implement adaptive access controls based on parameters such as browser, location, device, time, and holidays.
- Configure and enforce application password policies, account lockout settings, and other access control mechanisms.

Security and Audit Controls:

- Continuously assess risks related to system operating environments and user access requirements.
- Monitor network security for potential threats, including denial-of-service attacks and malicious software activity.
- Track and log user activities, including logins, logouts, and command executions.
- Perform regular system security audits and maintain detailed audit trails.
- Detect and correct system errors, troubleshoot issues, and provide client support as required.
- Conduct Root Cause Analysis (RCA) for recurring or critical issues and implement corrective actions.

Performance and Process Management:

- Manage CPU, memory, input/output performance, and Ethernet traffic to maintain optimal system performance.
- Execute process and memory management functions to ensure system stability.

Backup and Recovery Management:

- Define and maintain backup schedules in alignment with the Bank's policies.
- Perform routine data backups and restoration to ensure data integrity and availability.
- Ensure that daily backup copies are created and stored securely in compliance with the Bank's data protection policies.

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- Produce and maintain system audit logs for the retention period agreed with the Bank.
- Archive expired audit logs and store them off-site in accordance with the Bank's retention policy.
- Periodically review audit logs to detect and report any security lapses or anomalies.
- Maintain full backup coverage for the entire Facilities Management period. Factor in adequate object storage capacity at the Disaster Recovery (DR) site to meet contractual requirements and industry best practices.

3.4.3 Application Management

The Bidder shall be responsible for end-to-end management of all applications forming part of the Data Lakehouse solution, ensuring continuous availability, optimal performance, and compliance with the Bank's operational requirements.

Scope of Application Management Services:

- Install, configure, and uninstall applications as required by the Bank.
- Deploy application objects and manage deployments within the application server environment.
- Configure, start, stop, and manage application server services.
- Configure and manage HTTP services supporting the applications.
- Process and implement approved change requests related to applications.
- Identify, analyse, and fix application bugs in a timely manner.
- Perform vulnerability assessments and apply necessary corrective measures.
- Execute data migration and data upload activities to support application transition and upgrades.
- Migrate application code and components to new environments while ensuring version integrity.
- Provide continuous (24x7) monitoring and management of application performance.
- Establish and maintain Disaster Recovery (DR) setups, including DR synchronization and periodic DR drills and conduct quarterly DR drills or as per the Bank's defined policy.
- Perform capacity management to ensure applications operate within optimal thresholds.
- Troubleshoot issues related to the application server, products, and patch management.
- Utilize and maintain monitoring tools provided for application servers.
- Manage application server backup and restoration to ensure data and configuration integrity.
- Coordinate with product vendors for technical support and issue resolution.
- Manage application patching and maintain version control for all deployed applications.
- Execute version migrations, testing, and implementation of updated application releases.
- Maintain file-level backups of application servers to ensure recoverability.
- Administer portal and content management activities associated with application platforms.
- Provide resolution and support for known errors and recurring issues.
- Monitor web and application server availability, generate alerts for anomalies, and take corrective action to prevent disruptions.

Automation and Integration Support:

- Implement and maintain automated solutions for batch job scheduling and execution to meet functional and performance requirements under this RFP.
- Support integration of new applications into the Data Lakehouse ecosystem and assist in extending data models, analytics, and reporting capabilities.

3.4.4 Security Management

The Bidder shall ensure comprehensive security management of the Data Lakehouse (DLH) solution, encompassing infrastructure, applications, data, and connected environments. All activities must align with the Bank's information security framework and regulatory requirements.

Access Control and Data Protection

- Define and implement access controls for front-end, back-end, ETL processes, backup, and recovery operations for all data residing on Bank infrastructure.
- Establish and enforce user account and password policies for DLH consistent with the Bank's information security policy.
- Configure password mechanisms supporting activation and deactivation, encryption, forced change after inactivity, password history, and parameterized expiry.
- Implement access controls ensuring that reports and data outputs are provided in signed PDF format, with Excel access restricted only to designated power and super users.
- Create and maintain limited access on servers to prevent unauthorized data exposure.
- Apply defined confidentiality and data protection methodologies to safeguard sensitive data from unauthorized access or misuse.
- Secure network resources against internal and external threats through robust authentication, authorization, and encryption mechanisms.
- All the access and roles to the solution needs to be reviewed periodically as per Bank's requirement and all the non-active user access and roles of users should be removed / modified after Bank's approval.

Data Integrity, Metadata, and Audit Controls

- Implement data integrity validation at all stages of processing within the DLH solution.
- Deploy a metadata management solution enabling end-to-end data traceability and lineage tracking.
- Maintain forensic audit trails for all system and user activities to support investigations and compliance audits.
- Acquire audit parameters defined by the Bank's Information Security Department and embed them in the DLH solution.
- Produce audit-ready documentation evidencing security compliance, access logs, and event trails.

Software Development and Version Control

- Maintain a defined Secure Software Development Life Cycle (SSDLC) for all DLH components, covering development, testing, deployment, and maintenance stages.
- Prepare and maintain required documentation for each SSDLC phase, including design, testing, and approval records.
- Implement and maintain version control for software components and related documentation to ensure change traceability.
- Segregate development, User Acceptance Testing (UAT), and Production (DC & DR) environments to prevent cross-environment contamination.

Security Policies and Governance

- Maintain compliance with the Bank's Information Systems Security Policy (ISSP), network security policy, and software license policy.
- Ensure implementation of the Bank's disaster recovery (DR) plan and compliance with isolated and integrated DR requirements.
- Review existing Bank security procedures and recommend improvements to strengthen protection of system and application resources.
- Implement a Bank-approved access control programme covering authentication, virus detection and eradication, logon administration, and synchronization across servers and applications.
- Synchronize security configurations and access information across all relevant systems to maintain uniform policy enforcement.

Operational Security Management

- Bidder must integrate various log types and logging options into Bank's SIEM, ticketing, workflow, and case management system during support phase also in case if there are any changes in the Bank's ecosystem.
- All security incidents, including those reportable to CERT-In, should be reported to the Bank by the bidder within the timelines stipulated under the Bank's IS Policy, along with proper documentation.

Personnel and Vendor Security

- The bidder needs to ensure that all the developers allocated to the Banks should be trained in the secure development practices.
- Conduct mandatory background verification for all personnel involved in service delivery.
- Ensure all Bidder resources comply with the Bank's security guidelines, confidentiality clauses, and acceptable use policies.
- Coordinate with Bank's officials or Bank's third parties for integrated security operations and monitoring as required.

Threat Management and Preventive Measures

- Ensure timely updates and patching of anti-virus and endpoint security applications across all systems.
- Security alerts raised by Bank's team should be tracked and remediated by the bidder in the stipulated timeline.
- Review industry security advisories and bulletins regularly, assess vulnerabilities relevant to the Bank's assets, and implement preventive actions.
- Provide the Bank with antivirus sizing recommendations; the Bank shall procure the required licenses as mentioned in section 1.29.
- Conduct periodic security audits to verify compliance with defined standards and rectify any deviations.

Compliance and Continuous Improvement

- Use system access provided by the Bank strictly for performing contracted services.
- Support the Bank in creating users, maintaining authorization, and audit mechanisms.
- Continuously evaluate and enhance security configurations to maintain compliance and resilience.
- Maintain complete documentation and evidence of all security operations for audit and regulatory review.

AI/Analytics-specific Security Controls

- Bidder needs to regularly implement the regulatory guidelines for model management and its associated data management at no cost to bank within the defined timeframe by regulators.
- Deployment of model should be automated, and all the approvals should be secured online.
- The solution should store Model Versioning, Model Explainability, Interoperability & Audit Trails.

3.4.5 Software Management

The Bidder shall provide complete Software Management services to ensure continuous functionality, stability, and maintainability of all licensed, developed, and supported software forming part of the Bank's Data Lakehouse environment.

Technical Support and Maintenance

- Provide comprehensive technical support for all licensed and Bank-owned software, including defect and non-defect issues related to office automation products, systems, and applications.
- Deliver end-to-end support encompassing problem tracking, source identification, impact assessment, resolution, bypass, recovery assistance, and management reporting.
- Conduct trend analysis to identify recurring issues and propose corrective actions.
- Provide any additional software support required by the Bank within the defined service scope.
- Maintain and operate a helpdesk for software support, ensuring all service records and calls are logged, monitored, and reviewed monthly by the Bank.

Incident and Problem Management

- Log every reported incident and track it through to resolution.
- Ensure that the Bank assigns a severity level (P1 to P4) for each incident and comply with the defined response and resolution timelines.
- For P1 incidents, provide real-time updates and hourly progress reports until full resolution.
- For defect-related problems, issue defect correction details, workarounds, or bypass solutions where reproduction is possible in the defined software environment.
- Provide the Bank with periodic updates and a monthly consolidated report detailing the status and resolution of all reported incidents.
- Extend assistance to end users for Non-Standard Software support, including problem diagnosis and resolution.

Operational Continuity and Service Obligations

- Continue delivering all facilities management services without interruption during disputes or arbitration proceedings.
- Maintain overall functionality and stability of the solution, ensuring immediate corrective action in case of any software failure affecting Data Lakehouse operations.
- Ensure uninterrupted functioning of the system during any software, hardware, or network failure through redundancy and recovery mechanisms.

Change, Configuration, and Performance Management

- Perform configuration changes, performance monitoring, and troubleshooting of all software components under this RFP.

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- Provide technical support for data ingestion processes, database tuning, and maintenance of application and data components.
- Take and maintain database backups, perform recoveries, and manage query generation and optimization as required.

Bug Fixing, and Knowledge Management

- Identify, log, and correct all detected software errors within the timelines agreed with the Bank.
- Undertake immediate bug fixing for any defects impacting operational continuity or service levels.
- Provide tools and mechanisms to create and maintain a knowledge repository covering identified bugs, resolution methods, and version or upgrade history for applications, operating systems, and databases.

Compliance and Reporting

- Maintain auditable records for all software management activities including incidents, patches, configuration changes, and version updates.
- Submit periodic status and compliance reports to the Bank as part of ongoing operational reviews.

3.4.6 Patch and Version Management

The Bidder shall be responsible for end-to-end patch and version management across all components of the Data Lakehouse solution, ensuring system stability, compliance, and continuity of operations.

Patch Management Responsibilities

- Plan, schedule, and execute rollout of all software patches and upgrades.
- Obtain formal Bank sign-off before implementing any patch release.
- Communicate release schedules and train operational teams to ensure readiness for patch implementation.
- Maintain controlled storage of all software versions and patches across centralized and distributed environments.
- Distribute, install, and verify all patch releases to ensure successful deployment.
- Adhere to the Bank's patch management policy and applicable security control requirements.
- Perform testing and validation of all patches and upgrades before deployment in the production environment.
- Execute hardware and firmware patching for all application and database servers.

Version Upgrade and Change Control

- Provide version upgrades during the contract period, ensuring all existing configurations and customizations are successfully migrated.
- Ensure backward compatibility and seamless transition during version upgrades, minimizing system downtime and operational disruption.
- Deliver all standard version upgrades and related enhancements at no additional cost to the Bank.
- Undertake major version upgrades only upon Bank's request, subject to mutually agreed terms and costs.
- Maintain the ability to revert to earlier system versions upon request from the Bank.
- Ensure all modifications such as bug fixes, patches, and minor enhancements are implemented without disrupting ongoing operations.

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- Maintain complete traceability and documentation of version changes, upgrade histories, and related approvals.

Service Continuity and Compliance

- Conduct all patching and upgrade activities with minimal service impact. Any downtime not pre-approved by the Bank shall be attributed to the Bidder and excluded from “Agreed Service Downtime.”
- Ensure immediate correction of detected software errors within agreed resolution timelines.
- Include all statutory, regulatory, and industry-mandated upgrades as part of standard patch and version management services at no extra cost.

3.4.7 Warranty Management

The Bidder shall provide comprehensive Warranty Management services to ensure continued operational availability and compliance of all hardware and software components under the Data Lakehouse solution.

Warranty Coverage and Period

- All products and solutions proposed under this RFP shall include Original Equipment Manufacturer (OEM) warranties of a minimum of three (3) years for hardware (including necessary system softwares) and one (1) year for application software.
- In addition, the bidder shall submit documentary proof of backlined AMC/ATS agreements with all proposed OEMs, confirming that support obligations (patches, updates, bug fixes, and security releases) shall be honored for the entire contract period.
- Post-warranty, the Bidder shall provide Annual Maintenance Contract (AMC) or Annual Technical Support (ATS) for the remaining contract period.
- The warranty shall cover all components like hardware, software, media, patches, updates, and licenses with full on-site support as provided by the OEM.
- Hardware (including necessary system softwares) warranty shall commence from the date of commissioning; application software warranty shall commence from the Go-Live date.
- No hardware parts, accessories, or subsystems shall be excluded from warranty coverage.
- Warranty obligations shall comply with all applicable technical standards, security, operational, and recovery requirements defined by the Bank.

Maintenance, Repair, and Replacement

- The Bidder shall perform all maintenance, repairs, and replacements at the Bank’s site at no additional cost.
- If any equipment requires off-site repair, the Bidder shall provide a substitute unit, transfer data securely, and wipe all data from the original device prior to removal. Transportation and logistics costs shall be borne entirely by the Bidder.
- Equipment with repeated hardware failures (four or more times within three months or six times within twelve months) must be replaced with new equipment of equivalent or higher configuration at the Bidder’s cost.
- The Bank reserves the right to impose penalties for delays in repair, replacement, or delivery of equipment or for any failure to meet commissioning or acceptance timelines.

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- Preventive maintenance shall be conducted quarterly, including internal and external cleaning and virus checks. Proper records shall be maintained at each site.
- Failure to perform preventive maintenance or delays in repairs shall result in an automatic extension of the warranty period equivalent to the delay duration.

Warranty Data Management

- The Bidder shall maintain a centralized inventory database of all hardware and software warranties, including registration details, renewal dates, and license information for all Bank-owned or Bidder-supplied assets.
- Perform warranty and license registration with OEMs for all procured components, whether supplied by the Bidder or directly by the Bank.
- Provide periodic reports on warranties, hardware leases, and software licenses as requested by the Bank.
- Maintain complete data on entitlements for software upgrades, refreshes, replacements, and maintenance.
- Perform a comprehensive inventory of all warranties and licenses at project commencement.

Compliance and Warranty Conditions

- The warranty shall remain valid even if the Bank installs supplementary hardware or software purchased from certified third parties, provided proper intimation is given to the Bidder.
- The Bidder warrants that all goods supplied are new, unused, of current models, and incorporate the latest design improvements.
- All equipment supplied shall be free from defects in design, materials, and workmanship, except where the Bank's specifications dictate otherwise.
- The Bidder shall bear all costs associated with labour, spares, preventive and unscheduled maintenance, and transportation for repairs or replacements.
- If equipment is taken outside Bank premises for repair, the Bidder shall coordinate Insurance, warranty claims, dispatch authorized vendor service providers, and bear all related costs.

Standards and Preventive Controls

- The Bidder shall develop and maintain technical standards, operating procedures, and recovery procedures jointly with the Bank to ensure compliance and uniformity.
- Design, update, and maintain logical network configurations, servers, and PC environments in line with service level commitments.
- Conduct hardware maintenance, including preventive, corrective, and scheduled activities, to maintain OEM-specified performance levels without affecting system uptime during working hours unless explicitly approved by the Bank.

Reporting and Compliance Assurance

- Provide warranty maintenance data and related documentation as reasonably requested by the Bank to support replacement or refresh planning.
- Submit periodic compliance reports confirming warranty status, service records, and adherence to service levels.
- Ensure all warranty obligations remain active and enforceable throughout the contract term, including during extensions or transitions.

3.4.8 Asset Tracking and Relocations

The Bidder shall manage asset tracking and relocation services to ensure complete visibility, control, and accountability of all hardware and software assets throughout their lifecycle.

Asset Inventory and Tracking

- Perform an initial inventory of all hardware and software to establish or validate the Bank's baseline asset database.
- Affix inventory tags on all assets and record relevant information in the centralized asset tracking system.
- Define and implement a standardized process for tracking all hardware and software assets from procurement to disposal, including configuration or ownership changes during their lifecycle.
- Act as the single point of contact for asset management data, maintaining accurate and up-to-date equipment information for all items supplied under this RFP.
- Conduct periodic physical inventory checks and audits as per Bank-defined guidelines and assist in resolving any identified discrepancies.
- Maintain complete documentation of the current location, operational status, and repair status of all hardware assets.
- Provide the Bank with all required updates to maintain synchronization between the Bidder's asset database and the Bank's asset management system.
- Track and report Mean Time Between Failures (MTBF) for all hardware components to support performance analysis and replacement planning.

Relocation and Reinstallation Services

- Provide full logistical support, reinstallation, and reconfiguration services if the Bank decides to relocate or shift infrastructure to a new or alternate site during the contract period.
- Ensure continuity of operations during relocation and minimize disruption to business functions through proper scheduling and execution planning.
- Perform all relocation activities outside business hours unless explicitly approved by the Bank.
- Bear all costs associated with relocation, transportation, and setup under the contract; no additional charges shall be levied on the Bank.
- Ensure that all contractual terms, service levels, and obligations remain in full force following relocation or site change.

Operational and Cost Responsibilities

- All costs, including travel and logistics, related to the execution of asset tracking and relocation activities shall be borne entirely by the Bidder.
- Maintain complete and verifiable audit trails for all asset management activities to ensure traceability and compliance with contractual and operational standards.

3.4.9 Monitoring and Incident Response

The Bidder shall establish and operate a comprehensive Monitoring and Incident Response framework to ensure uninterrupted system availability, security, and compliance across the Data Lakehouse environment.

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Monitoring and Performance Management

- Implement continuous and automated monitoring mechanisms covering all applications, infrastructure, and security components of the Data Lakehouse solution.
- Deploy advanced monitoring tools to track platform health, uptime, performance metrics, and response times.
- Provide the Bank's designated personnel with secured dashboard access to view audit logs, system alerts, and performance reports in real time.
- Conduct ongoing evaluation of system and application performance against defined SLA and RFP benchmarks.
- Monitor hardware utilization and performance daily and provide reports with capacity planning recommendations.
- Ensure 24x7x365 monitoring and management of system availability, data integrity, and overall infrastructure security.
- Maintain full oversight of Data Centre components, including web/application servers, databases, storage, and backup infrastructure.
- Undertake periodic performance tuning of systems to ensure optimal efficiency and compliance with service levels.

Logging, Auditing, and Security Oversight

- Maintain detailed logs of all user and system activities, including access to critical data, privileged account actions, administrative changes, and authorization attempts.
- Ensure audit trails capture all activities, including failed login and authorization attempts, and are securely maintained for forensic and compliance purposes.
- Make all audit logs and records readily available to the Bank upon request for investigation or audit.
- Integrate all logs and alerts with the Bank's SIEM or ticketing system to enable centralized incident management and correlation analysis.

Incident Detection and Response

- Establish a robust incident detection and response framework with automated alerts and escalation protocols.
- Implement advanced security monitoring and threat detection systems, including real-time anomaly analysis, intrusion detection, and automated response mechanisms.
- Report all security incidents, anomalies, or breaches immediately to the Bank, with simultaneous logging into the Bank's incident response systems.
- Perform detailed Root Cause Analysis (RCA) for each incident, implement corrective actions, and submit incident reports to the Bank.
- In the event of a data breach, promptly notify the Bank and relevant regulatory authorities, assist in legal investigations, and fully cooperate with forensic and compliance teams.

Business Continuity and Recovery

- Maintain and execute Business Continuity Plan (BCP) and Disaster Recovery (DR) procedures aligned with the Bank's approved framework.
- Conduct regular DR drills and BCP tests to validate system resilience and recovery readiness.
- Ensure all monitoring, recovery, and incident response activities comply with defined uptime, continuity, and performance obligations.

Coordination and Escalation

- Coordinate with OEMs and third-party vendors for resolution of critical incidents and underlying hardware or software faults.
- Maintain a defined escalation matrix to ensure timely response and resolution for all operational and security events.

3.4.10 Change Management

The Bidder shall establish and maintain a structured Change Management process approved by bank to ensure controlled, traceable, and compliant execution of all system modifications, upgrades, and enhancements within the Data Lakehouse environment.

Regulatory and Statutory Changes

- Implement all statutory or regulatory changes mandated by the Government of India (GOI), Reserve Bank of India (RBI), or any other competent authority at no additional cost to the Bank.
- Ensure timely deployment of such changes without impacting existing operations or compliance obligations.

Customization and Controlled Change Execution

- All customizations, enhancements, or modifications during the maintenance and support period shall follow a formal Change Management process defined jointly with the Bank. This includes statutory and regulatory requirements as well as any dashboards, reports, or models requested by the Bank during the Facilities Management Services period. All such changes must be implemented without any additional cost to the Bank.
- No change shall be executed without written approval from the Bank's designated authority.
- Each approved change must be logged, version-controlled, auditable, and documented with traceability to its source request and outcome.

Maintenance and Continuous Improvement

- Maintenance activities shall include production monitoring, troubleshooting, issue resolution, and implementation of system change requests.
- The Bidder shall perform necessary enhancements and software adjustments arising from statutory, regulatory, or industry-driven changes as part of routine support services.
- Additional modifications required by the Bank's IT team for compliance or operational needs shall also be implemented under the defined Change Management framework.

3.5 IT Service Desk

The Bidder should maintain an IT Service desk along with the Bank's internal support staff, external service providers and/or other agencies as appropriate. The Bidder must ensure that the resources proposed for the IT helpdesk should have adequate experience in the relevant areas of support. Also, reports should be provided that effectively summarize and communicate the performance and compliance with service levels defined in the Bank's service level agreement (SLA) with the Bidder. Bidder must note that helpdesk services should be available for all environments viz., production (DC and DR) and non-production (UAT). Bidder is required to allocate sufficient number of resources to meet the SLA. Also, Help Desk resources should be part of only the Help Desk team and should not be

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shared resources between Help Desk, maintenance, support, and development teams. Bidder in coordination with the Bank's existing vendor should ensure that all the proposed hardware, software and other peripherals application should seamlessly integrate with the Banks's Monitoring and Ticketing tool.

It is the responsibility of the Bank to provide the necessary seating space, furnishing, desktops, and electrical connections for the Helpdesk resources along with PSTN telephones with STD facility, etc.,

Bank also has the right to audit the production, development and test systems including desktops, laptops for data security, at any time. Also, the Bank can reject resources of the Bidder, if they do not have the necessary skill set to be staffed for providing support. The Bank will have the ability to directly generate standard and ad hoc reports as needed.

Bidder service desk should have the following features / functionalities:

- Liaison with third party vendors.
- Should act as a Single Point of Contact for all services.
- Should encompass Helpdesk, Asset Management and Vendor Management.
- A focused approach for delivering integrated Service Management.
- Providing telephonic and/or electronic mechanisms for problem reporting requests for service, and status updates with each seat having an out-bound dialling facility.
- Tracking problems from initial call to restore service.
- Log Tickets in the Service Desk Tool on behalf of users calling service desk over phone with the correct category, severity, problem description, user information.
- Route Service Requests to the appropriate teams.
- Notifying users/customers of problem status and resolution.
- Monitoring systems to proactively determine, diagnose, and resolve problems.
- Receive incidents, service requests, queries, change requests from End Users and IT through one of the agreed modes for communication.
- Escalate issues/ tickets which are going beyond service levels or pertain to Vendors non-performance or delays or pertain to users' non-availability or non-cooperation.
- Track all issues and send status updates on the progress.
- Prepare MIS for the tickets.
- Extract agreed and ad-hoc reports from the Service Desk tool and send them to concern groups/ upload them in the reporting portal.
- Maintain up-to-date information on the customer contacts, Vendor contacts, management contacts, SLA matrix, Severity, and categorization matrix.

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- Ensure the workspace is clean and has all the relevant information (contact details, escalation matrix, etc.) which is easily retrievable.
- Bidder to ensure to integrate with the Banks applications for monitoring performance and installed software and applications with all the solution proposed in the RFP before the Go-Live to ensure smooth functioning.
- Bidders must maintain a knowledge base for recurring issues and their resolutions. Standard Operating Procedures (SOPs) are required for common tasks such as patching and user provisioning. The Bank's SOPs must be followed for all activities, except for non-standard tasks, for which the bidder shall create new SOPs.
- Bidder should onboard the resources as per the timelines and before onboarding any resources, Bidder needs to submit the background verification check document and should take approval from the Bank.
- Bank will do a quarterly performance review of all the deployed resources and will have the right to ask for replacement with any resource based on the performance review. Bidder needs to provide the equivalent or higher qualified resource within the timeframe.
- Bidder needs to factor below mentioned minimum resource for the maintenance and support period. These are only the minimum number, and Bidder needs to right size number of resources to meet the SLA. Bidder needs to submit Annexure-XXVI with the required document for all the resources.

3.5.1 Minimum resources for maintenance and Support

Table 22 outlines the minimum resource requirements, categorized by functional scope and shift coverage.

S No.	Functional Scope	Role	Location	Min. No. of Resources across shift	No. of shifts	Service Window	Total Min. No. of Resources
1	Infrastructure & Platform Support	L1 – Infrastructure Management (Server, virtualization, backup etc)	Chennai	2	3	24*7	6
2	Infrastructure & Platform Support	L1 – DBA	Chennai	1	3	24*7	3
3	Infrastructure & Platform Support	L2 - Infrastructure Management (Server, virtualization, backup etc)	Chennai	2	2	9 AM to 9 PM	4

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4	Infrastructure & Platform Support	L2 – DBA	Chennai	1	2	9 AM to 9 PM	2
5	Infrastructure & Platform Support	L2 – Ingestion layer (Batch, CDC, Streaming)	Chennai	2	3	24*7	6
6	Infrastructure & Platform Support	L1 – Infrastructure Management (Server, virtualization, backup etc)	Mumbai	1	3	24*7	3
7	Infrastructure & Platform Support	L1 – DBA	Mumbai	1	3	24*7	3
8	Infrastructure & Platform Support	L3 resources (Data Ingestion, Reporting, Storage, Infra, Analytical Tool, Governance Layer etc)	On call (Need to visit as per the requirement)	1	1	24*7	1
9	Data & Analytics	L2 – Analytical Tool	Chennai	2	2	9 AM to 9 PM	4
10	Data & Analytics	L2 – Reporting Tool	Chennai	3	2	9 AM to 9 PM	6
11	Data & Analytics	Data Analyst / Business Analyst	Chennai	1	1	General Shift	1
12	Data & Analytics	Data Scientist	Chennai	2	1	General Shift	2
13	Data & Analytics	L2- Programming Language	Chennai	1	1	General Shift	1
14	Governance & Archival	L2 – Data Archival tool	Chennai	1	1	General Shift	1
15	Governance & Archival	L2 - Data Quality and Data	Chennai	1	2	9 AM to 9 PM	2

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		Governance Specialist					
16	Support & Management	L1 – Service Desk	Chennai	2	2	8 AM to 8 PM	4
17	Support & Management	Program Manager	Chennai	1	1	General Shift	1
18	Support & Management	Project Management office resource	Chennai	1	1	General Shift	1
Total							51

Table 22: Minimum Resource Deployment Plan for Maintenance and Support Phase

- Bidder can deploy additional resources to meet the SLA of the RFP with no additional cost to Bank.
- Support engineers should be responsible for customization, development, MIS / Reports / dashboard and analytical requirements, resolving any technical, operational related issues either with DLH or application integration, support day-to-day activities and any back-end activities etc.,
- Support engineers should be responsible for including but not limited to log shipment, DC to DR cut-over, App / Data Backups, Restoration, Application Patches / Upgrades, User Access Review, resolution of VAPT / IS Audit observations, integration with Bank's security solutions (SIEM, PIM, DAM etc.), Active Directory and other IT solutions.
- For all the L1 and L2 level support, Bank will evaluate the resource for day-to-day operations and/or implementation skills and if found that the resource is not meeting the tasks required to be fulfilled by the resource, the Bank may ask the Bidder to replace the resource. The Bank will also have the right to interview the resource or/and evaluate the resume of the resource against the criteria stated in the RFP, if the resource is found unsuitable, the Bank may ask for replacement of resource.
- All the Statutory, regulatory changes required need to be done at no additional cost by the bidder during the contract period. All the reports, dashboard, and Model which bank would be required during the contract period need to be built by the bidder using the support and maintenance resources at no additional cost by the bidder. The priority of the delivery can be mutually agreed between bank and Bidder.
- The on-site engineers are expected to provide following services: Configuration changes, version up-grades, performance monitoring, trouble shooting, patch installation, running of batch processes, database tuning, and liaison with OEM for various support issues, taking periodic backup of the database, query generation, etc.,
- RBI master direction on Outsourcing of Information technology services to be followed by the Bidder.
- The proposed resources during maintenance and support phase must comply with the qualification below as outlined in table 25. Bank will check the relevant work experience of the resources deployed and will not permit, if not satisfied with any of the resources. Bidder should provide substitute resources within 3 working days while ensuring that the overall service levels are not impacted.

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- The Bank reserves the unconditional right to accept / replace any team member with the qualifications and competence as required by the Bank during the course of assignment pursuant to this RFP.

S. No	Role	Qualification
1	Program Manager	The proposed resource should have at least 15 years of relevant experience as Program Manager and should have experience of Program Managing Implementation and Operations of Data Warehouse and Data Lakehouse solution which must include component like ETL/ELT, CDC, Master Data management, Data Governance, Analytical Tool, reporting in one or more Scheduled Commercial Banks in India having more than 1000 branches. The proposed resource must be MBA / Engineering graduate with PMI or Prince2 Certification.
2	L1 – Service Desk	The proposed resource should have: <ul style="list-style-type: none"> Qualification of Diploma or Graduate in Engineering / Science / Commerce Good Communication skills (Written and Oral) Willingness to work in 24X7 environment. At least 2 years of relevant experience Worked on at least one similar project of Data Warehouse / CBS as L1 on the proposed technology
3	L1 – Infrastructure Management (Server, virtualization, backup, DBA etc)	The proposed resource should have: <ul style="list-style-type: none"> Qualification of Diploma or Graduate in Engineering / Science / Commerce Good Communication skills (Written and Oral) Willingness to work in 24X7 environment. At least 2 years of relevant experience. Worked on at least one similar project of Data Warehouse / CBS as L1 on the proposed technology. Relevant certification (i.e., server resources should be certified on proposed server, DB resource should be certified on proposed DB technologies etc.,)
4	L2 - Infrastructure Management (Server, virtualization, backup, DBA etc)	The proposed resource should have: <ul style="list-style-type: none"> Qualification of Diploma or Graduate in Engineering / Science / Commerce Good Communication skills (Written and Oral) Willingness to work in 24X7 environment. At least 5 years of relevant experience Worked on at least two similar projects of Data Warehouse / CBS as L2 on the proposed technology. Relevant certification (i.e., server resources should be certified on proposed server, DB resource should be certified on proposed DB technologies etc.,)

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5	L2 – Ingestion layer (Batch, CDC, Streaming)	<p>The proposed resource should have:</p> <ul style="list-style-type: none"> • Qualification of Diploma or Graduate in Engineering / Science / Commerce • Good Communication skills (Written and Oral) • Willingness to work in 24X7 environment. • At least 8 years of relevant experience • Worked on at least two similar projects of Data Warehouse / Data Lake / Data Lakehouse on proposed ETL / ELT, CDC, and Streaming technologies. • Relevant certification on the proposed technologies
6	L2 – Analytical Tool	<p>The proposed resource should have:</p> <ul style="list-style-type: none"> • Qualification of Diploma or Graduate in Engineering / Science / Commerce • Good Communication skills (Written and Oral) • Willingness to work in 24X7 environment. • At least 8 years of relevant experience in Analytics, Machine Learning, etc., • Worked on at least two similar projects of Data Warehouse / Data Lake / Data Lakehouse and on proposed Analytical Tool • Relevant certification on the proposed technologies
7	L2 – Reporting Tool	<p>The proposed resource should have:</p> <ul style="list-style-type: none"> • Qualification of Diploma or Graduate in Engineering / Science / Commerce • Good Communication skills (Written and Oral) • Willingness to work in 24X7 environment. • At least 8 years of relevant experience in Report and Dashboard building • Worked on at least two similar projects of Data Warehouse / Data Lake / Data Lakehouse and on proposed reporting tool. • Relevant certification on the proposed technologies
8	L2 - Data Quality and Data Governance Specialist	<p>The proposed resource should have:</p> <ul style="list-style-type: none"> • Qualification of Diploma or Graduate in Engineering / Science / Commerce • Good Communication skills (Written and Oral) • Willingness to work in 24X7 environment. • At least 8 years of relevant experience on Data governance, Meta Data, Master Data, Data Lineage etc., • Worked on at least two similar projects of Data Warehouse / Data Lake / Data Lakehouse and on proposed data governance tool. • Relevant certification on the proposed technologies
9	Data Analyst / Business Analyst	<p>The proposed resource should have:</p>

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		<ul style="list-style-type: none"> • More than 10 years of relevant experience as Business Analyst and should have experience in doing Reporting, Reconciliation and driving ROI in one or more Scheduled Commercial Banks in India having more than 1000 branches. • Qualification of MBA or Engineering with requisite relevant industry experience, PMI certification / Prince2 Certification.
10	Data Scientist	<p>The proposed resource should have:</p> <ul style="list-style-type: none"> • Qualification of M. Tech / B. Tech / MSc in Artificial Intelligence / Computer Science / Analytics / Statistics / Applied Economics • At least 10 years of relevant experience in data science related areas • Worked on at least two similar projects of Data Warehouse / Data Lake / Data Lakehouse project. • Professional certification in data science and big data, or participation in minimum 4 client projects in data science, each of duration not less than 6 months • Hands-on software development and experimentation skills in environments like R / Scala / Python / H2O / MATLAB • Research exposure, as shown by conference publications / patent applications
11	L2- Programming Language	<p>The proposed resource should have:</p> <ul style="list-style-type: none"> • Qualification of Diploma or Graduate in Engineering / Science / Commerce • Good Communication skills (Written and Oral) • At least 8 years of relevant experience in programming languages like R / Scala / Python / H2O / MATLAB / Spark etc., • Worked on at least two similar projects of Data Warehouse / Data Lake / Data Lakehouse project. • Relevant certification on the proposed technologies
12	PMO resource	<p>The proposed resource should have:</p> <ul style="list-style-type: none"> • Qualification of M. Tech / B. Tech / MSc., and PMI or Prince2 Certification • Good Communication skills (Written and Oral) • At least 8 years of relevant experience in managing big projects which involve multiple stakeholders' involvement. • Worked on at least two similar projects of Data Warehouse / Data Lake / Data Lakehouse as Project management resource

Table 23: Qualification and Experience Criteria for Maintenance and Support Resources

3.5.2 Level 1 (L1) Support

The L1 Service desk will serve the IT service desk front end for all the users of the Bank. They will provide service request sorting, information and non-functional information and ticket routing. Track problems from initial call to restore service. Bidder needs to deploy the L1 resource in the Bank premises as per the sizing proposed by the Bidder and the shift timing mentioned in the RFP. The Bidder needs to factor L1 support for the entire proposed solution.

Below is the indicative scope but not limited to them.

Responsibilities

- Business application related issues/queries
- Queries related to business processes, reports generation, presentation layer applications, etc.,
- Enterprise applications (In-Scope), Operating System, Database, Printing, Generic IT Queries, reporting, dashboard etc.,
- Other environmental software related to the proposed solution.
- Assessment in case of specific rights assignment
- Provision for assigning user rights only for certain fixed periods.
- Creation or modification of user profiles
- Periodic user right monitoring (at known frequency) must be specified and implemented.
- Categorization of requests into functional clarification, bug or change request.
- Functional clarification / work around to be provided by Level 1 support itself.
- Logging bug and reporting for further processing.
- Provide telephone and/or electronic mechanisms for problem reporting requests and for service and status updates.

3.5.3 Level 2 (L2) Support

The L2 support should cover entire management and support of all the proposed solutions, Infra and all third-party solutions. They need to act upon the tickets routed from L1. They need to act upon the ticket and assess cause of the issue and accordingly resolve the same within the timelines. Bidders need to deploy the L2 resources in the Bank premises as per the sizing proposed by the Bidder and the shift timing mentioned in the RFP. The Bidder needs to factor L2 support for the entire proposed solution.

Below is the indicative scope but not limited to them.

Responsibilities

- Troubleshoot any query processing, online processing, or batch processing activity at various levels in the proposed solution.
- Resolve the call within stipulated timeframe as defined in SLA by coordinating with the L1 or L3 teams if required.
- Escalate unresolved calls as per escalation matrix.
- Automatically log in calls during escalation.
- Provide the timeframe for providing a solution of resolution of the escalated calls.

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- Decide on preventive maintenance schedule with the Bank.
- Prepare a root cause analysis document with the resolutions provided for major issues such as: Production issues, Problems resulting in complete service disruptions or downtime, Delayed response times, Data /table corruptions, System Performance issues (high utilization levels), etc.
- Application database and presentation layer support.
- Support and maintain all interfaces to the proposed solution and other solutions as part of the scope document.
- Modifications to existing scripts, reports.
- Present to Bank management on critical issues reported, resolved, solution provided and suggested recommendations or leading practices as and when asked by the Bank or monthly, whichever is earlier.
- Perform performance tuning and other improvement of the applications including database tuning.
- Perform the application audit on a half yearly basis.
- Rectify any corruption in the software.
- Ensure patch releases are ported to the production environment with no business disruption or business losses.
- Support quarterly BCP/DR drills.
- Provide application support from the Bank's data center as mentioned above for the DC or DR site.
- Routing the transactions through the backup system in case the primary system fails.
- Providing Bank with daily hardware utilization reports and alerts in case of any performance issues or hardware upgrade requirements.
- Support for integrating any applications that need to be interfaced with the proposed solution in the future.

3.5.4 Level 2 (L2) Reporting Tool

- Perform sanity checks on curated datasets used for reporting.
- Build and maintain standardized reports using reporting tool.
- Automate recurring reports and ensure timely delivery to stakeholders.
- Act as the first line of support for reporting issues raised by business users.
- Troubleshoot broken dashboards, incorrect metrics, or missing data.
- Collaborate with L3 or data engineering teams for deeper technical fixes.
- Manage user access to reporting datasets and dashboards.
- Ensure compliance with data governance policies (e.g., masking sensitive data).
- Maintain metadata and documentation for reporting assets.
- Monitor query performance and optimize jobs for faster report generation.
- Work with platform teams to improve data pipeline efficiency.
- Liaise between business analysts, data scientists, and engineering teams.
- Translate business requirements into technical reporting specifications.
- Provide training or support to end-users on how to use dashboards effectively.

3.5.5 Level 3 (L3) Support

The L3 support should be the OEM support which Bidder needs to take directly from the OEM of the respective proposed solutions. This support mostly will be on call, but Bidder needs to have the provision to make them available onsite on case to cases basis or for meeting the SLA of the RFP.

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They need to handle all critical code level changes or issues related to hardware failure. Bidder needs to provide online portal / technical support logging access of all the OEM to the Bank for logging and tracking purposes. The Bidder needs to factor L3 support for the entire proposed solution.

Below is the indicative scope but not limited to them.

Responsibility

- Updating status, resolution or workaround and date of resolution and informing Bank on the same.
- Preparing a root cause analysis document for issues referred to L3 support and provide to the Bank along with the resolution.
- Liaise with L2 support personnel for the call information and resolution.
- Provide version upgrades.
- Perform version migration as per the version release plan of OEM and agreed by the Bank. It also includes porting of existing customizations.
- Provide training to Bank's core functional and technical team members on the new version functionalities and technical aspects.
- Plan and schedule implementation for the upgrades with the Bank.

3.5.6 Role of Data Scientist

- Ingest and explore structured, semi-structured, and unstructured data.
- Use tools like SQL, Python, R, or Spark to query and analyze data.
- Perform data profiling to understand distributions, anomalies, and relationships.
- Create meaningful features from raw data for machine learning models.
- Leverage Delta Lake tables or Apache Iceberg/Hudi for versioned, high-quality data.
- Collaborate with data engineers to ensure features are reusable and scalable.
- Build predictive models using ML frameworks (e.g., Scikit-learn, TensorFlow, PyTorch).
- Train models directly on Lakehouse data using distributed computing.
- Evaluate model performance and iterate based on business feedback.
- Deploy models into production using ML Ops pipelines integrated with the Lakehouse.
- Monitor model performance over time and retrain as needed.
- Ensure models are explainable and compliant with governance policies.
- Work with data stewards to ensure data quality, lineage, and compliance.
- Collaborate with business analysts, engineers, and stakeholders to align models with business goals.
- Document workflows and maintain reproducibility.

3.6 Service Level Agreement (SLA)

The Bidder shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this RFP and Purchase Order within 30 days from the date of acceptance of purchase order. SLA format will be shared with the Successful Bidder along with Purchase order.

4. Commercial, Legal & Compliance

4.1 Malicious Code Certificate

The Bidder should submit a certificate to certify that the Infrastructure, Solutions and Software being offered, as part of the contract, does not contain Embedded Malicious code. This is part of the Certificate of Solutions / Software being deployed as per Annexure-XIX.

The firm will be in breach of the procurement contract if any loss of information or infringement of copyright and Intellectual Property Rights (IPRs) occurs due to activation of malicious code in embedded software. Such actions will also be subject to penalties under applicable laws, including the Information Technology Act, 2000 (as amended in 2008).

4.2 Data Protection

Bidder will process Bank's personal data on Bank's behalf as part of the Services. Bidder should comply with the Information Technology Act 2000 and should comply with all applicable privacy and data protection provisions and applicable laws. Further, it must be ensured that due care be taken while collecting and dealing with sensitive personal data or information. Data to be stored within the physical boundary of the country.

Any Web portal used by the Bidder to handle Bank Data will be secured to avoid hacking, infusion of virus, unauthorized copying, tampering, etc., and all sorts of security required as per applicable law and practices to be adopted and implemented by the Bidder.

4.3 Business Continuity Plan

The Bidder shall ensure to have effective business continuity and disaster recovery plan. The Bidder shall develop and establish a robust framework for documenting, maintaining and periodic testing of business continuity and recovery procedures and shall maintain a record of the same as per applicable law.

The Bidder is also required to conduct at least one DR drill of the proposed Platform in a quarter or as per the Bank's requirement and submit report for the same to Bank. During Bank's scheduled DR drill, proposed DLH solution should seamlessly integrate with Bank's DR environment.

4.4 Monitoring and Audit

Compliance with best security practices, statutory or regulatory guidelines may be monitored by periodic computer security audits, Information security audits, IT security audit, VAPT audit etc., on infrastructure provisioned for Bank by the Bank or by a third-party on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful Bidder must provide the Bank with access to various monitoring and performance-measurement systems. The successful Bidder must provide the Bank with access to the auditing menu through the application itself and facilitate the audits. The successful Bidder must remedy all discrepancies observed by the auditors at no additional cost to the Bank as per the timelines stipulated by Bank. Bidder shall provide certification to the Bank regarding

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compliance with the observations made by the auditors covering the respective risk parameters against which such deficiencies are observed.

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

For service level measurement, as defined in Service Level Agreement (SLA) (format will be shared with the successful Bidder along with Purchase order), data recording is to be captured by the industry standard tools implemented by the successful Bidder. These tools should be a part of the proposed solution.

The Bank may audit Bidder's records during normal business hours related to the Services covered under this Agreement.

4.5 Documentation

Detailed documentation (functional and technical) shall be provided to the Bank on all the implementation and customization done. Documentation and data dictionary shall be updated and provided to the Bank after every customization.

The following minimum documentation (hard copy and soft copy) on any proposed software components must be made available in English as per the Bank's deployment and architecture.

1. Detailed project plan.
2. Software Requirement Specification document (SRS) .
3. Documentation of technical requirements.
4. Documentation of architecture requirements.
5. Mapping of Functionality and specifications document.
6. Development of low level and high-level design documents.
7. Documentation of testing plan, test cases, test scenarios, test scripts, gaps, bugs, fixes, etc. as a part of quality assurance.
8. All documentation including technical, operations, like release notes, license terms, user manuals, training manual, technical manual, standard operating procedures, solution architecture and design, system flow document, data dictionary and other necessary documents etc.
9. Error tracking and defect resolution documentation process.
10. Statement of Work (SOW), Quality Plan, Test Plan, Requirement traceability Matrix, Design Document, Report Design, Delivery Notes documents, etc.
11. System configuration documents.
12. System/debugging/diagnostics documents.
13. All the SOPs related to the implementation and operations.
14. All the API specification document.

The Bidder shall also provide the MIS reports as per requirements of the Bank. Any level/ version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by the Bidder to the Bank, free of cost in timely manner.

4.6 Period of Validity of Bids

Bids should remain valid for 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. Bidder needs to extend the bid without any additional cost to Bank.

4.7 Authorization to Bid

Responses submitted by a Bidder to this RFP (including response to technical and functional 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 on the stamp paper authorizing the signatory to sign the bid.

4.8 Payment Terms

The scope of work is divided into different areas, and the payment would be linked to delivery and acceptance. All payments will be made subject to Liquidated Damages (LD) / penalty / compliance of Service Levels defined in the RFP document.

Procedure for claiming payments:

The Bidder's requests for payment shall be made to the Bank in writing accompanied by Original Invoice detailing the systems, software delivered, installed and accepted by the Bank.

The payments shall be made within 30 Working days from the date of receipt of valid claims that are supported by original invoice, original Proof of Delivery (POD), acceptance by the Bank and upon fulfilment of other conditions stipulated in the contract. The invoices and other documents are to be duly authenticated by the Bidder.

On receiving each payment, the Bidder shall submit a stamped receipt for the payment received including TDS (Tax Deduction at Source). The payment after deducting applicable TDS will be released by the Bank. All payments will be made only by electronic transfer of funds either by NEFT or RTGS to the bank account number mentioned in original invoice submitted by the bidder.

Payments as per the schedule outlined in Table 24 below will be released only on acceptance of the order and on signing the agreement / contract by the selected Bidder and on submission of performance guarantee through Bank Guarantee as per Annexure-IV

If it is observed that the hardware is not sized adequately or the hardware utilization goes beyond the threshold limit of 80% at any time during the contract period, the Bidder must provide additional hardware at no additional cost to meet the performance parameters set by the Bank within 3 months with the penalties mentioned in Annexure XXIII.

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Deliverables	% of Payment	STAGES (On completion of the activities)
Hardware, Database systems, OS and Other peripheral software	70%	On delivery of the Hardware and submission of invoice with Proof of Delivery and other documents
	10%	On Successful installation and benchmarking of the infrastructure
	20%	On completion of 180 days of successful installation, commissioning and hardening of hardware and sign off by the Bank
Incremental Hardware, Database systems, OS and Other peripheral software (after 3 years)	70%	On delivery of the Hardware and submission of invoice with Proof of Delivery and other documents
	10%	On Successful installation and commissioning of the infrastructure
	20%	On completion of 90 days of installation and deployment of hardware and sign off by the Bank
Application / Software cost (Data Ingestion, Data Governance, Streaming, Analytical Tool, Reporting Tool, Security, Masking etc.,)	60%	On delivery of Base version of respective Application software and on submission of Invoice and proof of Delivery
	10%	On successful completion of current state assessment, gap analysis and system specification definition for respective applications
	10%	On UAT sign off for respective applications
	15%	On successful release of customized software to production for respective applications
	5%	On completion of one month after successful release of application to production for respective applications
Incremental Application / Software cost (Data Ingestion, Data Governance, Streaming, Analytical Tool, Reporting Tool, Security, Masking etc.,)	100%	On successful installation and deployment of Software and signoff by the Bank
Implementation and Customization cost for Application / Software (Data Ingestion, Data Governance, Streaming, Analytical Tool,	20%	On SRS/ BRD Sign-off of respective module from the Bank
	20%	On installation of Data ingestion, Governance, Analytical and Reporting and Dashboard solution and sign-off by the Bank

Ref: RFP No. GEM/2026/B/7216322

Deliverables	% of Payment	STAGES (On completion of the activities)
Reporting Tool, Security, Masking etc.,)	20%	On completion and sign-off of 50% of Reports and Dashboards mentioned in the RFP
	20%	On completion of Data Migration from SAS and MIS system of the Bank
	10%	On completion and sign-off of 100% of Reports and Dashboards mentioned in the RFP
	10%	On completion of 6 months of stabilization period after Go-Live and sign-off by the Bank
Minimum Viable Product (MVP)	100%	On complete implementation and sign-off by Bank of all Use cases mentioned under MVP
Analytical Use Cases and Models	20%	On finalizing functional specifications, data requirements and sign-off by the Bank
	30%	On UAT sign-off of Use cases by the Bank
	40%	On Production Go-Live acceptance and sign-off by the Bank
	10%	On completion of stabilization period of 3 months and user adoption for each use case
Functional and Acceptance testing	30%	On testing the base version and submitting the gap analysis
	30%	On testing and submission of test report on customized solution
	10%	On UAT completion and sign-off of Wave 1
	10%	On UAT completion and sign-off of Wave 2
	10%	On UAT completion and sign-off of Wave 3
	10%	On UAT completion and sign-off of Wave 4
Data Migration Audit	50%	On submission of the pre-production report
	50%	On submission of the production report and Data Migration Assurance certificate
Training	100%	On completion of each batch of training as and when completed
AMC / ATS	Annually in advance	AMC/ATS shall commence on completion of the warranty period (3 years for hardware (including necessary system softwares) from commissioning and one year for application software/services from go-live)

Ref: RFP No. GEM/2026/B/7216322

Deliverables	% of Payment	STAGES (On completion of the activities)
Facility Management Services (FMS) Cost	Monthly in arrears	The facilities management costs towards managed services will commence after successful completion of Go-live of the project and sign-off by the Bank. Bidder must note that the managed services should be available for all environments viz., production and non-production.
Escrow	Annually in Advance	100% cost needs to be paid by the Bidder
Data Migration from SAS and MIS system	10%	On submission and Sign-off of the data Migration strategy
	50%	On submission and sign-off of the pre-production Data Migration Report
	40%	On submission and sign-off of the post-production data migration Report
Benchmarking	100%	On successful completion of benchmark test and submission and sign-off of benchmarking report
Reports and Dashboards	20%	On finalizing functional specifications, data requirements and sign-off by the Bank
	30%	On UAT sign-off of Use cases by the Bank
	40%	On Production Go-Live acceptance and sign-off by the Bank
	10%	On completion of stabilization period of 3 months and user adoption for each use case

Table 24: Payment Milestones and Deliverable-Based Disbursement Schedule

The following may be noted:

- Successful Completion means sign-off from the Bank.
- The Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within thirty (30) Working Days after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such amount have become due and payable under this RFP and subsequent agreement.
- Any objection / dispute to the amounts invoiced in the bill shall be raised by the Bank within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the Bank will make payment within thirty (30) Working Days of the settlement of such disputes.

Ref: RFP No. GEM/2026/B/7216322

- All out-of-pocket expenses, traveling, boarding, and lodging expenses for the entire contract period of this RFP and subsequent agreement is included in the amounts and the Bidder shall not be entitled to charge any additional costs on account of any items or services.
- The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, etc. GST shall be paid / reimbursed on actual basis on production of bills with GSTIN. Any increase in GST due to changes as per governing Act will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank. The entire benefits / advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to the Bank. The price quoted by the Bidder should not change due to exchange rate fluctuations, inflation, market conditions, increase in custom duty, etc.

4.9 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
- b. The services to be provided by the Bidder

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 claims by the Bidder for adjustment under this clause must be asserted within thirty (30) days from the date of the Bidder's receipt of the Bank's change order.

4.10 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 project lifecycle.

The selected Bidder shall confirm that every person deployed by them on the project has been vetted through a third-party background check prior to their engagement. The Bidder shall manage the activities of its personnel or others engaged in the project, etc., and shall be accountable for all the personnel deployed/engaged in the project. Bidder to provide the profile and list of the resources working on the project after the kickoff meeting. Any change in the resources during the project shall be with the permission of the Bank and it will be the responsibility of the Bidder to ensure that a replacement resource is assigned and available on 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 the part of the Bidder.

Throughout the lifecycle of the project, resources shall be available onsite on all days. The successful Bidder shall be the principal employer of the employees, agents, contractors, etc., engaged by them and shall be liable for all the acts, deeds, matters or things of such people whether the same is within the scope of power or outside the scope of power, vested under the contract.

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The successful Bidder 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 Bidder's employees, agents, contractors, etc.,

4.11 Installation Requirements

The Bidder will test all software operations and accomplish all adjustments necessary for successful and continuous operation of the software solution at all installation sites.

4.12 Maintenance

The successful Bidder must provide uninterrupted availability of the application solution and ensure that the problem is resolved within the time schedule as prescribed in the RFP.

Also, the successful Bidder agrees to maintain the entire supplied Enterprise Data Lakehouse, on 24x7x365 basis to ensure meeting the terms of the RFP. For any major break down such as application crash, the successful Bidder must arrange for immediate onsite support for recovery and resumption of operations. During the contract period, all updates and upgrades should be free and must be implemented without any additional cost to the Bank.

In case the successful Bidder is not the Original Equipment Manufacturer (OEM) of the solution offered, the Bidder shall ensure that the solution is maintained under back-to-back support from the respective OEMs. Furthermore, the Bidder shall guarantee that all installed versions are not end-of-life or end-of-support during the contract period.

The Bidder must provide documentary proof from the OEM confirming:

- Back-to-back support arrangement is in place.
- The installed version(s) are currently supported and not declared end-of-life.

4.13 Contract Period

The contract period will commence from the date of Releasing the PO and will be valid up to a period of 5 years (15 Months implementation time plus 3 years and 9 months of maintenance and support). Maintenance and support period starts only after the completion / Go-live of the implementation period. In case of delay in the implementation period, the contract will be extended so as to include 3 years and 9 months of maintenance period. The contract is extendable / renewable further for 2 years at the discretion of the Bank on mutually agreed terms and conditions.

4.14 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 Bidder under this **agreement without prior consent from bank in writing**. The selected Bidder should abide by guidelines issued by RBI Master Direction on Outsourcing of IT Services

4.15 Insurance

Bidder may be required to take adequate insurance cover not less than 100% of the total contract value 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 always keep the insurance policy alive 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.

4.16 Place of Delivery

- Place of delivery should be Chennai, Mumbai (for DR setup and non-production (UAT)) for hardware / software components along with related licenses.
- Place of delivery should be Chennai, Mumbai (limited number of resources) for services.

4.17 Delivery and Documents

Delivery of the goods and services shall be made by the Bidder / OEM in accordance with the terms specified in the schedule of requirements. The details of shipping and / or other documents to be furnished by the Bidder / OEM are as follows:

- (i) Copy of the Supplier Invoice showing contract number, description, quantity, unit price and total amount.
- (ii) Manufacturer's / Supplier's Warranty Certificate.
- (iii) License Certificates.

4.18 Delays in the Bidder's Performance

- Delivery of the Goods and performance of services shall be made by the Bidder in accordance with the time schedule prescribed by the Bank in the RFP.
- If at any time during performance of the Contract, the Bidder or OEMs should encounter conditions impeding timely delivery of the Goods and performance of services, the Bidder shall promptly notify the Bank in writing of the fact of the delay, it's likely duration and its cause(s). As soon as practicable after receipt of the Bidder's notice, the Bank shall evaluate the situation and may at its discretion extend the Bidder's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties in writing and the same shall be deemed to be an amendment of the Contract.

4.19 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 Courts of Law in Chennai. Compliance with labour and tax laws, etc., will be the sole responsibility of the Bidder at their cost.

4.20 Liquidated Damages (LD)

The successful Bidder must strictly adhere to the schedules for completing the assignments. Failure to meet these Implementation schedules, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the Bidder's performance. If the Bank is forced to cancel an awarded contract (related to this RFP) due to the successful Bidder's inability to meet the established delivery

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dates, the Bank may take suitable penal actions deemed fit in addition to invocation of performance guarantee.

Delay beyond the implementation schedule/ scope of RFP, the Bidder shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in RFP for every week or part thereof subject to the maximum of 10% of cost of project for the delay solely not attributable to the Bank. Once the Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.

4.21 Service Level Criteria

- The Bank expects that Bidder shall be bound by the Service Levels described in this document. Successful Bidder shall have to enter “Service Levels Agreement” with Bank covering all terms and conditions of this tender while providing the service support and onsite support. Once go live of application, the services should be available on 365 X 24 x 7 basis and hence any technical problem should be resolved as per the response Time Matrix given below.
- Bidder is expected to respond and resolve issues within prescribed time frame based on the severity description decided by Bank mentioned above and needs to strictly adhere to Service Level Agreement (SLA).
- The SLA will be reviewed monthly. Penalties will be applicable due to downtime of Infra and software application.
- "System downtime" subject to the Service Level requirement (SLR), means accumulated time during which the System is not available to the Bank's users or customers due to in-scope system failure, and measured from the time the Bank and/or its customers log a call with the Bidder of the failure or the failure is known to the Bidder from the availability measurement tools to the time when the System is returned to proper operation.
- Any denial of service to the Bank users and Bank customers would also account as “System downtime.” If any significant part of the solution or cluster is unavailable or inaccessible or unresponsive to end users, it will be considered down-time. The Bank's decision will be final in determining downtime.
- “Incident” refers to any event / abnormalities in the functioning of the equipment / specified services that may lead to deterioration, disruption in normal operations of Banks services.
- “Resolution Time” shall mean the time taken in resolving (diagnosing, trouble shooting and fixing) an incident after it has been reported to the selected Bidder through verbal/email/phone/SMS/other electronic form. The resolution time shall vary based on the category of the incident reported at the service desk.
- Response Time: Maximum Response Time for Remedial Maintenance under the CONTRACT is measured in elapsed coverage hours from the time a service request is received to the time THE Bidder / OEM's customer engineer arrives at Bank Site.
- Total down time in a month would be summation of non-concurrent down time of individual systems.
- The business hours in the offices are 7:00 hours to 23:00 hours, 7 days a week including holidays.
- Any technical glitch/ issue in installed infrastructure of the solution (i.e., System and software, OS/DB etc.) should be attended on priority and should be covered under warranty/AMC.
- For penalty calculation, the total time elapsed between the intimation of breakdown message from Bank side to the Bidder and receipt of rectification message from the Bidder to Bank side will be considered.

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- During the warranty period, the penalty will be deducted in Monthly FMS cost payment. In case, Bank is unable to adjust penalty in FMS payment, the Bank at its discretion may invoke the Performance Bank Guarantee (PBG) to deduct the penalty amount.
- Post warranty period, the penalty will be deducted in FMS/ ATS/AMC or any other payment. In case the Bank is unable to adjust penalty in FMS/ ATS payment, the Bank at its discretion may invoke the Performance Bank Guarantee (PBG) to deduct the penalty amount.
- If any critical component of the entire configuration setup is out of service, then the Bidder and OEM shall either immediately replace the defective unit (with new one) or replace it at its own cost or provide a standby, on immediate basis, not more than 4 hours, the Bidder should maintain proper inventory of standby components for early resolution of issues.
- The Bidder should comply with the security and audit standards of the Bank and various regulatory guidelines. For this, the Bidder should apply new patches related to OS/ firmware and BIOS updates etc. without any additional cost to the Bank, during the contract period.
- All defective / faulty parts shall be replaced as part of maintenance at no additional cost by the Bidder. Replacement parts shall be new parts from the same manufacturer(s) (OEM). Whether a defective item or component is to be replaced or repaired shall be at the sole discretion of the Bank.
- The Recovery Point Objective (RPO) is 30 minutes, and Recovery Time Objective (RTO) is 120 minutes. Bidder must re-run all the required jobs, batches, processes, etc., to ensure that Data is restored in the Data Lakehouse.
- Integration with all IT/ Security Solutions procured by the Bank as per RBI Guidelines from time to time along with integration with any solutions / product / application without any additional cost to the Bank. The Successful Bidder shall provide, as part of monthly evaluation process, reports to verify the Bidder's performance and compliance with the SLRs.
- Bank will provide 3 months of stability after Go-Live after which the service level will be applicable to the Bidder. During this stabilization period, penalty apart from the "Resource Deployment, Replacement/Absence" will be applicable.

4.21.1 Availability / Uptime

Availability requirement mentioned below refer to the availability of the solutions at the Data Centre and Disaster Recovery center.

Availability refers to the business system being up, running, and actively processing transactions without dropping/rejecting any requests from users, customers, or external entities. In case of business systems being partially up (i.e., accepting some transactions and rejecting others), the business system would be considered NOT available for calculation of Availability Service Level Requirement compliance.

DC / DR center availability (Uptime) (%) = (Total minutes in the month – Planned downtime - Downtime minutes during the month) *100 / (Total minutes in the month – Planned downtime). Total time shall be measured on 24x7 basis.

Planned data center downtime refers to unavailability of data center services due to infrastructure maintenance activities such as configuration changes, upgrades, or changes to any supporting infrastructure. Details related to such planned outage shall be agreed with the data center. Compliance to this SLR would be measured monthly.

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Bidder shall be responsible for providing Resolution / Fix for the reported incident but not limited to, and replacement of any faulty or defective infrastructure component / software within the specified timeline or the one that will be mutually agreed between Bidder and the Bank. Failure to render such support within specified timeline will incur penalty as specified below in Table 25.

Service level Objective	Target	Penalty
Availability	Where Uptime above 99.90%	Nil
	Where Uptime between 99.00% - 99.90%	Rs.50,000/- for every 0.25% of default below 99.90% or part thereof
	Where Uptime between 98.0%-99.0%	An Amount of Rs. 2,00,000 together with an additional amount of Rs.50,000/- for every 0.25% of default below 99.0%
	Where the uptime is below 98.0%	No AMC/ATS charges will be paid for that month, and pro-rata amount will be charged as penalty in the subsequent month overall payment.
	On those days where the downtime exceeds 60 minutes (either continuously or total)	Additional Rs.25,000/- will be charged on those days

Table 25: Availability and Uptime Service Level Penalty Matrix

4.21.2 IT Service Desk / Helpdesk and Facility Management Service level

Bidder must provide root-cause analysis report (RCA report) and action taken report (ATR) within 5 working days of the issue closure for closure of any ticket. No ticket shall be considered closed without these reports. The RCA report and the ATR would be subject to scrutiny by the Bank. Bidder must close any queries or concerns raised by the Bank on the RCA or ATR in a satisfactory manner. Number, format and frequency of project governance reports of helpdesk activity will be decided later in consultation with the Bank. Compliance to this SLR would be measured monthly.

Table 26 below provides details of severity level of issues and the expected resolution time.

Severity level	Severity level Description	Target Response Time	Target Resolution Time
Priority 1 (Critical)	<ul style="list-style-type: none"> Any problem due to which users cannot access the proposed solution or infrastructure, or the proposed solution is unavailable for use or any problem due to which the proposed solution does not perform according to the defined performance and query processing parameters required as per the RFP. 	Response time should be 30 Minutes during business and non-business hours of the incident being logged.	During business hours, within 2 hours of incident being logged and during non-business hours, within 3 hours of

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	<ul style="list-style-type: none"> Showstoppers involve major functional failure in the application, where there are no usable workarounds. Priority Level 1 Incident will take precedence over all other non-Priority Level 1 Incidents. 		incident being logged.
Priority 2 (High)	<ul style="list-style-type: none"> Any incident which could have been classified as “Critical” but for which an acceptable workaround has been provided by the Bidder or any problem due to which the proposed solution produces does not perform according to the defined performance and query processing parameters required as per the RFP or users face severe functional restrictions in the application due to partial failure, irrespective of the cause. 	Response time should be 60 minutes during business and non-business hours of the incident being logged.	During business hours, within 3 hours of incident being logged and during non-business hours, within 5 hours of incident being logged.
Priority 3 (medium)	<ul style="list-style-type: none"> Any other incident causing a partial disruption of service or incorrectness of results or moderate functional restrictions in the application irrespective of the cause, which have a convenient and readily available workaround. 	Response time should be 120 minutes during business and non-business hours of the incident being logged.	During business hours, within 4 hours of incident being logged and during non-business hours, within 6 hours of incident being logged.

Table 26: IT Service Desk and Facility Management Service Level Matrix

Penalty of Rs.10, 000/- shall be charged for every non-conformance with the service response and resolution timetable above.

4.21.3 Operational Service level

To ensure consistent performance and compliance across all operational aspects of the Data Lakehouse solution, the Bidder must adhere to defined service metrics. Table 27 outlines the operational service level parameters, targets, measurement methods, and penalties for non-compliance.

* Instance refers to the occurrence of the issue.

S. No	Service Metric parameter	Target	Penalty	Measurement
1	Average Home Page Opening Time of Self-Service Reporting Application	5 Seconds	For every instance of failure, a penalty of Rs.1000 will be levied, and the incident will be treated with severity 'Priority 2'.	Monitoring System to which DLH solution will be integrated.

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			Response and resolution time to the incident should be in line with the expected response / resolution time defined in Table 28.	
2	Average time for User Login of Self- Service Reporting Application	2 Second	For every instance of failure, a penalty of Rs.1000 will be levied, and the incident will be treated with severity 'Priority 2'. Response and resolution time to the incident should be in line with the expected response / resolution time defined in Table 28.	Monitoring System to which DLH solution will be integrated.
3	Latency of Data replication at Disaster Recovery Centre	1 hour	For every instance of failure, a penalty of Rs.10000 will be levied, and the incident will be treated with severity 'Priority 2'. Response and resolution time to the incident should be in line with the expected response / resolution time defined in Table 28.	Monitoring System to which DLH solution will be integrated.
4	Patching of security and hardware / Security Vulnerability Compliance Management/ Compliance of CISO/ IS observation	VAPT Critical: 2 days High: 15 days Medium: 20 days Low: 45 days DAM Alert High: 2 days Medium: 3 days Low: 5 days	All underlying hardware / software to be patched as per respective OEM/ CISO/ IS recommendations. Failure to comply with the Patch calendar/ CISO Compliance/ IS observation will attract penalties. Penalty for non-compliance Penalty of Rs.1000 per day for non-compliance as per the specified timeline.	Closure of patching reports VAPT/ CISO compliance/ IS observations by Bank team.
5	Service Level Reports should be shared with the Bank monthly	Within 10 business days after the end of the month	a) After 2 days: Rs.1000 b) After 4 days: Rs.10000 c) After 7 days: Rs. 20000	Manually

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6	Backup Management	Every Backup Failure	For every instance of failure, a penalty of Rs.100,000 will be levied	From Backup management Software.
7	Ad-Hoc request report	Within 5 days of the request	a) 2 days' delay: Rs.1000 b) 4 days' delay: Rs.10000 c) 7 days' delay: Rs.20000	From Ticketing system.
8	Query Time Response	Simple Queries ≤ 3 Sec Medium Queries ≤ 60 sec Complex Queries ≤ 960 sec	For every instance of failure, a penalty of Rs.1000 will be levied. If the Query response delay is continued for 1 Month, then Bidder must augment the infrastructure at no cost to Bank.	Monitoring System to which DLH solution will be integrated.
9	Availability of reports within 3 hours from the EOD	Every Single Instance	For every instance of failure, a penalty of Rs.1,00,000 will be levied	From DLH Governance and Reporting system.
10	Dashboard Page Load	Static page Load <500ms Dynamic page Load < 2ms	For every instance of failure, a penalty of Rs.10,000 will be levied	From DLH Governance and Reporting system.
11	Data Quality	Every Single Instance	For every instance of failure, a penalty of Rs.50,000 will be levied	From DLH data Quality tool as well as every incident reported by the users of the Bank.
12	Hardware Sizing	Every Instance	Shortfall between 1% to less than 5% - 2 times the shortfall Shortfall between 5% to less than 10% - 3 times the shortfall Shortfall more than 10% - 4 times the shortfall	From the Banks' Monitoring tools.
13	Model / Use case Management	Every Instance	For every instance of failure, a penalty of Rs.10,000 will be levied	Model Management tool proposed as part of overall solution.

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14	Maintenance of RTO and RPO	RTO – 120 mins and RPO – 30 Mins Every Instance	For every instance of failure, a penalty of Rs.1,00,000 will be levied	Monitoring tool in the DLH solution
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Table 27: Operational Service Level Metrics and Penalty Framework

4.21.4 Minimum Viable product (MVP)

Incase Bidder cannot implement Analytical use cases mentioned as MVP, within the stipulated timeline, a penalty of 50% of the cost quoted for these use cases will be levied on the Bidder and will be deducted from the subsequent payments.

4.21.5 Resource Deployment

- Attendance register will be maintained by the Bank team, in addition to capturing bio-metric attendance during in-time and out-time. Based on attendance, FMS costs will be paid. Bank may deduct the FMS cost on a per day basis for the absence beyond the permitted days or leaves.
- Bidder should replace with suitable Bidder's Team members during the absence of a team member. Bank has the right to interview the proposed resource and if found not satisfactory then Bidder needs to provide an alternative resource as per the satisfaction of the Bank. If, in the Bank's reasonable opinion, a proposed resource is not satisfactory, the Bidder shall provide an alternative resource within [5] Business Days that meets the Bank's requirements.
- If the Bidder must replace the resource working on the Bank project for any reason, the Bidder should make necessary provision to provide the new resource of equivalent or higher skillset. Bank has the right to interview the proposed resource and if found not satisfactory then Bidder needs to provide an alternative resource as per the satisfaction of the Bank. There should be a handover period of 1 month for L1 resource, 45 days for L2 resource and 60 days for any other resource.
- If Bidder fails to make provision or replace, the penalty would be computed at the rate of 0.5% of the total monthly cost for that respective resource, for every day of delay or absence.
- If Bidder fails to make adequate handover period, the penalty would be computed at the rate of 0.5% of the total monthly cost for that respective resource on a prorate basis for shorter handover period.
- In case of resource replacement, the Bidder must inform 30 days in-advance to the Bank about the replacement.
- Bidder shall deploy the required resources as per scope under FMS at Bank's centralized locations. If the Bidder fails to deploy the resources within the time period specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct a sum equivalent to 0.5% per week of the total FMS cost for each week or part thereof of delay, until actual delivery, subject to maximum deduction of 10% of the total price of the Facility Management Support.

Note: The Bank reserves the right to recover the penalty from any payment to be made under this contract. The penalty would be deducted from the Monthly payouts and the cap on Monthly penalty will be 15% of the Monthly payout. For this RFP, the total penalties as per SLA and the Liquidated damages will be subject to a maximum of 10% of the overall contract value. and thereafter, Bank has the discretion to cancel the contract.

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Note: The selected Bidder will be required to sign the formal agreement/contract and Service Level Requirement with the Bank within 15 days of the acceptance of the Purchase Order. After issuance of PO, terms of RFP and Purchase Order shall be binding and act as contract. The draft format of SLRs will be provided after acceptance of the Purchase Order by the successful Bidder.

4.22 Bank's right to accept or reject any bid or all bids.

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

4.23 Performance Bank Guarantee

- a. Within 15 days of acceptance of Purchase Order, the successful Bidder shall furnish to the Bank the Performance Security equivalent to 5% of the contract value in the form of a Bank Guarantee, valid for 75 months with further three-months claim period, in the format 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 under the Contract.
- 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 Bidder's performance obligations under the Contract.
- d. Failure of the successful Bidder to comply with the requirement of signing of contract and 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.

4.24 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 Bidder 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 Bidders' gross negligence.
- c. If a third party asserts a claim against Bank that a product acquired under the agreement infringes a patent or copy right, Bidder should defend Bank against that claim and pay amounts finally awarded by a court against Bank or included in a settlement approved by the Bidder.

4.25 Indemnity Clause

If at the time of the supplying, installing the platform/ software in terms of the present contract/ purchase order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights 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 Bidder shall indemnify the Bank and keep it indemnified on that behalf.

In case of data breach solely and directly attributable to the Bidder in view of the Bank (which is final and binding), the Bidder should indemnify Bank for all its acts and omissions. Any penalty imposed on Bank by regulatory / statutory bodies related to data security on cloud due to reasons stated in forgoing para, will be passed on to the Bidder.

4.26 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 in submission of bids. The purpose of this RFP is to provide the Bidder(s) 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. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

This is not an offer by the Bank but only an invitation to bid in the selection process initiated by the Bank. No contractual obligation whatsoever shall arise from the RFP process until a formal contract is executed by the duly authorized signatory of the Bank and the Bidder.

4.27 Patent Rights

The Bidder 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.

4.28 IT Act 2000

The equipment proposed under this tender must comply with the requirements of the Information Technology (IT) Act, 2000 and its subsequent amendments, as well as all applicable guidelines issued by the Government of India and the Reserve Bank of India from time to time. In addition, the solution must adhere to the provisions of the Digital Personal Data Protection (DPDP) including DPDP Rules dated 13th November 2025 Act and related data privacy regulations to ensure secure handling and protection of personal and sensitive data.

4.29 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 Enterprise / Core based/ user-based annual subscription License to the Bank for the Bank's exclusive use without limitation on the use of those licenses.

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 shall not infringe upon any third-party intellectual property rights, including copyrights, patents, and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables 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 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.

The indemnification obligation stated in this clause apply only if 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

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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.

4.30 Acceptance of Purchase Order

Acceptance of purchase order should be submitted within 15 days of issuance of purchase order along with authorization letter. If for any reason H1 Bidder backs out after issuance of purchase order or the purchase order issued to the H1 Bidder does not get executed in part or full, Bank shall invoke performance Bank guarantee and blacklist the Bidder for a period of one year.

4.31 Signing of Contract Form, NDA, SLA, and Submission of Proof of Customized Source Code Audit

Within fifteen (15) days of acceptance of Purchase Order, the successful Bidder shall sign the contract form (Annexure-III), Non-Disclosure Agreement (Annexure-VII) and Service Level Agreement and return it to the Bank. Pre-Contract Integrity Pact (Annexure-VI) executed between the Bank and successful Bidder(s) is deemed to be a part of the contract.

Successful Bidder must submit the proof of customized source code audit (related to Bank), as per Annexure-XI, as per timeline and periodicity defined by the Bank 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.

4.32 Settlement of Disputes

If any dispute or difference of any kind whatsoever shall arise between the Bank and the Bidder in connection with or arising out of the contract, the parties shall make every effort to resolve amicably such disputes or difference by mutual consultation.

If after 30 days, the parties have failed to resolve their disputes or differences by such mutual consultation, then either the Bank or the Bidder 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 the contract. Arbitration proceedings shall be conducted in accordance with the following rules of procedure.

- a) In case of dispute or difference arising between the Bank and Bidder 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 Bank and the Bidder and the third Arbitrator shall be chosen by the two

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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 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) 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 Bidder any monies due to the Bidder.

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

4.33 Authorization Letter from OEM

Bidder must obtain and submit Authorization letter from Original Equipment Manufacturer (OEM) as per Annexure-V. If Bidder is an OEM and they quote their own product, then MAF (Manufacturer's Authorization Form) need not be submitted but document related to IP rights of the products needs to be submitted.

4.34 Coverage of Successful Bidder under the EPF and MP Act 1952

The Successful Bidder must 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 Employees' Provident Fund and Miscellaneous Provisions Act 1952 (EPF and MP Act) 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.

Minimum Wages Act

As per Government (Central / State) Minimum Wages Act in force, it is imperative that all the employees engaged by the Bidder are being paid wages / salaries as stipulated by government in the Act. Towards this, successful Bidder shall submit a confirmation as per format provided in Annexure XVI of the RFP.

4.35 Exit Requirements

In the event if Agreement comes to end on account of termination or by the expiry of the term or renewed term of the Agreement or otherwise, the Bidder 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. Bidder needs to factor at least 3 months of reverse transition period in which Bidder needs to provide all the SOP and environment related document to the Bank/new vendor. Bidder needs to work as a showdown of the Bank / new vendor during the last 1 month of the reverse transition. All the applicable SLA will be levied during the reverse transition period. Bank will be paying the Bidder as per the FM/ATS/AMC amount quoted in the RFP during the period.

4.36 Termination for Default

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

- a. If the successful Bidder fails to deliver any or all the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Bank.
- 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 Bank, has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.
- d. If the successful Bidder revokes or cancels 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 execution; and

“Fraudulent practice” means a misrepresentation of facts 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, upon such terms and in such manner as it deems appropriate, Goods or Services like those undelivered, and the

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Bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Bidder shall continue performance of the contract to the extent not terminated.

4.37 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 suppliers of Bidder to the Bidder 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 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.

4.38 Confidentiality

The Bidder 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 and 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 / OEM shall not divulge any data/ information collected from the Bank during the project.**

The Bidder should enter into a non-disclosure agreement (Annexure-VII) 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 this contract shall not disclose any proprietary or confidential information relating to the project, the services, this 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.

4.39 Negligence

In connection with the work or contravenes the provisions of other Terms, 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 to him in writing by the Bank, 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.

4.40 Amalgamation

If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., the amalgamated / transferee entity will become the "Bank" or "Purchaser" for all purpose of this RFP and any eventual contract / agreement all right and obligations are automatically vested in the amalgamated entity and such an act shall not affect the obligations of the Bidder under this RFP. All licenses, usage rights and associated entitlements provided under this RFP shall stand transferred to the new amalgamated entity. The Bidder must factor the cost of license transfer and associated integration costs with the amalgamated entity. In such case, the amalgamated entity has explicit right to review, modify, or cancel the RFP & any resulting contract and decision of the amalgamated entity will be binding on the successful Bidder.

4.41 Inspections and Tests

The Bank or its representative(s), RBI or any Statutory bodies, shall have the right to visit and /or inspect any of the Bidder's premises, at short notice, to ensure that software / code provided to the Bank is secured.

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

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

The Bank'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 software having previously been inspected, tested, and passed by the Bank.

The 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/ 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 Bidder, at short notice. RBI or persons

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authorized by it shall access the records of the Bank and the Bidder related to this agreement and cause inspection.

All the clauses specified under this point shall be applicable and extended to any entity to which the Bidder has outsourced any part (if allowed by the Bank) of the prescribed activity under any of the DLH modules proposed. It shall be the responsibility of the Bidder to ensure unrestricted access to the authorities/officials as mentioned above to the places where such services are outsourced, for inspection and verification.

4.42 Use of Contract Documents and Information

The successful Bidder shall not, without the Bank'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 Bank 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 as far as may be necessary for purposes of such performance.

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

4.43 Pre-Contract Integrity Pact

Bidders shall submit Pre-Contract Integrity Pact (IP) along with the technical bid as per Annexure-VI of the RFP. Pre-Contract Integrity Pact is an agreement between the prospective Bidders and the buyer committing the persons/officials of both the parties not to exercise any corrupt influence on any aspect of the contract. Any violation of the terms of Pre-Contract Integrity Pact would entail disqualification of the Bidders and exclusion from future business dealings.

The Pre-Contract Integrity Pact begins when both parties have legally signed it. Pre-Contract Integrity Pact with the successful Bidder(s) will be valid till 12 months after the last payment made under the contract. Pre-Contract Integrity Pact with the unsuccessful Bidders will be valid 6 months after the contract is awarded to the successful Bidder.

Adoption of Pre-Contract Integrity Pact

- The Pact envisages an agreement between the prospective Bidders and the Bank, committing the persons /officials of both sides, not to resort to any corrupt practices in any aspect/ stage of the contract.
- Only those Bidders, who commit themselves to the above pact with the Bank, shall be considered eligible to participate in the bidding process.
- The Bidders shall submit signed Pre-Contract integrity pact as per the Annexure-VI. Those Bids which are not containing the above are liable for rejection.
- Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.

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- Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.
- Pre-Contract Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.
- The Pre-Contract Integrity Pact Agreement submitted by the Bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty /Guarantee/AMC if contracted whichever is later.
- Integrity Pact, in respect of a particular contract would be operative from the stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.
- Pre-Contract Integrity Pact shall be signed by the person who is authorized to sign the Bid.
- The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

Shri. M J Joseph Email: mohan.joseph@gmail.com

- Change of law / policy / circular relating to Pre-Contract Integrity Pact vitiate this agreement accordingly with immediate effect on written intimation.
- Any violation of Pre-Contract Integrity Pact would entail disqualification of the Bidders and exclusion from future business dealings, as per the existing provisions of GFR, 2017, Prevention of Corruption Act (PC Act), 1988 or other Financial Rules as may be applicable to the organization concerned.

4.44 General Terms and Conditions

4.44.1 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.

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- 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.
- viii. If Bidder does not submit the duly signed compliance statement Annexure-XVIII

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.

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.**” Responses to the queries will be uploaded on Bank's website. 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.

Proposals received by the Bank after the specified time on the last 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.

4.44.2 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:

- i. 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.
- ii. 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.
- iii. That the execution of the Services herein is and shall be in accordance and in compliance with all applicable laws.
- iv. 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.

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- v. 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.
- vi. That all conditions precedent under the Contract has been complied.
- vii. 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 and Articles of Association of the Bidder.
- viii. That the Bidder certifies that all registrations, recordings, filings and notarizations of the 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 made.
- ix. 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.
- x. That the Bidder owns or has good, legal or beneficial title, or other interest in, to 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.
- xi. 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 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 to maintain the same in full force and effect have been taken thereon and shall keep the Bank indemnified in relation thereto.
- xii. Any intellectual property arising during the execution under this contract related to tools/ systems/ product/ process, developed with the consultation of the Bidder will be intellectual property of the Bank.

4.44.3 Relationship of Parties

- i. Nothing in this Contract constitutes 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.

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- 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 Bidder for performing its obligations under the Contract/RFP shall be in sole employment of the Bidder and the 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 Bidder.
- v. Bidder shall not make or permit to be made a public announcement or media release about any aspect of the Contract unless Indian Bank first gives the Bidder its prior written consent.

4.44.4 No Right to Set Off

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

4.44.5 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.

4.44.6 Conflict of Interest

Bidder shall disclose to Indian Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Bidder or its team/agents/representatives/personnel etc.) while performing the Services as soon as practical after it becomes aware of that conflict.

4.44.7 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.

4.44.8 Notices and Other Communication

If a notice must be sent to either of the parties following the signing of the contract, it must 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 addresses given in the contract.

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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.

4.44.9 Substitution of Team Members

The BID should also contain resource planning proposed to be deployed for the project which includes inter-alia, the number of personnel, skill profile of each personnel, duration of employment etc.

During the assignment, the substitution of key staff identified for the assignment shall not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the Bidder can do so only with the concurrence of the Bank by providing alternate staff of same level of qualifications and expertise. If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages. The Bank reserves the right to insist the Bidder to replace any team member with another (with the qualifications and expertise as required by the Bank) during assignment. Bidder will have to undertake that no such substitution would delay the project timelines.

4.44.10 Right to alter Quantities.

Bank reserves the right to alter the requirements specified in the RFP. The Bank also reserves the right to delete one or more items from the list of items specified in the RFP. The Bank will inform all Bidders about changes, if any.

The Bidder agrees that Bank has +/- 25% limit on the additions or deletions on the items for the period of the contract. Further the Bidder agrees that the prices quoted by the Bidder would be adjusted on prorata basis with such additions or deletions in quantities. The Unit price quoted by the Bidder will be valid for all the items for the contract period, and the Bank reserve the right to procure the additional items within the specified limit as per the unit price mentioned in the bill of material during the contract period.

4.44.11 Severability

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

4.44.12 Other Terms and Conditions

- a. 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

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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.

- b. Successful Bidder/ OEM shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the successful Bidder / OEM and shall be 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 rights of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the successful Bidder/OEM, for any assignment under the contract. All remuneration, claims, wages, dues, etc., of such employees, agents, contractors, subcontractors, etc., of the successful Bidder/OEM shall be paid by the successful Bidder/OEM 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/OEM's employees, agents, contractors, subcontractors, etc., The Successful Bidder/OEM 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/OEM's employees, agents, contractors, subcontractors etc.
- c. The cost of preparing the proposal, including visits to the Bank by the Bidder, is not reimbursable.
- d. All pages of the Bid Document, Clarifications/Amendments, if any, should be signed by the Authorized Signatory (Power of Attorney (POA) proof to be submitted). A certificate of authorization should also be attached along with the bid.
- e. The Bank is not bound to accept any of the proposals submitted and the Bank has the right to reject any/all proposal/s or cancel the tender without assigning any reason, there for.
- f. Any additional or different terms and conditions proposed by the Bidder would deem to be rejected unless expressly assented to in writing by the Bank.
- g. Bank reserves the absolute right to reject any bid if the same is not in accordance with its requirements and no further correspondence, whatsoever, will be entertained by the Bank in the matter.
- h. Each bid should specify only a single solution which should meet the specifications mentioned in this RFP and should not include/suggest any alternatives.
- i. To assist in the scrutiny, evaluation, and comparison of offers, Bank may, at its discretion, seek clarification from the Bidder. The request for clarification and the response shall be in writing/through e-mail and no change in the price or substance of the bid shall be sought, offered, or permitted.
- j. 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

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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.

- k. The Bidder shall submit a non-disclosure agreement duly signed by authorised signatories.
- l. The RACI matrix given in table 30 below explains the responsibilities and accountabilities of the bidder, OEM, Bank and PMO clearly.

Activity / Deliverable	System Integrator (SI)	OEM	Bank	PMO Team
Solution Architecture & Design	R	C	A	I
Hardware & Software Procurement	C	R	A	I
Platform Installation & Configuration	R	C	I	I
Data Ingestion Framework Setup	R	C	I	I
Data Governance & Security Policies	R	C	A	I
Integration with Core Banking Systems	R	C	I	I
Performance Tuning & Optimization	R	C	I	I
Compliance & Regulatory Alignment	R	C	A	I
User Training & Enablement	R	C	A	I
Project Governance & Reporting	I	I	I	A
Change Management	R	I	A	I
Support & Maintenance (Post Go-Live)	R	C	A	I

Table 28: RACI Matrix (Responsible, Accountable, Consulted and Informed)

SECTION - IV

INSTRUCTIONS TO BIDDERS FOR ONLINE TENDER THROUGH GEM PORTAL

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 seal on all pages.
- c. All supporting documents and product literature in support of infrastructure requirements and technical and functional requirements.
- d. Relevant brochures.
- e. Compliance to Infrastructure Requirements and Technical and Functional Requirements as per Technical Bid.
- f. Any other information sought by the Bank with relevant to this tender.

(*Please refer checklist under Annexure-XII 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. **All documentary evidence provided 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 GeM portal.

2. BID RELATED INFORMATION

Bidders must ensure that all documents uploaded on GeM 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 or virus creeping into files or folder from client end PC system cannot be monitored by GeM software/server and will be Bidder's responsibility only.

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3. OFFLINE SUBMISSIONS

In addition to uploading the documents in GeM portal, Bidders should also submit the following in a sealed envelope, superscribing with the tender Reference number, due date, Name of the Bidder, etc.,

- a) Bid Security (EMD) in the form of DD/ Bank Guarantee (issued by a Nationalised / Scheduled Commercial Bank (other than Indian Bank) in favour of “Indian Bank” payable at Chennai.
- b) Pre-Contract Integrity Pact

Note: Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof for claiming exemption for Bid security.

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 **13/03/2026 at 03:00 PM** to the address mentioned under point no. 4 of Schedule [A] (Important Dates and Information on RFP Submission) of this tender. The envelope shall be superscribed as “**Supply, installation, implementation, integration and maintenance of Enterprise Data Lakehouse solution.**” and the words ‘**DO NOT OPEN BEFORE (13/03/2026 at 03:30 PM)**’.

4. OTHER INSTRUCTIONS

For further instructions like system requirements and manuals, the Bidder should visit GeM portal

SECTION-V

Appendix I – Technical and Functional Requirements

Date:

The General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor,
66 Rajaji Salai, Chennai - 600001

Dear Sirs,

Sub: Request for Proposal for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution.

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

Referring to your above RFP, we submit the compliance details of the specifications given below:

The features required are classified/ listed below and the scoring may be done as detailed in RFP.

For infrastructure requirements, the response should be Yes/No.

For technical and functional requirements, the response should indicate either Compliant out-of-the-box or Compliant with customization. Other General Instructions are given below.

Infrastructure Requirements:

S. No	Requirement description	Bidder's Compliance (Yes / No)
1	Rack Servers	
1.1	Offered Server should be 2U Rack Mountable.	
1.2	It should have two processors of Intel Xeon Latest (N) or N-1 Generation with each processor having minimum 32 cores and minimum 2.2 GHz Clock speed OR	
	It should have two EPYC processors of AMD Latest (N) or N-1 Generation, with each processor having minimum 32 cores and minimum 2.45 GHz Clock Speed, with System on Chip (SoC) design.	
1.3	It should have minimum 256GB Dual In-line Memory Modules (DIMMs) scalable to at least 1.0 TB using Double Data Rate-5 (DDR5) or higher.	
	Scalability should be achieved without using expansion shelves/modules and without removing existing RAM modules.	
1.4	It should support at least 8 hot-swappable SSD / NVME drives. It should be configured with 2 drives of minimum 600 GB each Hot Plug Small Form Factor SAS drives from Day-1.	
1.5	It should have PCIe 4.0 and/or higher RAID controller which support at least 8 SSD / NVME and HDDs, that Supports RAID 0,1, 5, 6. Solution to be configured to use RAID-6 from Day-1.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
1.6	It should have Dual port on each card with 25Gbps SFP28 dual Ethernet adaptor fully populated with 25G Transceivers and multimode LC-LC Cable.	
1.7	It should have 3 ports of USB 2.0 / 3.0 and 1 Dedicated out- of-band remote management ethernet port of min. 1Gbps. It should have Dynamic USB port enable/disable features for all the USB Ports provided in the server.	
1.8	It should have Dual Port on each card 32Gbps dual FC / iSCSI adaptor with two number of multimode LC-LC Cable.	
1.9	It should have sufficient number of PCI-Express 4.0 and/or higher bus slots.	
1.10	It should support heterogeneous OS and Virtualization platforms including:	
	i) Canonical Ubuntu Server LTS	
	ii) Microsoft Windows Server	
	iii) Red Hat Enterprise Linux	
	iv) SUSE Linux Enterprise Server	
	v) Oracle Linux	
vi) VMware		
1.11	It should have tool to provision server using RESTful API to discover and deploy servers at scale.	
1.12	System remote management should have browser based graphical remote console along with Virtual Power button, remote boot using USB/CD/DVD Drive. It should be capable of offering upgrade of software and patches from a remote client using Media/image/folder.	
1.13	Server should have agentless management using the out-of- band remote management port.	
1.14	Server should have inbuild dashboard or web GUI which display minimum health summary of the following:	
	i) Server Details	
	ii) Resource Health	
	iii) Server Hardware components / Inventory iv) Hardware alerts	
1.15	Management software should have integration with popular virtualization platform management software.	
1.16	It should provide proactive notification of actual or impending component failure alerts on critical components like CPU, Memory and drives.	
1.17	It should help to proactively identify out-of-date BIOS, drivers, and Server Management agents and enable the remote update of system software/firmware components.	
1.18	It should have dashboard for firmware baselines while performing minimum required firmware checks and highlighting out-of-compliance devices for updates with the selected firmware baseline.	
1.19	Offered Server Management Software should be of the same brand as of the server supplier.	
1.20	It should support SNMP v3.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
1.21	It should be EAL-2 or higher certified for the offered server baseband/IPMI management. However, if certification is not available at the time of bidding and is into the process of certification, OEM shall submit certificate at the time of delivery.	
1.22	It should have HTML5 support for virtual console and virtual media without using Java or ActiveX plugins.	
1.23	It should have following security features:	
	i) UEFI Secure Boot or Secure Boot	
	ii) Silicon Root of Trust	
	iii) FIPS 140-2 validation	
	iv) Secure Erase	
	v) TPM (Trusted Platform Module) 2.0 option	
1.24	It should have two numbers of hot plug redundant power supplies with platinum efficiency.	
1.25	It should have redundant hot-plug system fans	
1.26	The Systems Management software should provide Role-based access control.	
2	Object Storage	
2.1	The object storage solution shall provide scalable I/O performance to meet workload requirements. Vendors shall specify achievable IOPS per node and per cluster for typical object sizes (e.g., 4 KB, 64 KB, 1 MB) under realistic conditions, including any overhead from replication or erasure coding. The solution must support linear performance scaling with the addition of nodes and ensure consistent throughput and low latency across the cluster, regardless of deployment on hyper-converged or traditional 3-tier architecture	
2.2	The proposed solution shall be a software-defined, node-based object storage architecture (capable of deployment on either a hyper-converged infrastructure (HCI) or a traditional 3-tier environment), hardware OEM agnostic The design must allow for scale-out capacity and performance by adding nodes, and must integrate seamlessly with the wider infrastructure regardless of whether the underlying compute/storage network is converged or disaggregated	
2.3	The proposed storage solution must support RAID 0,1,5 and 6 types. In case of traditional 3-tier setup, the solution must be enabled with RAID-6 (traditional 3-tier setup) with support for at most 2 concurrent disk failures per RAID group Additionally, in case HCI-based solution is proposed, the cluster must tolerate at least 2 simultaneous node failures.	
2.4	The proposed storage solution must have 400 TB uncompressed usable capacity and should support scalability up to 2PB of data without need for changing controllers. Additional enclosures and disks can be added as per requirement.	
2.5	In case of HCI environments, no SAN switches required.	
	In case of traditional object storage, redundant SAN must be provided.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
	Min. 16x16/32G ports on each SAN switch and 4x10/25GbE ports on storage controller.	
2.6	The proposed solution must have no single point of failure and provide 99.999% availability.	
2.7	The proposed solution must natively support S3 and NFS protocols from Day-1.	
2.8	The proposed solution must support simultaneous multiprotocol access (NFS, SMB, HTTP, HTTPS, S3, REST).	
2.9	The proposed solution must support Kubernetes integration through CSI and COSI APIs.	
2.10	The proposed storage should be SSD / NVME based and should have Inline deduplication and compression - at least 5:1 on text/JSON/logs data - must be enabled from Day-1.	
2.11	Erasure coding must be enabled from Day-1.	
2.12	WORM compliance, data immutability, S3 Object Lock, and versioning must be supported.	
2.13	User/group quotas and RBAC must be supported.	
2.14	Data must be encrypted at rest (AES-256) and in transit (TLS/SSL).	
2.15	The proposed solution must comply with FIPS-140, CCC, and EAL2 certifications.	
2.16	The object storage solution shall support integration with industry-standard antivirus and anti-malware solutions for scanning objects, and shall support multi-factor authentication (MFA) for administrative and management access, either natively or via integration with existing identity and access management (IAM) systems	
2.17	The proposed solution must support scale-out architecture with non-disruptive expansion.	
2.18	The object storage solution shall support the deployment of nodes of different hardware generations or specifications within the same cluster, allowing scale-out and expansion without requiring a full cluster refresh. The solution must maintain data integrity, availability, and performance across heterogeneous nodes, regardless of whether it is deployed on hyper-converged infrastructure (HCI) or traditional 3-tier architectures. In a traditional 3-tier deployment, the object storage solution must allow nodes of different hardware generations within both the storage and compute/metadata tiers to coexist in the same cluster. The system must maintain data integrity, high availability, and performance while supporting scale-out or gradual node upgrades, without requiring full cluster replacement	
2.19	Must provide online expansion with automated data rebalancing.	
2.20	NVMe caching must be supported to meet IOPS requirements.	
2.21	Automatic failover in case of hardware/node failures must be supported.	
2.22	Must support multi-site active-active architecture with global namespace.	
2.23	Must support cloud tiering/copying to AWS, Azure, GCP.	
2.24	Must provide GUI, CLI, and REST API-based management.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
2.25	Must provide per-VM, per-node, and cluster-level monitoring and reporting.	
2.26	Must provide alerting and proactive issue detection.	
2.27	All required licenses (dedupe, replication, analytics, security) must be included from Day-1.	
2.28	Must provide ransomware detection and prevention capabilities.	
2.29	Must support file analytics, metadata search, and tagging.	
2.30	Object storage should provide the following capabilities, viz., Create Object / Bucket, Delete Object / Bucket, Download Data, Upload Data, Standard Interfaces like SOAP/REST, Granting Permission.	
2.31	The storage array should support industry-leading hypervisors Microsoft Hyper-V, Red Hat KVM/ Virtualization, VMware ESXi and OpenStack	
2.32	Global hot spare should be configured as below, One Hot spare disk should be provided for every 30 Disk Drives per drive type.	
2.33	Offered Storage array should be configured with at least 1 TiB DRAM Cache. The complete cache should be accessible by all the controllers in the storage system. Only write cache must be mirrored. Cache memory should be delivered on DRAM; any other device or HDD should not be considered as cache. If file services are natively provided from same controllers, additional 256 GB cache across controllers shall be provided.	
2.34	The storage system should be configured to deliver minimum 2,00,000 IOPS (with enabled features like snapshots and storage replication) for the workload for 70% random read and random 30% write operations with block size of 50K. Storage controllers shall not be utilized more than 70%.The IOPS delivered by storage should be certified by OEM on their letterhead along with system generated output of the Sizer software of the OEM. The proof of the same needs to be submitted	
2.35	There should be no single point of failure (NSPOF) within the storage array. Individual component failures (controller, port, cache, disk, enclosure, or any other vendor specific element) should not cause loss of data accessibility, data integrity or a full array failure. All the components should be redundant and hot swappable including power supply, fans, batteries, etc.	
2.36	In case of Power failure, Storage array should Have de-stage feature to avoid any data loss.	
2.37	The storage should be able to provide Quality or Service (QOS) to ensure bandwidth is allocated to desired servers or ports, storage should be capable of restricting IOs or throughput to LUNs or Volumes.	
2.38	The Storage system should have service levels capability that allows users to set variable response goals for specific application workloads and to provide a more consistent response time.	
2.39	It shall be possible to change IOPS, bandwidth specification on basis of real time	
2.40	The storage should be proposed with hardware controller-based Data at Rest encryption with no performance implications to host IOs. In case this is an optional component then the same should be proposed as a	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
	separate line item with solution along with required Hardware and Software with licenses. Data At Rest Encryption feature should be FIPS140-2 validated.	
2.41	Bidder shall provide File system security features additionally for NAS file systems with the capability to process the entire storage volume, new files only, or be able to specify folders	
2.42	File system security solution should be able to support real time processing and monitoring of the SMB and NFS Shares.	
2.43	Storage based replicated data shall be encrypted & compressed using FCIP routers for availability and efficiency.	
2.44	For File access it must be possible to set quotas at a user, group or file level and should have Microsoft active directory and LDAP integration.	
2.45	The storage system being supplied should have file system size configurable for 1 PB in single unified addressable space.	
2.46	The Storage System should have automatic failover architecture with redundant nodes, hot-swappable components, such as disks, interfaces, disk controllers, internal connectivity switches, power supply, Cooling fan sub system, and any other major components.	
2.47	The platform should provide following storage capabilities: i) Add Image: Should be allowed to create an image by providing minimal details i.e. bucket name, encryption, tags etc. ii) Update Image: Should be allowed to update the image. iii) Delete Image: Should be allowed to delete an image by providing the image identifier. iv) Query Image: - should be allowed to query all the images available in object storage. v) Snapshot Image: - should be able to provide a versioning feature for the object storage by taking the snapshot. vi) Support for snapshots, collections of objects, and improved error handling vii) A point-in-time copy of all the objects in a partition into a new partition.	
3	Backup software	
3.1	The proposed disk-based backup solution shall provide high availability by ensuring continuous access to backup and recovery services in the event of component, node, or disk failure. The solution shall support clustered or redundant configurations for backup servers, resilient disk-based repositories, and catalogue protection mechanisms, and shall be deployable on both traditional 3-tier and hyper-converged infrastructure (HCI) environments.	
3.2	Proposed disk-based backup should be a dedicated node in case of HCI-solution being provided. The backup node must support both FC and Ethernet connectivity for architecture flexibility.	
3.3	Proposed disk backup solution should support data deduplication and compression. Compression and Encryption of data-at-rest is mandatory.	
3.4	The proposed D2D target should have minimum 64 GB cache/memory. Bidders can provide more cache/memory to meet the requirements of the RFP, if required.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
3.5	The D2D target array should be configured with usable capacity on SAS / SATA drives to meet the requirements of the RFP. The proposed usable capacity should not include space efficiency on account of deduplication / compression, etc.,	
3.6	Any licenses required to complete the disk-based backup solution from Primary Data Repository to D2D target and all Flash Data repository to D2D target should be considered.	
3.7	Proposed disk-based backup should be configured in RAID6 or equivalent to provide protection against dual disk failure in same RAID group.	
3.8	The proposed solution should support efficient backup from primary storage and backup from object storage to disk and backup to tape through a single management console.	
3.9	Proposed D2D backup target solution should have the capability of Replication at DR Site.	
3.10	Since there will be large data set(s) on object Array that may need frequent backup and restoration of data for analysis, at least the backup between the object Storage and D2D target must have quick backup/restore based space efficient snapshots and clones, all required licenses to be quoted on day one for full scalable capacity.	
3.11	Proposed storage solution should support both current as well as historical monitoring for up to 12 months. Any additional license required for the same should be included in the solution.	
3.12	Proposed solution shall take backup of the entire virtualized and containerized environment (VMware/Hyper-V/KVM and Kubernetes CSI API integration), outside of the production environment, to ensure backed-up data availability and recoverability in case of any crisis in the primary DC.	
3.13	Backup solution must have the ability to ensure guaranteed data recovery even in case of a cyberattack by enabling WORM capability of selected backup sets as per requirement.	
3.14	Backup Repository must be secure and shall not be accessible from the backup server operating system to ensure backed-up data repository is protected even in case of cyberattack.	
3.15	Backup Server component must be supported on Windows and Linux operating systems and must provide required licenses to back up unlimited VMs, containerized workloads, and online backup of unlimited databases like Oracle, MS-SQL, MySQL, MongoDB, PostgreSQL, and open-table formats like Apache Iceberg.	
3.16	Backup software must provide:	
	i) Individual data/file recovery.	
	ii) Full recovery of Oracle, MS-SQL, and other enterprise databases on the same or alternate host.	
	iii) Application-consistent backup and recovery (snapshot-based or image-level) for both VMs and containers.	
3.17	Backup solution should support Disk appliance or both VTL and NAS target (CIFS, NFS, S3-compatible object storage) and must also support	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
	deduplication and compression for secure and efficient repository usage.	
3.18	Backup solution must provide a centralized Graphical Management UI (web-based) to manage backup policies, storage utilization, replication, and recovery operations.	
3.19	Backup Solution must support global and inline data deduplication using automated variable block length deduplication technology.	
3.20	Backup software shall not impose any restriction on the number of VMs, containers, or the capacity to be backed up from the virtualized/containerized environment.	
3.21	Backup solution shall replicate the backup on the appliance at DC to the appliance at DR. The replication shall be optimized using compression. The replication schedule shall be scalable and configurable so that replication can be carried out per group/tenant/workload at various frequencies.	
3.22	Proposed solution shall enable fast and granular restore of backed-up data, supporting instant mount or instant recovery for VMs, containers, and databases.	
3.23	Backup Software must support GUI with centralized management / Single interface for management of all backup activities across the entire storage capacity supplied. The backup software must have firewall support	
3.24	Backup Software Must support de-duplication and based on policy backup software should be able to move data to a disk target and subsequently move it to a tape library automatically. Restoration of data should happen directly to the production server, without any intermediate destination.	
3.25	Backup software should be able to replicate Backup data to another site for compliance / Disaster Recovery purposes, with or without the need of external replication tools on Backup array. All necessary hardware and licenses for achieving consistent replication of backup data should be quoted.	
3.26	Backup software should be supplied with licenses based on the entire usable storage capacity supplied, irrespective of No. of backup clients, configuration of backup clients, Tape drives, Tape libraries, etc. Should be able to perform SAN based / LAN Based backups.	
3.27	Backup software should be able to protect the following through online agents enabling granular restores. Major DBs like Oracle, MS SQL, MySQL, etc. and Applications likes SAP, etc. across wide range of popular Windows / Linux and Unix flavours. Software licenses should be independent of number of servers / CPUs, configuration of the servers.	
3.28	Backup software should be able to schedule backup and restoration operations on the same host or any other host.	
3.29	It should be possible to failover the backup server to an alternate server in case of failure of primary node by configuring the backup server in HA (High Availability) mode. All necessary hardware / software should be supplied.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
3.30	For Faster recovery, backup data should be preferably kept in usable format eliminating the need for restoring large amounts of data and simply mapping the production servers to the backup target array.	
3.31	Platform should enable capturing backup of running application and snapshot of the data stored in persistent storage for both containerized and virtual applications.	
3.32	Platform should provide capability to run schedules to regularly perform application backups.	
3.33	The disk to disk backup should support data immutability	
4	Virtualisation	
4.1	Virtualisation software and management console shall provide a single view of all virtual machines, allow monitoring of system availability and performance and automated notifications with email alerts.	
4.2	Proposed solution should have all native and built in capabilities like Compute Virtualization, Software Defined Networking, Automation, Container Runtime, and Load Balancer from a single OEM.	
4.3	Virtualisation software and management should provide the core administration interface. This interface should be flexible and robust and should simplify the virtualisation control through shortcut navigation, custom tagging, enhanced scalability, and the ability to manage from any web browser enabled devices.	
4.4	The management software should provide means to perform quick, as-needed deployment of additional hypervisor hosts.	
4.5	The software should have capability to simplify host deployment and compliance by creating virtual machines from configuration templates.	
4.6	Power, storage related, and OS cluster related information has to initiate from the relevant sources and can be integrated through RESTful APIs or equivalent.	
4.7	The proposed solution shall provide continuous availability for application workloads in the event of server failures with zero downtime	
4.8	The console shall maintain a record of configuration changes and the administrator who initiated them.	
4.9	The console shall provide the Manageability of the complete inventory of virtual machines, and physical servers with greater visibility into object relationships.	
4.10	The software should provide a search function to access the entire inventory of multiple instances of virtualisation management server, including virtual machines, hosts, data stores and networks, anywhere from within virtualisation management server.	
4.11	The software should support user role and permission assignment (RBAC).	
4.12	The software should allow to deploy and export virtual machines, virtual appliances in Open Virtual Machine Format (OVF).	
4.13	The software should allow reliable and nondisruptive migrations for Physical/ Virtual machines running Windows or Linux (any flavour) based operating systems to virtual environment.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
4.14	The software should allow reliable and nondisruptive migrations for Physical/ Virtual machines running Windows or Linux (any flavour) based operating systems from hypervisors like VMware, KVM and Hyper V to proposed virtual environment	
4.15	The software shall provide a virtualisation layer that sits directly on the quoted hardware with no dependence on a general-purpose OS for greater reliability and security.	
4.16	The software shall have High Availability capabilities for the virtual machines if in case one server/Node fails all the Virtual machines running on that server shall be able to migrate to another physical server running same virtualisation software.	
4.17	The software should support for increasing capacity by adding CPU, Memory or any other devices to virtual machines on an as needed basis without any disruption in working VMs running Windows and Linux operating system.	
4.18	The software shall continuously monitor utilization across virtual machines and should intelligently allocate available resources among virtual machines.	
4.19	The solution should integrate with FC, FCoE and iSCSI SAN from leading vendors. It should be able to migrate from one protocol to another storage connectivity protocol.	
4.20	The Virtualized Infrastructure shall be able to consume Storage across various protocols like DAS, NAS, SAN etc.	
4.21	The solution should support block, object and file storage types of presentation and protocols like S3 and REST.	
4.22	The solution should have the ability to configure thin and thick provisioning of volumes.	
4.23	Platform should implement industry-standard storage strategies and controls for securing data in the Storage Area Network so that clients are restricted to their allocated storage.	
4.24	The platform shall ensure that all clusters are standardized and compliant to those standards by defining and enforcing a certain baseline set of software components as required for the application profile.	
4.25	Platform should provide capability to centrally manage role and role bindings extending or withdrawing access for different users authenticating from SSO/IDM solution.	
4.26	Proposed platform must support Identity Providers like GitHub, LDAP, OIDC and SAML for authentication.	
4.27	Platform should bring in capability to enforce quota configuration per namespace.	
4.28	The solution should have the ability to integrate container technologies such as Docker and container management tools such as schedulers.	
5	Containerisation / Kubernetes	
5.1	The solution should have the ability to provision, install, manage, and configure multiple Kubernetes clusters and associated master node in any infrastructure (bare-metal or virtual machines) in any combination under a single unified management plane.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
5.2	The proposed Kubernetes platform should allow managing Kubernetes clusters across diverse environments like On-premises, AWS, Azure and on Bare Metal servers from a single console.	
5.3	The solution should provide ready to use, detailed operational dashboards that are critical for operations teams for a unified view of the health, usage and performance of the clusters deployed across multiple Kubernetes environment.	
5.4	The platform should provide integrations with container registry platforms with Open Container Initiative (OCI) compliant containers and compliant registry.	
5.5	The solution should provide the means to upgrade Kubernetes clusters across the deployed fleet with minimal impact to the applications.	
5.6	The platform shall ensure that all clusters are standardized and compliant to those standards by defining and enforcing a certain baseline set of software components as required for the application profile.	
5.7	Platform should have the capability to enable relevant storage components on the Kubernetes platform.	
5.8	Platform should enable the created Kubernetes clusters to work with an external (virtual or physical) load balancer enabling ingress capability to the Kubernetes cluster.	
5.9	The proposed Kubernetes platform should allow engineers to manage not just day-1 provisioning, but also day-2 cluster operations—such as scaling, updates, and monitoring—using familiar tools like Kubectl.	
5.10	Platform should have capability to perform service export/import between Kubernetes clusters based on load balancer service.	
5.11	Platform should provide capability to centrally manage role and role bindings extending or withdrawing access for different users authenticating from SSO/IDM solution.	
5.12	Proposed platform must support Identity Providers like GitHub, LDAP, OIDC and SAML for authentication.	
5.13	Platform should bring in capability to enforce quota configuration per namespace.	
5.14	The solution should have the ability to integrate container technologies such as Docker and container management tools such as schedulers.	
5.15	The proposed Kubernetes platform should be designed to handle the demands of modern AI workloads. It should provide secure and stable access to GPUs and CPUs, with all necessary drivers properly configured.	
5.16	Kubernetes platform should support automated scaling of the worker nodes by adding/removing new worker nodes to the cluster without any manual intervention.	
5.17	Kubernetes platform should have features like Layer-4 Network Load Balancing; layer-7 Service Routing with advanced routing and traffic management capabilities.	
5.18	The proposed Kubernetes platform should have built-in support for persistent storage and data services through CSI and COSI drivers with	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
	an integrated unified Block, File and Object storage on a distributed Hyperconverged Infrastructure environment.	
5.19	The proposed Kubernetes platform should have a built-in observability stack with advanced logging, visualization, tracing and troubleshooting features which provides real-time insights, built-in dashboards and visualization across the platform.	
5.20	The proposed Kubernetes platform should have a broader support for multiple Operating Systems like Rocky Linux, Ubuntu, RHEL and Amazon Linux.	
5.21	The console shall provide capability to monitor and analyse virtual machines, and server utilization and availability with detailed performance graphs.	
5.22	Platform should provide capability to backup and restore applications in Kubernetes.	
5.23	The solution should be capable to scan the container images for vulnerabilities and Malicious contents before deployment and on periodic basis	
6	File Security	
6.1	The solution should be able to process the entire storage volume, new files only, or be able to specify files and folders.	
6.2	The solution should have the ability to apply file sanitization technology by stripping files of potentially harmful or malicious content and apply file based DLP feature to identify/flag or alert PII and sensitive content discovered.	
6.3	The solution shall support forwarding for logs to external loggers or SIEM.	
6.4	The solution shall support use of SSO.	
6.5	The solution should be able to monitor the status or cloud or On-premises file shares or storage in real time.	
6.6	The solution should be able to have monitored storage status emailed automated reports.	
6.7	The solution should support configurable scheduled hourly, weekly, monthly scans of storages for antivirus and antimalware.	
6.8	The solution should support auditability features to monitor and log history of users' actions which can be exported for audits.	
6.9	The solution should support automated workflows via API integration.	
6.10	The solution shall support SMTP email systems integration.	
6.11	The solution shall support email notifications for blocked files.	
6.12	The Solution shall have multiple Anti-Virus/Malware (AM) Engines support from Globally leading Anti- malware companies. Minimum 10 different Anti- Virus/Malware engines shall be available in the solution to scan the files.	
6.13	The solution shall use signature-based detection/heuristic-based detection/machine learning based detection.	
6.14	The multiple AV engines shall be able to run in a multithreaded parallel way reducing delay and resource overheads.	
6.15	The frequency of the signature definition updates shall be configurable.	

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6.16	The solution shall be able to quarantine malicious sample for further analysis.	
6.17	The solution must have option to enable/ disable/configure AV engines individually.	
6.18	The solution shall provide a false positive configurable threshold.	
6.19	The solution shall be able to scan standard documents, images, pdf and archive files.	
6.20	The solution shall provide built in content disarm and reconstruction/data sanitization technology which shall be configurable.	
6.21	The solution should be able to remove malicious embedded objects and deliver the clean file.	
6.22	The sanitization process shall provide information on the removed objects.	
6.23	Post sanitization, the entire file shall be rebuilt to ensure safe content and full usability.	
6.24	The solution should be able to sanitize most common file types and provide sanitized files in the same format as the original files like .doc, .docx, .xls, .xlsx, .ppt, .pptx, .pdf, .jpg, .jpeg, .png, .rtf, .vsdx, .htm, .html, .xml, etc.,	
6.25	The solution should be able to do recursive sanitization of files in archives (zip, tar, rar, 7z) and also embedded into the files like docx, pptx, xlsx.	
6.26	Solution should provide inbuilt sandboxing of malicious or suspicious file locally.	
6.27	Solution should have API interfaces for submitting files for sandboxing.	
6.28	Sandbox Service should have be emulation based and should not spin up separate VM's for analysis.	
6.29	The solution should be able to detect PII data in the files.	
6.30	The solution should be able to mask the sensitive information or move them to quarantine storage.	
6.31	The solution should provide regular expressions for configuration of the sensitive data pattern.	
6.32	The solution should be to check for vulnerabilities if any know third party installed or application is uploaded to storage.	
6.33	The solution should be able to quarantine the vulnerable files.	
6.34	The solution shall integrate with syslog/SIEM systems.	
6.35	The solution shall provide Active Directory and LDAP group-based administrative roles.	
6.36	Solution shall have its logs archived locally, and they shall be downloadable via the GUI.	
6.37	The solution shall allow configuration export and backup.	
6.38	Web access to the platform shall be via https protocol.	
6.39	The solution should provide auditable record of storages and files that has been scanned.	
6.40	The solution shall work in Air-gapped environment and support offline update of signatures.	

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S. No	Requirement description	Bidder's Compliance (Yes / No)
6.41	The solution should support Kubernetes deployment.	
6.42	The solution must support role-based access control.	
6.43	It should have Detection and Protection Capabilities.	
6.44	The solution should support file tagging for quick search and classifications.	
6.45	The solution shall be able to move or delete files after scanning to a separate destination folder.	
6.46	The solution shall work in Air-gapped environment and support offline update of signatures	
7	Tape Library	
7.1	The Offered Automated Tape Library should be supplied with minimum 4 x latest generation of LTO FC Tape drives and further scalable to 16 x latest generation LTO FC Tape Drives.	
7.2	The Offered Tape Library must be with Minimum 24 Slots all activated and ready to use & further Scalable to 80 slots as and when required.	
7.3	The Tape Library must be Offered latest generation of LTO drive in the library shall conform to the Continuous and Data rate matching technique for higher reliability.	
7.4	Offered latest generation of LTO drive shall support 300 MB/sec in Native mode and 750 MB/sec in 2.5:1 Compressed mode.	
7.5	The offered Tape Library must be offered with Redundant Power supply.	
7.6	The Offered Tape Library shall provide 8Gbps native FC connectivity to SAN switches.	
7.7	Offered Tape Library must have partitioning support so that each drive can be configured in a separate partition. The Partitioning Licence should be provided along with the Library.	
7.8	Bidder must Supply minimum 24 Blank- New Data cartridges & 2 Cleaning Cartridges with barcode labels.	
7.9	Tape Library shall provide web based remote management.	
7.10	The offered tape library must have a high reliability i.e. MSBF (Mean Swap Between Failures) greater than 2,000,000 cycles	
7.11	The offered tape Library must support encryption. The overall solution offered with the Tape Library should provide either AME or LME encryption key management. The necessary License required must be provided by the System integrator, to keep the Encrypted keys safe and secured.	
7.12	Tape library shall support Barcode reader and min 3 mail slots- to deliver easy, secure access to individual tape cartridges without interrupting library operations.	
7.13	Tape Library shall have GUI Panel, shall be rack mountable. The Tape library must Set alerts with respect to Tape library software and hardware	
7.14	Tape drive sharing must support both iSCSI and FC based connections.	

Note: Bidders should be 100% compliant to the infrastructure requirements mentioned above.

Technical Requirements

S. No	Requirement in brief	Requirement Description	Bidder's Compliance
1	Deployment and Architecture Requirements		
1.1	On-prem Deployment	The platform must be deployable on-premises within the Bank's data centres, using industry-standard Rack hardware. It must support deployment across multiple hardware vendors to avoid lock-in.	
1.2	Flexible Operating models	The architecture should support both Data Lake and Lakehouse operating models, ensuring flexibility across deployment models.	
1.3	Containerisation	The solution should support containerized and orchestrated services, enabling workload isolation, elasticity, and efficient scaling.	
1.4	Infrastructure as Code	Infrastructure-as-Code (IaC) should be supported to enable repeatable, automated provisioning and configuration.	
1.5	Decoupled storage and compute	The solution must support decoupled storage and compute, allowing each layer to scale independently.	
1.6	Disaster Recovery and Active DR	The platform must support cross-environment replication and policy-driven disaster recovery (DR) orchestration to meet financial-sector RTO (2 hours) /RPO (30mins) requirements. It must integrate with the Bank's DR drills and BCP plan, ensure ad-hoc queries can be directed to the DR site, maintain synchronization as per RPO, and provide automated failover and recovery with replication.	
1.7	Integration and Interfaces	The platform must support open APIs and standardized interfaces to integrate with new applications and technologies. It must remain adaptable and resilient to change, enabling interoperability across engines and external tools in hybrid architectures.	
1.8	Data Governance	The platform should unify governance, lineage, security, and catalogue services into a single management framework to reduce operational overhead.	
1.9	Data Marts	The solution should support the creation of schema, curated, and processed layers, including simple Data Marts.	
1.10	Scalability	The solution should support automated elastic scaling of compute resources with heterogeneous node support to handle peak workloads and also ensure that streaming systems and stream processing workloads scale elastically to manage bursty or unpredictable event loads and varying data velocity and volume without downtime.	
1.12	DevOps Integration	The solution shall integrate seamlessly with DevOps toolchains and CI/CD pipelines for data, analytics, and AI/ML workloads, supporting version control,	

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		automated testing, secure deployment, and lifecycle management.	
1.13	Dimensional Modelling	The Data Lakehouse should support dimensional modelling techniques.	
1.14	Hybrid Deployment	The solution should support hybrid deployments across on-premises environments and cloud platforms (including MeitY-empanelled options), as well as hybrid storage models combining on-prem block/object stores with cloud object stores, ensuring seamless governance and interoperability.	
1.15	Environment segregation	The platform should provide environment segregation (Dev / UAT, Production, DR).	
1.16	Integrated Access Control	The platform should support integration with Bank's AD/LDAP and RBAC for secure access control.	
1.17	Schema evolution	The solution should provide native support for schema evolution, including hidden partitioning and the ability to introduce new fields and data types without disrupting existing pipelines or consumers, ensuring adaptability for large-scale financial data environments.	
2	Core Capabilities		
2.1	General	The solution shall natively support an Enterprise Data Lakehouse architecture with all required capabilities as part of a single integrated platform. While leveraging open-source technologies for openness and interoperability, the OEM shall provide enterprise-grade support, security patches, and lifecycle management to mitigate risks of proprietary lock-in.	
2.2	Unified Ingestion and Orchestration	The solution shall support batch and real-time ingestion pipelines with workflow orchestration, native connectors, and continuous processing engines for low-latency analytics, anomaly detection, fraud prevention, operational dashboards, and event-driven insights. It shall include enterprise-scale orchestration with automated scheduling and native integration to enterprise applications.	
2.3	Storage Layer	The solution shall provide integrated support for distributed file systems and object storage with enterprise durability, elasticity, and tiering across environments. The storage layer must support open table formats offering ACID compliance, schema evolution, partitioning, and time-travel, leveraging DAS where appropriate for scalable and cost-efficient performance.	
2.4	High Performance	The solution shall handle high-volume transactional workloads with guaranteed consistency, durability, and low-latency response times. It shall support concurrent reads/writes at scale, enforce ACID compliance, and seamlessly integrate transactional and analytical processing.	

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S. No	Requirement in brief	Requirement Description	Bidder's Compliance
2.5	Operational and Analytical workloads	The solution shall support scalable NoSQL databases for real-time operational workloads, with interactive SQL queries directly over NoSQL datasets, integrating transactional and analytical processing. It must handle massive data volumes at Terabyte scale through distributed, scale-out architecture.	
2.6	Advanced Query Engine	The solution shall provide full ANSI SQL compatibility with a massively parallel processing engine across internal and external sources, supporting high concurrency and consistent performance. Queries must remain portable and easily integrated with enterprise applications and BI tools.	
2.7	Unified Security and Governance	The platform shall deliver a common governance and security layer providing authentication, fine-grained access control, lineage, metadata cataloging, and encryption at rest and in transit.	
2.8	AI/ML and Generative AI	The platform shall deliver a comprehensive AI/ML environment with ML Ops and LLM Ops capabilities for building, training, deploying, and governing AI and GenAI models.	
2.9	Secure API Access	The solution shall provide a standards-based catalogue service for programmatic access to metadata, schema management, and interoperability across multiple processing engines and external tools.	
3	Access Management		
3.1	Strong Authentication	The solution should enforce strong authentication mechanisms to protect access to sensitive systems and data.	
3.2	Admin Provisioning	The solution should allow administrators to provision and deprovision user access, manage administrative functions, and generate access reports.	
3.3	Data Breach Prevention	The solution should detect and prevent data breaches, exfiltration, and unauthorized disclosure through DLP measures, monitoring data access/movement, and ensuring data integrity.	
3.4	Privileged & Role Assignment	The solution should support super-user privileges for authorized users, ensuring confidentiality, and allow controlled assignment of access by authorized roles.	
3.5	Data Masking	The solution should apply masking techniques to protect sensitive and PII data during non-production use and analytics, ensuring privacy while allowing insights.	
3.6	Security Monitoring & Logs	The solution should configure robust monitoring, log collection, and real-time analysis to detect and respond to potential security incidents.	
3.7	Role-based Access Control	The solution should provide fine-grained, role-based access control for sensitive data and operational activities, ensuring authorization is aligned with responsibilities and enabling secure access for	

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S. No	Requirement in brief	Requirement Description	Bidder's Compliance
		exports, dumps, and other usage based on roles, attributes, or policies.	
4	Security and Compliance		
4.1	Multi-Factor Authentication	The system should enforce MFA and strong password policies for secure system access.	
4.2	Governance & Security	The platform should integrate centralized governance, unifying authentication, authorization, lineage, and metadata tracking across structured, semi-structured, and unstructured data.	
4.3	Data Masking & Tokenization	The solution should support dynamic data masking, tokenization, anonymization, and selective masking techniques (e.g., substitution, nullifying, FPE) while ensuring SLA adherence.	
4.4	Audit Trails	The system should maintain comprehensive audit trails of all access, policy changes, and administrative actions for accountability.	
4.5	Regulatory Compliance	The solution should ensure compliance with ISO 27001, SOC 2 Type II, PCI-DSS, GDPR, and DPDP 2023/2025 (including DPDP Rules dated 13th Nov 2025), supporting audit readiness. The solution should be compliant with applicable cyber security related master directions, advisories and guidelines issued time to time by regulatory / statutory / government institutions such as RBI, CERT-In, NCIIPC, MeitY SDC etc	
4.6	Masked Data Usability	The system should support the usability of masked data for analytics and reporting.	
4.7	Encryption & Key Management	The solution should provide encryption at rest and in transit, multi-factor access, centralized KMS integration, key lifecycle management, and HSM support for strict compliance.	
4.8	SSO Integration	The system should support integration with enterprise identity providers (SAML/OAuth2/LDAP) and federated SSO. It should support trusted identity federation.	
4.9	SIEM/SOC Integration	The solution should integrate with Bank's SIEM/SOC and EFRMS systems.	
4.10	Tag-based Governance	The solution should support tag-based governance and policy enforcement across datasets and ensure that governance policies automatically extend to streaming topics, flows, and derived datasets to enable real-time compliance.	
4.11	Security Tool Integration	The solution should integrate with Bank's existing security tools and recommend configuration changes if required.	
4.12	DAM, DLP & PAM	Bidder should integrate with Bank's DLP (Forcepoint), PAM (Arcos), AD (Internal), DAM (Imperva) and firewall solutions.	

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S. No	Requirement in brief	Requirement Description	Bidder's Compliance
4.13	Data Control	The proposed solution should have the control layer through which the quantity of data download as well as time and types data of access by the users can be defined based on the Role	
4.14	Encryption level	The solution should support minimum AES 256 bit encryption for data at rest and should not have any limitation on the number of rows, attribute and column that can be encrypted	
4.15	Security ingestion for	The solution should enforce mutual TLS/OAuth2/JWT authentication, per-client rate limiting and fine-grained authorization when providing data through APIs. The solution should be compatible with mutual TLS/OAuth2/JWT authentication when ingesting data through APIs	
5	Data Acquisition tool		
5.1	Scheduler	The ETL scheduler shall support job chaining, dependency management, retry logic with alerting, and enterprise-scale scheduling. It must provide workflow orchestration with visibility into job execution and error handling.	
5.2	Tool Capability	The proposed data acquisition tool shall support end-to-end security and governance, operate on the latest versions, avoid proprietary add-ons, and be deployable on BareMetal, VMs, and containerized environments.	
5.3	Integration support	The platform shall provide integration support with third-party analytics and BI tools.	
5.4	Multi-format support	The solution shall support ingestion of multiple data formats including Excel, PDF, XML, JSON, CSV, and others as required by the Bank.	
5.5	GUI based	The solution shall provide a GUI-based interface to load and process data through APIs, SFTP, batch jobs, DB push/pull, and portals.	
5.6	Database Compatibility	The solution shall integrate seamlessly with any database.	
5.7	SFTP Support	The solution shall support SFTP file transfers with logging of user details and timestamps.	
5.8	FTP monitoring	The system shall provide monitoring of file transfers, identify workflow impacts, and support secure HTTPS/SFTP portals for external file exchange.	
5.9	Bulk data handling	The solution shall support efficient acquisition and delivery of large data volumes, including both batch and bulk data loading.	
5.10	CDC support	The solution shall support change data capture (CDC) methodologies, extracting modified data with user and timestamp details for synchronization.	
5.11	Bidirectional data flow	The solution shall support bidirectional data transfer with secure, tamper-proof audit logs accessible via	

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		dashboards. The solution must provide an audit service to record activities including host-initiated actions, physical component changes, attempts blocked by security control, etc.,	
5.12	SCD2 structure	The solution shall maintain Slowly Changing Dimensions (SCD2) with versioned records, timestamps, and linkage to original records.	
5.13	Alerts and notifications	The system shall notify business teams of data transmission failures and automatically resume from the last checkpoint with minimal intervention.	
5.14	Data Quality	The tool shall comply with Bank policies for data quality, privacy, and security, including data masking during transformations.	
5.15	Encryption/Decryption	The solution shall ingest encrypted data from source systems and support encryption/decryption mechanisms.	
5.16	Low-latency CDC	The CDC solution shall load data into multiple targets with little to no latency.	
5.17	Re-run Capability	The solution shall provide re-runnability with checkpoints, enabling pipelines to resume or rerun efficiently after failures.	
5.18	Audit and diagnostics logs	All acquisition methods shall generate audit and diagnostics logs with alerts for failures and daily job/exception reports for stakeholders.	
5.19	Flexible data loading	The solution shall support both single-record and bulk-record loads using ETL/ELT technologies, maintaining proper lineage.	
5.20	RBAC	Access to data must be role-based, restricting usage to authorized users only.	
5.21	Reconciliation	The solution shall reconcile data between source and Data Lakehouse with customizable reconciliation reports.	
5.22	Real-time Ingestion	The solution shall support real-time and near-real-time ingestion to meet business requirements.	
6	Streaming Ingestion		
6.1	Analytics-ready Streaming	Real-time data should be made immediately available for analytics and downstream processing, enabling continuous insights.	
6.2	Data Consistency	The system should ensure strict data consistency and ordering guarantees during ingestion.	
6.3	Governance Integration	Streaming ingestion must be natively integrated with governance, lineage, and security policies, ensuring traceability from source to consumption.	
6.4	High Throughput, Low Latency	The solution should handle high-throughput, low-latency ingestion for time-sensitive workloads.	
6.5	Real-time Pipelines	The platform must support real-time ingestion pipelines from IoT devices, payment gateways, APIs, and external feeds.	

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S. No	Requirement in brief	Requirement Description	Bidder's Compliance
6.6	Event-driven Pipelines	The ingestion layer must support event-driven (publish-subscribe) pipelines with reliability and scalability.	
6.7	Exactly-once Semantics	The solution should provide exactly-once ingestion semantics, critical for financial and regulatory workloads.	
7	Batch Ingestion		
7.1	GUI-based Scheduler	The platform must provide a GUI-based scheduler to configure and manage batch ingestion pipelines for large-scale, periodic, and recurring data loads.	
7.2	Native Connectors	The solution should enable integration with enterprise applications (Core Banking, CRM, departmental systems, etc.) through native connectors for RDBMS, APIs, flat files, Kafka, MQ, and streaming sources. Built-in connectors should support both legacy and modern systems to reduce third-party dependency.	
7.3	Historical and Periodic Data Ingestion	The platform should ingest historical and periodic data in a secure, auditable, and consistent manner, ensuring compliance with enterprise policies.	
7.4	Error Handling and Schema Validation	Batch ingestion must include error handling, schema validation, and reconciliation before persistence. It must also support schema evolution during ingestion to accommodate changing source structures.	
7.5	Parallel Execution	Batch pipelines should be optimized for distributed parallel execution, leveraging scalable compute engines for performance and efficiency.	
7.6	Workflow Orchestration	The system must provide workflow orchestration and scheduling for batch ingestion, with enterprise-grade orchestration tools to design, monitor, and recover processes with minimal manual intervention.	
8	Stream Processing		
8.1	Long-lived Queries	The system should support continuous stream processing engines capable of running long-lived queries on data-in-motion.	
8.2	APIs & Messaging Protocols	The solution should provide APIs and standardized messaging protocols (e.g., REST, MQ) for seamless connectivity with enterprise and external systems.	
8.3	Fault Tolerance & State Management	Stream processing must include built-in fault tolerance and state management to ensure exactly-once or at-least-once processing guarantees.	
8.4	Hybrid Integration	Stream processing must integrate seamlessly with batch pipelines to support hybrid near-real-time and scheduled workflows.	
8.5	Enterprise-grade Frameworks	The platform should leverage enterprise-grade streaming frameworks integrated into the governance and security model.	
8.6	SQL-based Stream Processing	The solution should provide SQL-based stream processing without requiring deep programming expertise.	

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8.7	On-the-fly Enrichment	Stream processing should allow real-time enrichment, correlation, filtering, and transformation of streaming data.	
8.8	Cross-cluster Streaming	The solution should support cross-cluster streaming replication for hybrid and multi-cloud scenarios, ensuring continuity and failover.	
9 Batch Processing and Data Engineering			
9.1	SQL-based Processing	The solution should provide SQL-based batch data processing for structured analytics at scale, ensuring accessibility for analysts and developers.	
9.2	Batch Scheduling and Orchestration	The system must support enterprise batch scheduling and orchestration, including dependency management, integration with orchestration frameworks, and built-in orchestration capabilities for complex multi-step pipelines.	
9.3	Parallel and Distributed Processing	The platform should support parallel and distributed batch processing to efficiently handle petabyte-scale data volumes.	
9.4	Incremental and Full Loads	The solution should provide mechanisms for incremental data loads using CDC as well as bulk or full dump ingestion.	
9.5	Consumable Outputs	Batch outputs must be readily consumable by BI tools, AI/ML models, and downstream applications without reprocessing.	
9.6	ACID Compliance	Batch outputs should be written into open transactional table formats with ACID compliance, schema evolution, and time-travel query support.	
9.7	Visual and Code-based Design	The system should provide both visual and code-based interfaces for designing batch ingestion and transformation pipelines, supporting productivity and governance.	
9.8	Hybrid Workloads	The platform should support seamless blending of batch and streaming workloads within a unified architecture.	
9.9	Autoscaling	The platform should include intelligent workload management and autoscaling to optimize performance during peak processing windows while reducing idle costs.	
9.10	Data Quality Frameworks	The solution should provide integrated data quality validation frameworks, ensuring every batch pipeline enforces accuracy, consistency, and business rules.	
9.11	ANSI SQL Compliance	The platform should support ANSI SQL compliance for portability of queries and reduced lock-in.	
9.12	High Concurrency	The platform should support high concurrency for query execution across all layers, enabling large numbers of users and applications to run queries simultaneously without performance degradation.	
9.13	Query Performance	The solution should ensure predictable batch query performance even under heavy workloads.	

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9.14	Materialized Views and Indexing	The solution should support materialized views and indexing to improve query performance for repetitive workloads.	
9.15	Self-service SQL	The solution should provide governed self-service SQL interfaces, enabling business users to run ad-hoc queries securely with centralized enforcement.	
9.16	Cross-Environment Queries	The solution should provide cross-environment query consistency, ensuring the same query works seamlessly across on-premises and cloud environments.	
9.17	Interoperability	The solution should guarantee interoperability across multiple engines, services, and table formats, ensuring consistent access for SQL engines, batch processors, and streaming frameworks, and enabling immediate usability of batch-processed data for reporting, analytics, and AI/ML workloads.	
9.18	Data Cleansing and Enrichment	The solution should enable cleansing, validation, standardization, and enrichment of data as part of batch processing.	
9.19	ETL/ELT Workloads	The proposed platform must support large-scale ETL/ELT workloads, including ingestion, transformation, and preparation of data from diverse sources.	
9.20	Audit and Reconciliation	The proposed platform should support audit and reconciliation mechanisms to ensure accuracy, completeness, and compliance in batch pipelines.	
9.21	Time-Travel Queries	The solution should support time-travel queries and historical analysis using snapshots or versioned tables, provide table versioning through a supported lakehouse format, and include default snapshot and log retention with configurable retention options.	
10	Data Engineering Pipelines		
10.1	Auditable Transformation Logic	The system should ensure all transformation logic is fully auditable, with complete lineage tracking and reproducibility for compliance and governance.	
10.2	Scheduler Integration	The system should integrate seamlessly with enterprise scheduling systems and orchestration tools, ensuring alignment with IT policies and operational consistency.	
10.3	Multi-format Output	The platform should support generation of multiple output formats (Parquet, ORC, JSON, CSV, Avro, etc.) to serve diverse downstream consumers.	
10.4	Unified Data Engineering Framework	The solution should unify data ingestion, transformation, and governance within a single framework, minimizing reliance on third-party orchestration tools and enabling consistent, scalable data engineering practices.	
10.5	Native CDC Integration	The platform should provide native change data capture (CDC) capabilities with built-in transformation	

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		support, ensuring minimal latency between source system updates and analytical consumption.	
10.6	Collaborative Pipelines	The system should allow data engineers, analysts, and data scientists to collaborate on shared transformation pipelines with role-based governance and access controls.	
10.7	Replayable Pipelines	The platform should support replayable pipelines, enabling failed jobs or missed processing windows to be automatically recomputed without manual intervention.	
10.8	Unified Batch and Streaming	The system should unify batch and streaming transformations, allowing data engineering logic to be reused consistently across both real-time and scheduled pipelines.	
11	Data Transformation		
11.1	General Delivery & Logging	The solution should enable scheduled real-time and batch data delivery mechanisms, supported by comprehensive logging and statistics for integration and reconciliation. All data must be reconciled at Landing, Curated, and Consumption layers, with reasons for data loss or rejection logged for transparency.	
11.2	Data Format Conversion	The solution should convert data from one format to another to ensure compatibility and interoperability across systems.	
11.3	Unified View	The solution should combine data from multiple sources to create a unified, integrated view for downstream use.	
11.4	Cleansing & Standardization	The solution should cleanse and standardize data to eliminate inconsistencies, inaccuracies, or redundancies.	
11.5	Data Enrichment	The solution should support data enrichment by incorporating external information or reference datasets through policy-driven pipelines integrated with governance frameworks, ensuring compliance during cleansing and transformation.	
11.6	Privacy & Access Control	The solution should support transformations that protect sensitive or personally identifiable information (PII) in line with privacy and data protection regulations.	
11.7	Derivations & Calculations	The solution should perform derivations and calculations, generating new attributes using predefined rules or formulas.	
11.8	Source-to-Target Mapping	The solution should define mapping rules and procedures for transforming and aligning data between source and target systems.	
11.9	Transformation Support	The solution should support a full spectrum of transformations: basic (type conversions, string manipulations, column operations, date integrity),	

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		intermediate (lookups, replacements, aggregations, summarizations, slowly changing dimensions), advanced (mathematical, statistical, graphical transformations), and custom (SQL execution, user-defined rules). Transformations and enrichment must be logged, preserving sanctity of source data, and subject to review/approval via Bank workflows.	
11.1	Error Handling & Logging	The solution should include robust error handling with notifications to users via SMS, email, or other channels.	
11.11	Job Scheduling & Monitoring	All transformation jobs should be scheduled, logged, and monitored, with notifications on status. Jobs must complete within Bank-defined timelines agreed with the MSP.	
11.12	Data Validation	The solution should apply validation rules and checks to ensure the accuracy, integrity, and consistency of transformed data.	
12	Table Format		
12.1	Versioning & Snapshots	The table format must support versioning and snapshots to enable rollback, reproducibility, and auditability of datasets.	
12.2	Partitioning	The table format should provide partitioning strategies to optimize query and processing performance.	
12.3	Query Optimization	The solution must support hidden partitioning to reduce manual query optimization efforts.	
12.4	Concurrent Read/Write	The table format should allow concurrent reads and writes at scale, supporting both transactional and analytical workloads with ACID compliance.	
12.5	Unified Metadata	The solution should provide unified metadata services, ensuring discoverability, governance, and security across environments.	
12.6	Enterprise Integration	The format must integrate with existing enterprise tables (transactional, NoSQL, operational stores), ensuring modernization without rework.	
12.7	Operational Tables	For low-latency workloads, the platform should support operational tables optimized for fast ingestion and updates.	
12.8	Batch & Streaming Support	The table format should seamlessly support both batch and streaming pipelines, ensuring reliability across real-time and scheduled processes.	
12.9	Schema Flexibility	The table format should support schema-on-read and schema-on-write, balancing governance with agility.	
12.10	Advance features	The open table proposed must have below features Snapshot-based time travel and rollback Schema evolution without rewriting data Partition evolution Multi-engine interoperability Metadata pruning for query acceleration	

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		Optimized metadata management, ensuring consistent performance as tables scale	
13	Storage		
13.1	Distributed Architecture	The platform must provide distributed, scale-out storage capable of handling petabyte-scale datasets.	
13.2	Replication & Redundancy	The storage layer should include replication and redundancy for durability and fault tolerance.	
13.3	Multi-Workload Access	The system must enable reliable retrieval and low-latency access for diverse workloads.	
13.4	Hardware Agnostic	The solution should be hardware-agnostic, supporting commodity infrastructure and multi-vendor environments.	
13.5	Tiered Data Management	The storage must support tiered data management policies (hot, warm, cold), optimizing cost and performance.	
13.6	Security Integration	Storage must integrate with governance and security, embedding encryption and access policies natively.	
13.7	Hybrid Deployment	The solution should support hybrid deployments (on-prem block/object stores and cloud object stores) with seamless governance.	
13.8	Data Compaction	Storage must include automated compaction and cleanup processes to maintain efficiency.	
13.9	Data Distribution	The storage layer must distribute data and requests intelligently across nodes for high performance.	
13.10	Block/Object Storage Support	The solution should support block/file-based distributed file systems and object storage for durability, elasticity, and tiering.	
13.11	Historical Data Storage	The platform should store historical data to support trend analysis, forecasting, and long-term reporting.	
13.12	Object Storage	The storage solution must provide scalable, reliable, and high-performance object storage. It should ensure durability and availability through redundancy, replication, and fault-tolerant design, scaling seamlessly for growing volumes and users.	
14	Data Management		
14.1	Lifecycle Management	The solution should provide comprehensive lifecycle management covering all stages from ingestion through storage, transformation, curation, and consumption, and also support service lifecycle operations such as upgrades, patches, and scalability without downtime.	
14.2	Schema Validation	The system should support schema validation and enforcement, rejecting non-compliant data with error messages and audit logs.	
14.3	Data Reconciliation	The solution should provide comprehensive data reconciliation capabilities, including automated mismatch reporting for ingested data against source systems and tools to verify consistency of legacy backup data across formats and media.	

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14.4	Data Profiling	The solution should enable automated data profiling with sanity checks, validations, and reconciliations to ensure integrity, while also monitoring data quality for completeness, timeliness, anomalies, and trends.	
14.5	Metadata & Lineage	The solution should automatically capture and store metadata, lineage, and governance information across ingestion, transformation, and consumption. Lineage must include cleansing, aggregation, enrichment, and normalization processes.	
14.6	Logical Layers	Data should be organized into logical layers (raw, curated, reporting, marts) for consistent management and optimized access.	
14.7	Hybrid Linkage	The solution should manage linkages between structured and related unstructured data to enable unified outputs.	
14.8	Incremental/CDC Management	The platform should support incremental and CDC-based management alongside batch ETL, reducing latency while preserving consistency.	
14.9	Unstructured Data Storage	The solution should store unstructured data (e.g., DB, IoT, applications, photos, signatures, PDFs, logs, web content) in multiple formats as received.	
14.10	Workload Optimization	The solution should support workload isolation, prioritization, caching, and automated optimization to meet SLAs and ensure efficient performance for critical business workloads, while also providing high-performance parallel and distributed processing for large datasets across batch, streaming, and analytical workloads with scale-out capability, resource optimization, and fault tolerance.	
14.11	Auto Failover & Monitoring	The solution shall ensure high availability and resilience through replication, redundancy, load balancing, partitioning, and indexing. It must provide automated failover and continuous monitoring of storage and compute to maintain integrity and availability during failures.	
14.12	Text Analytics	The solution should support text analytics on unstructured data, including entity extraction and related document identification.	
14.13	Retention & Archival	The solution should enforce retention and archival policies aligned with regulatory mandates.	
14.14	Data Dictionary	The solution must provide a comprehensive, accessible, and up-to-date data dictionary containing metadata for all datasets.	
14.15	ETL/ELT Support	The solution should support ETL/ELT workflows at enterprise scale for structured, semi-structured, and unstructured data.	
14.16	Master Data Governance	The platform must support Master Data Management (MDM) capabilities to ensure a single version of truth for core business entities (customers, accounts,	

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		products, branches). It should enforce centralized governance, consistent definitions, and unique identification across all layers.	
14.7	Data Standardization & De-duplication	The solution should provide survivorship rules, standardization, and de-duplication mechanisms to create golden records for master entities, maintaining audit trails for all changes.	
14.18	Logical Data Modelling Alignment	The platform should integrate MDM with logical data modelling practices, ensuring that curated and consumption layers reflect standardized master data definitions for accurate reporting and analytics.	
15	Data Archival		
15.2	Backup Copy	The solution must maintain one consistent backup copy from the Data Lakehouse.	
15.3	Archival Versioning	The archival solution should track time details and integrate with previous archival versions.	
15.4	Platform & Conversion Agnostic	The solution must support platform-agnostic conversion tools (J2EE/ASP.NET or similar) that connect to ODBC databases across OS (Windows, Unix, Linux, AIX). It should execute retrieval software across OS versions and convert backup from any media, platform, or software.	
15.5	Archival Data Integration & Storage	The solution must merge converted data seamlessly with prior archives, avoid duplicates, support archival on tape libraries, and upload archival data to centralized servers.	
15.6	Data Retrieval & Reporting	The retrieval software should be uniform across backups, generate customizable reports, allow viewing/printing, and support multiple output formats (XML, text, PDF, Word, Excel).	
15.7	Multi-format Archival	The solution should archive data from structured and unstructured sources (DLH, ODS, DQ store, marts) and also reports.	
15.8	Search Functionality	The archival system should allow search, sort, and display based on parameters.	
15.9	Secure Transfer	The solution must support secure FTP transfer for backup conversion and ingestion.	
15.10	Role-based Access	The solution must restrict access using password and access rights, allowing only authorized users.	
15.11	Archive & Retrieve Large Volumes	The solution should archive and restore TB/PB-scale data with minimal downtime.	
15.12	Centralized Web Retrieval	The retrieval software must provide uniform access to centralized archival data, deployed centrally, and support web-based access for all branches.	
16	Analytics Support		
16.1	Concurrent Workload	The solution should support concurrent mixed workloads, allowing inserts and queries on the same	

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		table without impacting performance, and provide workload isolation for batch and real-time jobs.	
16.2	Federated Query	The solution should support federated queries across multiple sources, table formats, and popular systems, enabling SQL-based joins and analysis without unnecessary data movement or duplication, and fetching only required data efficiently	
16.3	Complex Function Processing	The platform should support libraries, frameworks, or in-database analytics to process complex functions.	
16.4	Open-source Tools	The solution should support integration with open-source tools (Python, ML/statistical, reporting, dashboarding) on scalable architecture.	
16.5	In-Memory Computing	The platform should enable in-memory analytics, supporting notebooks that query both relational and non-relational data.	
16.6	Analytical Data Processing	The solution should support cleansing, imputation of missing values, and transformations during analytical data processing.	
16.7	Ad-hoc Analysis	The solution should enable ad-hoc analysis while processing very large volumes of data.	
17	Streaming Analytics		
17.1	Real-time Processing	The platform should support continuous real-time analytics as data flows into the system, enabling immediate insights.	
17.2	Interactive SQL	The solution should provide interactive SQL capabilities over streaming data, allowing ad-hoc and operational queries on live data streams.	
17.3	Low-latency Processing	The system should ensure low-latency event processing for time-sensitive workloads.	
17.4	Multi-channel Input Support	The platform should support correlation, aggregation, and transformation of streaming data across multiple input channels.	
17.5	Stateful Processing	The solution should provide stateful stream processing to retain historical and contextual information for advanced analytics.	
17.6	Alerts & Notifications	The system should allow alerts and notifications to be triggered based on business rules, anomaly detection, or threshold breaches.	
17.7	Real-time Dashboards	The solution should support real-time dashboards and visualizations powered directly by live data feeds.	
17.8	Integration with Operational Systems	The system should integrate streaming outputs with operational systems, warehouses, and AI/ML environments for actionable insights.	
17.9	Elastic Scaling	The system should automatically scale streaming pipelines to handle bursts in data volume.	
17.10	Real-time Inferencing	The solution should enable real-time inferencing and predictive analytics by integrating AI/ML models into streaming pipelines (e.g., fraud detection, risk scoring).	

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17.11	Lineage & Governance	The system should embed lineage and governance tracking for all streaming jobs to comply with data protection regulations.	
17.12	Event-driven Integration	The platform should support event-driven integration with downstream services and APIs, enabling automated workflows and business processes.	
18	Cloud Readiness with the On-Prem Data Lakehouse		
18.1	Cloud Readiness	The platform should be engineered for seamless extension or migration to public clouds (AWS, Azure, GCP, etc.) without requiring application or code refactoring, and should support secure, bidirectional movement of data, metadata, and workloads between on-premises and cloud environments.	
18.2	Migration and Portability	The platform must support replication and migration services to ensure workload continuity and portability across environments.	
18.3	Metadata Synchronization	The solution must maintain metadata synchronization across hybrid deployments, ensuring consistency of schema, lineage, and business definitions.	
18.4	Cloud Integration	The platform should provide native integration with cloud object stores and enterprise file systems, enabling tiered data management without reliance on external gateways.	
18.5	Governance and Security	The platform should enforce common governance and security policies consistently across on-premises and cloud environments.	
19	Platform Management and Monitoring		
19.1	Observability	The solution should provide comprehensive observability and monitoring capabilities across the entire platform, including infrastructure, services, workloads, pipelines, and streaming jobs. It should support built-in monitoring, anomaly detection, optimization, graphical dashboards, and logging for compliance reporting, with metrics such as throughput, latency, and error rates, and enable hybrid observability and policy enforcement across on-premises and multi-cloud deployments.	
19.2	Troubleshooting Tool	The solution must provide tools for troubleshooting resource utilization, bottlenecks, and query/job performance to improve uptime and reduce TCO.	
19.3	Management Console	The solution should provide a centralized management console and customizable dashboards to monitor nodes, ingestion pipelines, ETL/ELT workflows, and infrastructure health across locations. Support orchestration, scheduling, and automated recovery.	
19.4	Job/Resource Framework	The solution should support frameworks for lineage, job dependencies, resource usage, and SLA tracking across the stack.	

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19.5	Automation & IaC	The platform should provide automation and Infrastructure-as-Code for deployment, scaling, and configuration repeatability.	
19.6	Alerts Optimization &	The system should deliver proactive alerts, query tuning recommendations, and workload balancing for capacity planning.	
19.7	Audit History	The solution should maintain historical records of changes to data and metadata for auditability.	
19.8	Minimal Support	The solution should ensure manageability with minimal DBA/system administrator intervention.	
19.9	Single Point of Control	The platform should provide a unified control point for solution administration.	
19.10	Error Detection & Logging	The solution should provide mechanisms for error detection, logging, alerting, and reprocessing of failed data.	
19.11	Backup Recovery &	The solution should include automated backup, recovery, and disaster recovery workflows with replication across environments.	
19.12	ITSM Integration	The platform should support ITSM integration for incident, change, and problem management.	

Functional Requirements:

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1	Data Discovery and Classification		
1.1	Data Identification (In Motion & At Rest)	The platform should automatically identify sensitive and confidential data using deep semantic AI-based analysis and predefined rules. It must analyze both data at rest and data in motion (including file type, protocol, etc.) to provide real-time identification without manual intervention.	
1.2	Data Classification (Automated)	The platform should provide fully automated topical, security, and sensitivity-based classification of all data types (structured, semi-structured, unstructured, and real-time). It must classify documents such as text, memos, spreadsheets, presentations, emails, source code, and intellectual property without human intervention, aligned to BFSI industry criteria.	
1.3	Regex Matching	The platform should support high-performance regular expression matching for structured data such as Aadhaar, PAN, account numbers, credit cards, and barcodes.	
1.4	Extensibility	The platform must be easily extensible and customizable to adapt to new data patterns and threats.	
1.5	Multi-format Support	The platform should support multiple data types, including content format decoders for text, Word,	

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		PDF, PPT, XLS, XML, images, design documents, and source code.	
1.6	Classification Mapping	The platform must support mapping of classification levels to frameworks such as DPDP (including DPDP Rules dated 13th Nov 2025), PCI-DSS, and RBI IS guidelines.	
1.7	Non-intrusive Classification	The platform must not force users to manually classify or tag documents when saving, closing, or printing.	
1.8	Multi-source Connectivity	The platform should connect to repositories such as databases, file servers (NFS, CIFS), local stores (SFTP), and source code repositories.	
1.9	AI-based eDiscovery	The platform should support deep AI-based data eDiscovery of structured, semi-structured, and unstructured types, using default regex and canonical classifications for banking compliance (PCI-DSS, PII).	
1.10	Universal Data Map	The platform should provide an automated mapping engine to generate a persistent universal data map for all enterprise data objects.	
1.11	Verification Algorithms	The platform should support verification algorithms for custom regular expressions used in data discovery.	
1.12	Service Request Handler	The platform should include automated data service request handling and workflows, with privacy request enforcement integrated into compliance frameworks (GDPR, PDPA, DPDP, RBI).	
1.13	PCI Identification	The platform must automatically identify and classify PCI data in rest and motion in compliance with banking regulations.	
1.14	Unauthorized Access Alerts	The platform must detect unauthorized access to classified data in real time, trigger breach notifications, and integrate with consent managers for workflows involving personal data.	
1.15	Network Integration	The platform should integrate with existing infrastructure such as proxies and email gateways.	
1.16	Active Directory Integration	The platform must integrate with Active Directory for defining and sorting groups/users, with automatic synchronization.	
1.17	Admin Access Restriction	Administrators must not be able to view sensitive classified details before classification tags are applied.	
1.18	User Access Reports	The platform must provide real-time visibility and reports on access to sensitive and confidential content.	
1.19	Complex Objects & Data Tagging	The platform should support discovery and automated tagging of simple, complex, cross-modal, and aggregated data object types (structured, semi-structured, and unstructured).	
1.20	Privacy Enhancing Technologies	The platform should enforce advanced privacy protections including differential privacy, PII/PCI obfuscation (k-anonymity, l-diversity, t-closeness),	

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		homomorphic encryption, confidential computing, column-level PETs, and integrity of privatized datasets. Privacy must be preserved even in case of data breaches.	
2	Data Quality Validation		
2.1	Data Accuracy	Data must reflect true values and information it represents.	
2.2	Data Completeness	Data should be complete, containing all relevant information for intended use.	
2.3	Data Availability	Data should be timely, available, and updated to support business processes and decision-making.	
2.4	Data Uniqueness	Data should be unique, free from duplicates or redundancy.	
2.5	Data Relevance	Data should align with business needs and objectives.	
2.6	Data Integrity	Data must maintain integrity throughout its lifecycle, ensuring accuracy, completeness, and consistency.	
2.7	Data Profiling	The solution should conduct comprehensive checks for quality, consistency, and validity of incoming data, logging errors (e.g., metadata/format/field mismatches). Profiling results must be compared with metadata repository attributes to ensure alignment.	
2.8	Role-based Access Control	The solution should allow creation of roles so authorized teams can view, update, and control workflows securely, enabling compliant collaboration and reducing unauthorized actions.	
2.9	Schema Validation	The solution should perform schema validation promptly, generating errors in case of mismatches to preserve integrity.	
2.10	Error Handling & Logging	The solution should generate alerts for validation errors, logging them for transparency and analysis.	
2.11	API-based Data Access	The solution should support API-based push/pull from external systems (e.g., Aadhaar verification) as per government guidelines, and allow ingestion through APIs, libraries, DB links, or other approved mechanisms. It must not restrict ingestion from authorized sources.	
2.12	Data Cleansing & Standardization	The solution must provide parsing, cleansing, standardization, normalization, imputation, and deduplication. It should apply predefined and business rules (e.g., for name, address, phone numbers), ensure standardized formats, and preserve original records while maintaining modified records with timestamps. It should also generate data correction files and reports as per Bank requirements.	
2.13	De-duplication	The solution should detect and eliminate duplicate records to maintain integrity.	
2.14	Data Congruency	The solution should apply consistent formats for elements like dates, addresses, and phone numbers to improve comparability.	

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2.15	Outlier Identification	The solution should identify outliers and records with missing values in databases.	
2.16	End-to-End Quality Tool	The solution should provide an end-to-end framework addressing quality requirements from origin to consumption.	
2.17	Data Consistency Checks	The solution should perform consistency checks to validate that data attributes match metadata repository definitions.	
2.18	Data Quality Dashboard	A data quality dashboard must provide complete visibility of monitored rules, generate alerts, and issue periodic correction progress reports to the Bank.	
3	Data Catalogue Management		
3.1	Catalogue Scope	The Bank must be able to catalogue all required data types, define user groups, and configure essential features for efficient management.	
3.2	Data Classification	The catalogue should establish classification criteria including source, time, owner, sensitivity, and other relevant attributes.	
3.3	Search	The catalogue must provide robust search functions to help users quickly find data assets using various criteria.	
3.4	Access Control	The solution must enforce access controls, ensuring only authorized users can view or modify sensitive data. Roles and permissions must be defined according to responsibilities.	
3.5	Governance Policies	The catalogue must enforce governance policies for compliance with regulatory and organizational standards, including security, privacy, retention, and usage.	
4	Metadata and Governance		
4.1	Metadata Capture, Repository, and Profiling	The platform must capture comprehensive business, technical, security, and usage metadata, including entities, attributes, data types, KPIs, dashboards, glossary terms, and access logs with auditing. It should provide a centralized catalogue and repository supporting schema management, schema evolution, and versioning tracking for reversibility. Embedded profiling must assess data quality, completeness, sensitivity, and enforce user-defined business rules.	
4.2	Metadata Maintenance	Metadata must be regularly maintained to track significant changes.	
4.3	Metadata Search and Discovery	The platform must provide semantic and intuitive search, browsing, and visualization capabilities for discovering metadata assets and their relationships.	
4.4	Data Lineage	The solution should automatically maintain full data lineage, including origin, transformations, and movement of datasets across ETL, for compliance and auditability.	

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4.5	Metadata-driven Policy	The platform should enable enforcement of metadata-driven policies for access, retention, and classification.	
4.6	Sensitive Data Metadata	The solution must enable searchable metadata with schema-on-read support and tagging of sensitive fields such as PII, PCI, and PHI.	
4.7	Business Glossary	The solution should provide glossary management, enabling standardized definitions, terms, and classifications with stewardship workflows to promote consistent understanding.	
4.8	Governance Framework Integration	The system should integrate with enterprise governance frameworks and external metadata services for compliance extension.	
4.9	RBI Governance Compliance	The platform must comply with RBI / IBA 's Data Governance Framework and internal data quality metrics.	
4.10	Workflow and Access Control	The repository should include approval workflows, audit trails, and role-based access management to ensure compliance and governance.	
5	Audit and Trail		
5.1	Audit Logs	The solution should generate detailed audit and troubleshooting logs, including failure and reject records.	
5.2	User Details & Timestamp	The audit trail should capture sufficient details of events, including user ID, access details, operations, and timestamps.	
5.3	Monitoring Reports	The solution should provide monitoring reports for early detection of fraud or errors, including unsuccessful logins, unprocessed alerts, and repeated alerts.	
5.4	Access Logs	The solution shall maintain logs of all analysis activities, errors, and operations for auditing and troubleshooting.	
5.5	Audit Reconciliation	The solution should support audit and reconciliation at each data transmission stage.	
6	AI/ML		
6.1	Elastic Scaling	The system should allow dynamic compute allocation for training and inference, ensuring elastic scalability and cost optimization.	
6.2	MLOps & LLMOps	The platform should provide MLOps and LLMOps frameworks for end-to-end lifecycle management, experiment tracking, reproducibility, and monitoring of models.	
6.3	Open-Source & Vector DB Integration	The solution should support integration with open-source AI/ML libraries and frameworks, as well as enterprise and vector databases for embeddings and RAG workflows, while ensuring enterprise-grade security.	

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6.4	Prebuilt & RAG Use Cases	The system should provide prebuilt AI/GenAI use cases, with the ability to customize for domains. It should also enable development of RAG workflows, LLM fine-tuning, agent-based workflows, and synthetic data generation.	
6.5	Self-service AI/ML Development	The solution should enable self-service AI/ML development with governed access aligned to enterprise security and governance.	
6.6	Integrated Workspace & Multi-language Support	The platform should provide a workspace for data scientists, supporting Python, R, Scala, and ML libraries (TensorFlow, PyTorch, Scikit-learn) with built-in notebooks (Jupyter, Zeppelin). It must support multi-language flexibility within a single integrated environment at implementation or later.	
6.7	Continuous Training	The solution should support continuous learning and feedback loops for model adaptation.	
6.8	Collaborative Analytics	The platform should enable collaborative analytics between data scientists, analysts, and compliance officers on governed datasets.	
6.9	AI-assisted Development	The solution should provide AI-assisted features (e.g., copilots, query assistants) to accelerate experimentation, building, and debugging.	
6.10	Version Control	The system should support experiment tracking and version control for datasets, features, and models.	
6.11	Model Registry	The platform should include a model registry to publish, share, and govern models with lineage from development to production.	
6.12	Hybrid Deployment & Synthetic Data	The system should support hybrid ML/LLM deployments (open-source + proprietary), transfer learning, fine-tuning, and synthetic data generation with feature engineering tools.	
6.13	Analytics Types	The solution should support a wide range of analytics including benchmarking, predictive, prescriptive, diagnostic, social media, geolocation, web analytics, profit/trend indicators, in-memory analytics, and data mining.	
6.14	Model Factory & Multi-model Support	The platform should support automated model search (model factory) and out-of-the-box support for multiple models, with extensibility for custom coding new models.	
6.15	GPU/Accelerator Support	The platform should support GPU/accelerator integration for deep learning and large language models.	
6.16	AI & GenAI Workloads	The solution should support predictive modelling, anomaly detection, NLP, recommendation systems, and Generative AI workloads.	
6.17	BI Tool Integration	The platform should integrate with visualization tools and BI platforms (e.g., Tableau, Power BI) for AI-driven insights.	

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S No	Requirement in brief	Requirement Description	Bidder's Compliance
6.18	AI/ML without Synthetic Data	The platform should support AI/ML workloads using privacy-preserving technologies without requiring synthetic data.	
6.19	Comprehensive Model Documentation	Ensure comprehensive documentation of all AI/ML models, covering design, development, training, validation, deployment, and maintenance steps. Documentation must align with the Bank's Scope of Work and comply with EASE 6.0 guidelines for transparency, auditability, and regulatory adherence.	
6.20	Cloud Interoperability	The solution should have the capability to use, fine-tune, retrain and operationalize pre-built analytical and AI/ML models available in public cloud platforms within the on-premises Data Lakehouse.	
7	Advanced Analytics		
7.1	Advanced Analytics	The solution should provide advanced analytics capabilities powered by AI/ML models, including predictive, prescriptive, and diagnostic analytics.	
7.2	Natural Language Interfaces	The platform should support natural language query and analytics interfaces for business users.	
7.3	Explainable AI	The solution should provide explainable AI, ensuring transparency of predictions and outcomes for compliance.	
7.4	AI Insights Integration	The platform should integrate AI-driven insights with dashboards and visualization tools for decision-making.	
8	Reporting and dashboard		
8.1	Charts & Visualization	The solution should provide highly customizable visualizations including bar, pie, donut, star, block charts, scatter, line, area, bubble, multiple axis, and overlay plots.	
8.2	Web & Device Enablement	The solution should be web-enabled and device agnostic, supporting secure access through intranet and internet on iOS/Android native apps.	
8.3	File Import & Integration	The solution should import and integrate local text/CSV/XLS files with the Lakehouse/ODS and generate reports with minimal intervention.	
8.4	Drilldown, Filters & Multi-format Reporting	The solution should support slicing/dicing, filters (date, product, branch, etc.), comparison across periods, summary-to-detail views, transaction-level drilldowns, sequential and cyclical drilldowns, drill-through across categories, and multi-format reporting (graphical, heat-map, tabular, export to Excel/PDF/text).	
8.5	Report Export Formats	The solution should deliver reports in HTML, RTF, text, PDF, and preserve output in table/data format consistent with input.	

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S No	Requirement in brief	Requirement Description	Bidder's Compliance
8.6	Grouping & Mapping	The solution should support grouping of branches/zones and categorization based on business type (personal, bullion, NRI, etc.).	
8.7	Direct Print	The solution should allow direct printing of dashboards without needing downloads.	
8.8	Performance Metrics	The solution should provide dashboards for performance metrics (growth, decline, comparisons, target vs actual, peer analysis with RBI data), support sorting/grouping, and capture channel/product insights for actionable decision-making.	
8.9	Campaign Management & Engagement	The solution should support campaign initiation, progress tracking (daily/real-time), notifications/alerts, gamification dashboards for healthy competition, and near-real-time campaign monitoring.	
8.10	Regulatory Compliance Reporting	The solution should consolidate data from multiple sources, generate regulatory/compliance reports in required formats, support XBRL conversion, and enable direct upload to regulatory portals.	
8.11	Self-service & Customization	The solution should support self-service report building (query builder, drag-and-drop, runtime customization) for users to design dashboards on demand.	
8.12	High Performance	The solution should be high performing, scalable, resilient, reliable, and fault-tolerant, avoiding single points of failure.	
8.13	Bank Portal Integration & Migration	The solution should integrate with the Bank's portal for user access and provide tools for migration of reports from existing systems.	
8.14	Specified Reports	The solution should generate account-wise specific reports as defined during implementation.	
8.15	Alerts & Notifications	The solution should support automated scheduling, alerts (threshold/event/batch-based), job monitoring with email/SMS status updates, advanced alerts with collaboration, white-labelling, and integration.	
8.16	Multi-source & Data Blending	The solution should support reporting on structured, semi-structured, and unstructured data (clickstream, logs, multimedia, XBRL), allow saving/reusing filter conditions, and enable data blending across sources (Data Lakehouse, ODS, marts, etc.).	
8.17	Ease of Creation	The visualization solution should support easy creation and maintenance of reporting frameworks/models covering all business measures.	
8.18	Security	The solution should provide strong security: application/data-level access, SSO, user privileges, authentication, and auditing of activities.	
8.19	Data Reconciliation	The solution should provide reconciliation status for all data loads and movements.	
8.20	Search Functionality	The solution should allow searching within reports (values, columns, report names).	

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S No	Requirement in brief	Requirement Description	Bidder's Compliance
8.21	Ad-hoc Report Generation	The solution should allow generating ad hoc reports for past periods or specific date ranges, e.g., for audits.	
8.22	Upload Utility	The solution should allow bulk data uploads (raw/curated layers) with controls like access rights, maker-checker, audit trails, and duplicate checks.	
8.23	Activity Logging	The reporting solution should log all user operational activities without degrading system performance.	
8.24	Concurrency and High-Performance Access	The reporting and dashboard tool must support 6000 concurrent users with workload prioritization, query throttling, and horizontal/vertical scalability to maintain response times as per SLAs.	
8.25	Self-Service BI Application	The platform should provide a robust self-service BI capability, allowing business users to create, customize, and publish dashboards and reports without IT intervention. It must include drag-and-drop interfaces, query builders, and runtime customization features, integrated with role-based access control. The solution should support API-based integration for external channels and offer responsive design for mobile and web access, ensuring flexibility and ease of use for non-technical users.	

General Instructions:

- Bidder must not change any information in any of the columns provided in the format.
- For Infrastructure Requirements bidder must provide compliance as below.

Bidder's compliance	Description
Yes	Bidder's solution complies to this and/or provides this feature.
No	Bidder's solution does not comply to this and/or does not provide this feature.

- For Technical and Functional requirements bidder must provide compliance as below.

Bidder's compliance	Description
Compliant Out of Box	Evaluated as "Out of Box" functionality of the solution
Compliant with customization	Evaluated as a functionality of the solution with customization

- Bidder is expected to provide response for all requirements irrespective of the functionality of the solution proposed. Hence the overall cost must include all the requirements where the response provided is Yes, No, Compliant Out of Box and Compliant with customization.
- In case the Bidder fails to provide a " Bidder's compliance" against any of the line items the response would be considered as incomplete and may not be scored, at Indian Bank's

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discretion

- Bidder is expected to provide the response by filling up the columns "Bidder's compliance" only. Bidder is advised not to make any changes to any information on the technical bid format. For example, insert a row or delete a row or modify any other information like change the functionality required, etc.
- Every requirement needs to be treated as an individual requirement and should not be clubbed with any other requirement and the Bidder needs to provide a "Bidder's compliance" for that individual requirement, in case the Bidder clubs the requirements the response would be treated as incorrect and incomplete and may not be scored, at Indian Bank's discretion
- The marks allotted to the responses of the Bidder by the Indian Bank would be reduced to a scale proportionate to the marks allocated for the functional & technical evaluation for the respective module.
- If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points. Indian Bank will make similar treatment for 4th or subsequent decimal point to finally arrive at two decimal points only.

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

For

Office Seal
Place:
Date:

(Authorised Signatory)
Name:
Designation:
Mobile No:
Business Address:
Telephone No:
E-mail ID:

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Appendix II - Commercial Bid

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

Date:

To
General Manager,
Indian Bank, Head Office
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Implementation, Integration, and maintenance of Enterprise Data Lakehouse solution.

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

We submit hereunder the price details.

Price Schedule – Summary of Cost:

S. No	Items	Implementation Period	Maintenance and support period				Total Amount for 5 years (excluding GST) (in INR)	Total Amount for 5 years (including GST) (in INR)
		15 months	Year 2 (for 9 months)	Year 3	Year 4	Year 5		
A	Software							
B	Database and peripheral software							
C	Hardware							
D	Installation and Commissioning							
E	Implementation Effort							
F	AMC, ATS and others							
G	Facility Management Services (FMS) Cost							
H	Training							
I	Other cost							
	Grand Total - TCO							

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Price Breakup:

A. Software Cost:

The shortlisted Bidder has to specify the particulars for the following as per their SOLUTION design to meet the requirements of the scope of work of the RFP. New item may be added for each of the line-item types as required specifying the configuration such that Bank knows the number and types of application licenses needs to be procured.

Software (license) Cost at DC	Description	Implementation Period (15 months)			YEAR 2 (9 months)			YEAR 3			YEAR 4			YEAR 5			Total Amount for 5 years (INR) (excluding GST)	Total Amount for 5 years (INR) (including GST)
		Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)		
Business Intelligence Tool																		
ETL																		
CDC																		
Streaming data Ingestion																		
Real Time Streaming Analytics																		

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Open table																		
Data Quality																		
Data Mining																		
Metadata Management Application																		
Data Governance																		
Orchestration																		
Query federation and IN- Memory Analytics																		
AI Advance Analytical Solution																		
ML/Ops																		
Monitoring and Observability																		
Backup Solution																		
Data Archival Solution																		

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Operation Data Store																			
Any Other (Please specify)																			
Total Software Cost (A1)																			
Software (license) Cost at DR	Description	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Total Amount for 5 years (INR) (excluding GST)	Total Amount for 5 years (INR) (including GST)	
Business Intelligence Tool																			
ETL																			
CDC																			
Streaming data Ingestion																			
Real Time Streaming Analytics																			

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Open table																			
Data Quality																			
Data Mining																			
Metadata Management Application																			
Data Governance																			
Orchestration																			
Query federation and IN- Memory Analytics																			
AI Advance Analytical Solution																			
ML/Ops																			
Monitoring and Observability																			
Backup Solution																			
Data Archival Solution																			

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Operation Data Store																		
Any Other (Please specify)																		
Total Software Cost (A2)																		
Software (license) Cost at UAT	Description	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Total Amount for 5 years (INR) (excluding GST)	Total Amount for 5 years (INR) (including GST)
Business Intelligence Tool																		
ETL																		
CDC																		
Streaming data Ingestion																		
Real Time Streaming Analytics																		
Open table																		

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Data Quality																		
Data Mining																		
Metadata Management Application																		
Data Governance																		
Orchestration																		
Query federation and IN- Memory Analytics																		
AI Advance Analytical Solution																		
ML/Ops																		
Monitoring and Observability																		
Backup Solution																		
Data Archival Solution																		

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Virtual Query layer																			
Operation Data Store																			
Any Other (Please specify)																			
Total Software Cost (A3)																			
Grand Total (A= A1+A2+A3)																			

B. Database and peripheral software

Bidder is required to provide staggered or phased delivery and deployment of hardware, associated software and applications. Thus, the warranty and subsequent AMC/ATS of the components will begin as per the phased delivery.

		Implementation Period (15 months)			YEAR 2 (for 9 months)			YEAR 3			YEAR 4			YEAR 5				
Database (license) and peripheral	Description	Quantity	Rate (INR)	Total Amount excluding	Quantity	Rate (INR)	Total Amount excluding	Quantity	Rate (INR)	Total Amount excluding	Quantity	Rate (INR)	Total Amount excluding	Quantity	Rate (INR)	Total Amount excluding	Total Amount for 5 years (INR)	Total Amount for 5

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software Cost at DC				GST (INR)			GST (INR)			GST (INR)			GST (INR)			GST (INR)	(excluding GST)	years (INR) including GST)
Data Lakehouse																		
Business Intelligence Tool																		
ETL																		
CDC																		
Streaming data Ingestion																		
Real Time Streaming Analytics																		
Open table																		
Data Quality																		

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Data Mining																		
Metadata Management Application																		
Data Governance																		
Orchestration																		
Query federation and IN-Memory Analytics																		
AI Advance Analytical Solution																		
ML/Ops																		
Monitoring and Observability																		

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Backup Solution																		
Data Archival Solution																		
Virtual Query layer																		
Operation Data Store																		
Data Upload Utility																		
Any other (Please specify)																		
Total Database and peripheral software Cost (B1)																		

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Databases and peripheral software (license) cost at DR	Description	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Total Amount for 5 years (INR) (excluding GST)	Total Amount for 5 years (INR) including GST)
Data Lakehouse																		
Business Intelligence Tool																		
ETL																		
CDC																		
Streaming data Ingestion																		
Real Time Streaming Analytics																		

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Open table																		
Data Quality																		
Data Mining																		
Metadata Management Application																		
Data Governance																		
Orchestration																		
Query federation and IN-Memory Analytics																		
AI Advance Analytical Solution																		

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ML/Ops																		
Monitoring and Observability																		
Backup Solution																		
Data Archival Solution																		
Virtual Query layer																		
Operation Data Store																		
Data Upload Utility																		
Any other (Please specify)																		
Total Databases and peripher																		

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al software cost (B2)																		
Databases and peripheral software (license) cost at UAT	Description	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Total Amount for 5 years (INR) (excluding GST)	Total Amount for 5 years (INR) including GST)
Data Lakehouse																		
Business Intelligence Tool																		
ETL																		
CDC																		
Streaming data Ingestion																		
Real Time																		

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Streamin g Analytics																		
Open table																		
Data Quality																		
Data Mining																		
Metadat a Manage ment Applicati on																		
Data Governa nce																		
Orchestr ation																		
Query federatio n and IN- Memory Analytics																		
AI Advance																		

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Analytical Solution																		
ML/Ops																		
Monitoring and Observability																		
Backup Solution																		
Data Archival Solution																		
Virtual Query layer																		
Operation Data Store																		
Data Upload Utility																		
Any other (Please specify)																		

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Total Database and peripheral software cost for UAT(B3)																		
Grand Total (B = B1+B2 +B3)																		

C. Hardware cost:

The shortlisted Bidders should submit the description of the hardware for which the cost is quoted below in the format provided in Annexure XXVIII. Any bid received without sufficient / complete information in Annexure XXVIII is liable for cancellation / rejection.

	Implementation Period (for 15 months)			YEAR 2 (for 9 months)			YEAR 3			YEAR 4			YEAR 5				
NOTE: The Hardware costing should be inclusive of OS	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Quantity	Rate (INR)	Total Amount excluding GST (INR)	Total Amount for 5 years (INR) (excluding GST)	Total Amount for 5 years (INR) including GST)

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Total Production Hardware in DR (C3)																				
Total Hardware Cost (C=C1+C2+C3)																				

D. Installation and Commissioning Cost

	Description	Implementation Phase (15 months)					
		OEM Effort in Man days	Rate in INR for OEM's resources	Bidder Effort in Man days	Rate (INR) for Bidder's Resources	Total Amount (INR) (excluding GST)	Total Amount (INR) (including GST)
Data Centre Hardware (DC)							
Production Hardware (D1)							
Business Intelligence Tool							
ETL							
CDC							
Streaming data Ingestion							
Real Time Streaming Analytics							
Open table							
Data Quality							
Data Mining							
Metadata Management Application							
Data Governance							
Orchestration							
Query federation and IN- Memory Analytics							

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AI Advance Analytical Solution							
ML/Ops							
Monitoring and Observability							
Backup Solution							
Data Archival Solution							
Operation Data Store							
Object Storage							
SAN Switch							
Virtualization							
Disk To Disk							
Structure Cabling							
Tape Library							
Any other (Please specify)							
Total Hardware (D1)							
Data Centre Hardware (DR)							
Production Hardware at DR (D2)							
Business Intelligence Tool							
ETL							
CDC							
Streaming data Ingestion							
Real Time Streaming Analytics							
Open table							
Data Quality							

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Data Mining							
Metadata Management Application							
Data Governance							
Orchestration							
Query federation and IN- Memory Analytics							
AI Advance Analytical Solution							
ML/Ops							
Monitoring and Observability							
Backup Solution							
Data Archival Solution							
Operation Data Store							
Object Storage							
SAN Switch							
Virtualisation							
Disk To Disk							
Structure Cabling							
Object Storage							
Disk To Disk							
Tape Library							
Any other (Please specify)							
Any other (Please specify)							
Total Production Hardware (D2)							
UAT set up Hardware							

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Non-Production Environment Hardware (D3)							
Business Intelligence Tool							
ETL							
CDC							
Streaming data Ingestion							
Real Time Streaming Analytics							
Open table							
Data Quality							
Data Mining							
Metadata Management Application							
Data Governance							
Orchestration							
Query federation and IN- Memory Analytics							
AI Advance Analytical Solution							
ML/Ops							
Monitoring and Observability							
Backup Solution							
Data Archival Solution							
Operation Data Store							
Object Storage							
SAN Switch							
Virtualisation							
Disk To Disk							
Structure Cabling							

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Object Storage							
Disk To Disk							
Any other							
Any other (Please specify)							
Total Non-Production Hardware (D3)							
Total (DC-DR Hardware) (D= D1+D2+D3)							

E. Implementation Cost (Software cost and implementation activity cost)

During the Implementation period, OEM effort should be minimum 20% of the onsite implementation effort of each key solutions being proposed by the Bidder as defined in RFP. The cost towards the ensuring OEM effort during the implementation period should be included as part of Implementation cost.

Implementation Costs	Description	Implementation Phase					
		OEM Effort in Man days	Rate in INR for OEM's resources	Bidder Effort in Man days	Rate (INR) for Bidder's Resources	Total Amount (INR) (excluding GST)	Total Amount (INR) (including GST)
Business Intelligence Tool	Implementation						
ETL	Implementation						
CDC	Implementation						
Streaming data Ingestion	Implementation						
Real Time Streaming Analytics	Implementation						
Open table	Implementation						
Data Quality	Implementation						
Data Mining	Implementation						
Metadata Management Application	Implementation						
Data Governance	Implementation						

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Orchestration	Implementation						
Query federation and IN- Memory Analytics	Implementation						
AI Advance Analytical Solution	Implementation						
ML/Ops	Implementation						
Monitoring and Observability	Implementation						
Backup Solution	Implementation						
Data Archival Solution	Implementation						
Operation Data Store	Implementation						
Reports	Implementation						
Dashboards	Implementation						
Analytical Use case / Models	Implementation						
Data Migration from SAS and MIS	Implementation						
Data Upload Utility	Implementation						
Any Other (Please specify)							
Total	0						

F. AMC, ATS cost

Description	YEAR 2 (for 9 months)				YEAR 3				YEAR 4				YEAR 5				Total Amount including GST (INR)	Total Amount including GST (INR)
	Base Product Cost	Rate (INR)	AMC / AT S %	Total Amount excluding GST (INR)	Base Product Cost	Rate (INR)	AMC / AT S %	Total Amount excluding GST (INR)	Base Product Cost	Rate (INR)	AMC / AT S %	Total Amount excluding GST (INR)	Base Product Cost	Rate (INR)	AMC / AT S %	Total Amount excluding GST (INR)		

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DC Production																			
Software at DC																			
Business Intelligence Tool																			
ETL																			
CDC																			
Streaming data Ingestion																			
Real Time Streaming Analytics																			
Open table																			
Data Quality																			
Data Mining																			
Metadata Management Application																			
Data Governance																			
Orchestration																			
Query federation and IN-Memory Analytics																			

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AI Advance Analytical Solution																			
ML/Ops																			
Monitoring and Observability																			
Backup Solution																			
Data Archival Solution																			
Operation Data Store																			
Database																			
Operating system																			
Any other (Please specify)																			
Total Software ATS cost at DC (F1)																			
Hardware at DC																			
Server																			
Storage																			
SAN Switch																			
Disk To Disk backup																			

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appliance/solution																			
File Security																			
Rack																			
Virtualization																			
Tape Library																			
Any other (Please specify)																			
Total Hardware AMC cost at DC (F2)																			
Total AMC and ATS cost at DC (F1 +F2)																			
Disaster Recovery Environment (DR)																			
Software at DR																			
Production Environment																			
Business Intelligence Tool																			
ETL																			

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CDC																			
Streaming data Ingestion																			
Real Time Streaming Analytics																			
Open table																			
Data Quality																			
Data Mining																			
Metadata Management Application																			
Data Governance																			
Orchestration																			
Query federation and IN-Memory Analytics																			
AI Advance Analytical Solution																			
ML/Ops																			
Monitoring and Observability																			
Backup Solution																			

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Data Archival Solution																			
Operation Data Store																			
Database																			
Operating system																			
Any other (Please specify)																			
Total Software ATS cost at DR (Production) (F3)																			
Software at Non-Production Environment at DR																			
Business Intelligence Tool																			
ETL																			
CDC																			
Streaming data Ingestion																			

Ref: RFP No. GEM/2026/B/7216322

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Real Time Streaming Analytics																		
Open table																		
Data Quality																		
Data Mining																		
Metadata Management Application																		
Data Governance																		
Orchestration																		
Query federation and IN-Memory Analytics																		
AI Advance Analytical Solution																		
ML/Ops																		
Monitoring and Observability																		
Backup Solution																		
Data Archival Solution																		
Operation Data Store																		

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Database																		
Operating system																		
Any other (Please specify)																		
Total Software ATS cost at DR (Non-Production) (F4)																		
Total ATS Cost at DR (F3 + F4)																		
Hardware at DR (production)																		
Server																		
Storage																		
SAN Switch																		
Disk To Disk backup appliance/solution																		
File Security																		
Rack																		
Virtualization																		

Ref: RFP No. GEM/2026/B/7216322

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Any other (Please specify)																			
Total AMC cost at DR (Production) F5																			
Hardware at DR (Non - Production)																			
Server																			
Storage																			
SAN Switch																			
Disk To Disk backup appliance/sol ution																			
File Security																			
Rack																			
Virtualization																			
Tape Library																			
Any other (Please specify)																			
Total AMC cost at DR (Non - Production) F6																			

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Total Hardware AMC cost at DR (F5 + F6)																			
Total AMC and ATS cost at DR (F3+F4+ F5+ F6)																			
TOTAL (F = F1+F2+ F3+F4+F5+F6)																			

G. Facility Management Services (FMS) Cost

During the maintenance and support period, OEM effort should be minimum 5% of the Facility Management resources efforts, per year basis, for review and fine-tuning as defined in Section 3.4. The cost towards the ensuring OEM effort during maintenance and support period should be included as part of Manpower cost.

Facility Management Services (FMS) Cost				YEAR 2 (for 9 months)		YEAR 3		YEAR 4		YEAR 5			
Description	Location	No. of Agents per shift	No. of Shifts	Rate for 8-hour shifts (per annum in INR per Resource)	Total Amount excluding GST (INR)	Rate for 8-hour shifts (per annum in INR per Resource)	Total Amount excluding GST (INR)	Rate for 8-hour shifts (per annum in INR per Resource)	Total Amount excluding GST (INR)	Rate for 8-hour shifts (per annum in INR per Resource)	Total Amount excluding GST (INR)	Total Amount for 5 Years (INR) excluding GST	Total Amount for 5 Years (INR) including GST

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L1 – Service Desk	DC	2	2										
L1 – Infrastructure Management (Server, virtualization, backup, tape library etc)	DC	2	3										
L1 – DBA	DC	1	3										
L2 - Infrastructure Management (Server, virtualization, backup, tape library etc)	DC	2	2										
L2 – DBA	DC	1	2										
L2 – Ingestion layer (Batch, CDC, Streaming)	DC	2	3										
L2 – Analytical Tool	DC	2	2										

Request for Proposal for Supply, Installation, Implementation, Integration and Maintenance of Enterprise Data Lakehouse Solution

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L2 – Reporting Tool	DC	3	2										
L2 - Data Quality and Data Governance Specialist	DC	1	2										
Data Analyst/ Business Analyst	DC	1	1										
Data Scientist	DC	2	1										
L2- Programming Language	DC	1	1										
L1 – Infrastructure Management (Server, virtualization, backup etc)	DR	1	3										
L1 – DBA	DR	1	3										
Program Manager	DC	1	1										
Project Management	DC	1	1										

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nt office resource													
Data Archival solution	DC	1	1										
OEM efforts													
<Any other, please specify>													
Total (G)													

H. Training Cost

S No	Training Type	Batches	Number of trainees per batch	Training Duration	Rate per batch (INR)	Total Amount (INR) excluding GST	Total Amount (INR) including GST
1	Top Management / Executive Training	2	20	3 days			
2	Data Acquisition Tool	1	10	1 week			
3	Data Lakehouse	1	10	1 week			
4	AI Advanced Analytical Tool	9	20	1 week			
5	BI Tool	5	10	1 week			
6	Archival Tool	1	10	3 days			
7	Change Data Capture and streaming	1	10	3 days			
8	Data Governance including Lineage, Meta Data, Master Data Management	1	10	1 week			
	Total Training Cost (H)						

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Date: 10/02/2026

I. Other Component Cost

- The external agency cost includes the cost of engagement of external testing agency to perform Data Migration Audit, Benchmarking and testing as defined in Section 1.26
- The escrow cost includes the cost of engagement of escrow agency to perform escrow mechanism as defined in Section 1.33
- The MVP cost includes the cost towards the effort in delivering the Minimum Viable product defined in Section 2.3.1
- Integration and interface cost includes the cost towards Integration and Interface of source / downstream applications as explained in Section 1.6
- 500 Man days Effort Cost refers to Additional Customisation Effort that the Bank may or may not undertake. The shortlisted Bidder has to provide the man-days pro-rata cost for any additional customisation applicable across the contract period.

S No	Other Cost parameters	Description	Quantity	Rate (INR)	Total Amount (INR) (excluding GST)	Total Amount (INR) (including GST)
1	External Agency Cost					
	a. Benchmarking Cost		1			
	b. Data Migration Audit Cost		1			
	c. Functional and Acceptance Testing Cost		1			
2	Escrow Cost		1			
3	MVP cost		1			
4	Integration and Interface Cost for future applications		5			
5	500 Man days Effort cost		500			
	Total Other Component Cost (I)					

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General Instructions:

- The shortlisted Bidder is expected to quote the costs for all items required for fully complying with the requirements of the scope of work of the RFP and the corrigendum in the respective sections of the price bid. The prices for the respective sections would be deemed to include all components required to successfully utilise the solution.
- The shortlisted Bidder should quote as per the format of Bill of Material ONLY and a masked replica of the Bill of Material should be enclosed in the technical bid. The masked Bill of Materials which would be submitted as part of the Technical Bill of Material should contain "XX" for ALL the corresponding commercial values.
- All amounts in the Bill of Material should be in INR only.
- Bank is not responsible for any arithmetic errors in the commercial bid committed by the shortlisted Bidder, however, if there are any computational errors the Bank will evaluate the Bid as per provisions contained under RFP document.
- The shortlisted Bidder has to quote for each line item in the Bill of Material format provided. If any line item is part of the solution proposed in the RFP response, it has to be referenced. If it is not applicable, then the shortlisted Bidder has to mention Not Applicable (NA).
- In case the shortlisted Bidder includes/combines any line item as part of any other line item in the commercial bid, then this has to be clearly mentioned in the description indicating the line item which contains the combination
- The shortlisted Bidder may insert additional line items in the bill of material format provided as applicable based on the solution offered in the respective component formats.
- The prices quoted by the shortlisted Bidder shall be inclusive of all applicable taxes under the Indian law like customs duty, excise duty, import taxes, freight, forwarding, insurance, delivery, etc. exclusive of only applicable GST which will be paid on actual basis. Any increase in GST will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank. The entire benefits / advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank. The Bank will not pay any out-of-pocket expenses.
- The shortlisted Bidder is expected to specify clearly the type of licences along with the details with respect to quantity, rate, etc., wherever applicable. The license type has to be clearly described in the Description column.

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 Supply, Installation, Implementation, Integration, and maintenance of Enterprise Data Lakehouse solution for the entire contract period (inclusive of all duties, levies, freight, insurance, warranty, GST 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:
Date:

(Authorised Signatory)
Name:
Designation:
Mobile No:
Business Address:
Telephone No:
E-mail ID:

Ref: RFP: GEM/2026/B/7216322

(LIST OF ANNEXURES)

ANNEXURE-I - Bid Form

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

Date: _____

To
General Manager,
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Sub: Request for Proposal for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution.

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

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 and 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 5% per cent 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 thisday of 2026

Signature

(In the Capacity of)

Duly authorised to sign bid for and on behalf of

(Name and Address of Bidder)

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

Mobile:

Email:

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-II - Self-Declaration – Blacklisting & Insolvency

(To be provided on Letterhead of Bidder and OEM duly signed and stamped by their Authorized Signatory)

To
General Manager,
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Dear Sir,

Sub: Request for Proposal for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution.

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

- We hereby certify that, we have not been blacklisted by any Government Dept. / PSUs / Banks/ PSBs / Financial Institutions at the time of bid submission.
- We hereby certify that we are not insolvent at the time of bid submission

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

ANNEXURE–III - Contract Form

(To be submitted on Non - Judicial Stamp Paper)

THIS AGREEMENT made theday of.....2026 Between Indian Bank, a body Corporate Constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970 having its Corporate Office at no. 254-260, Avvai Shanmugam Salai, Royapettah, Chennai-600014, Tamil Nadu and one of its office at having its ACoE at 2nd Floor Head Office building, 66 Rajaji Salai, Chennai – 600001 (hereinafter “the Purchaser” or “Bank”), which term shall unless repugnant to the context or meaning thereof shall mean its successors and assigns) of the one part and (Name of the Bidder) having its Registered Office at (City and Country of Bidder) (hereinafter called “the Bidder”) which term shall unless repugnant to the context or meaning thereof shall mean its successors and permitted assigns) of the other part:

WHEREAS the Bank 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 Bidder 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 and Technical Specifications.
 - (d) the Conditions of Contract.
 - (e) the Bank’s Notification of Award/Purchase Order.
 - (f) the RFP includes Addendum/s and corrigendum/s.
3. In consideration of the payments to be made by the Bank to the Bidder as hereinafter mentioned, the Bidder hereby covenants with the Bank to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of the Contract.
4. The Bank hereby covenants to pay the Bidder 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.

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

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

Ref: RFP: GEM/2026/B/7216322

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 Bidder)

in the presence of:

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-IV - Performance Security Format

Bank Guarantee No.

Date:

To
General Manager,
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

WHEREAS (Name of the Bidder) hereinafter called “the Bidder”) 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 Bidder shall furnish you with a Bank Guarantee by a recognized Bank for the sum specified therein as security for compliance with the Bidder’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 Bidder:

THEREFORE, WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Bidder, up to a total of (Amount of the Guarantee in Words and Figures) and we undertake to pay you, upon your first written demand declaring the Bidder 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 need to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until theday of.....20__

Signature of Authorized Official with Seal

.....

Date.....2026

Address:

.....

.....

NOTE:

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

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-V - Manufacturers' Authorization Form (MAF)

(To be provided on Letterhead of OEM duly signed and stamped by their Authorized Signatory)

No.

Date:

To

General Manager,
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai – 600001

MAF for your RFP No. GEM/2026/B/7216322 dated 10/02/2026

Dear Sir,

We who are established and reputable manufacturers/ developer of
(name of product offered) do hereby authorize M/s..... (name and address
of Agent) to submit a Quote, and sign the contract with you for the solution offered by us against the
above RFP (Supply, installation, implementation, integration and maintenance of Enterprise Data
Lakehouse solution).

We hereby extend our full warranty/support as per Conditions of Contract for the goods and services
offered for supply by the above firm against this RFP (Request for Proposal). We duly authorize the
said firm to act on our behalf in fulfilling all installation, technical support and Annual maintenance
obligations required by the Contract.

In case the Bidder i.e. M/s _____ is not able to perform obligations as per RFP during the contract
period (like if Bidder ceases to exist, stops services or support to the Bank, terminates contract due to
any reasons with Bank or due to any other reason), we will perform the said obligations, as per given
scope of work of RFP, either directly or through mutually agreed third party/any other authorized Partner
of ours.

Yours faithfully,

(Name)

(Name of OEM)

Designation:

Email ID:

Telephone/Mobile No:

Note: This letter of authority should be on the letterhead of the OEM and should be **signed by a competent person and having the power of attorney to bind the OEM**. It should be included by the Bidder in its bid.

ANNEXURE-VI - Pre-Contract Integrity Pact

(To be submitted on Non - Judicial Stamp Paper)

INTEGRITY PACT

Between

Indian Bank hereinafter referred to as “The Bank”

and

..... Hereinafter referred to as “The Bidder/Contractor”

Preamble

The Bank intends to award, under laid down organizational procedures, contract/s for Supply..... (Description of Goods and Services). The Bank values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidders(s) and / or Contractor(s).

In order to achieve these goals, the Bank will appoint an independent External Monitor (IEM), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 – Commitments of the Bank

1. The Bank commits itself to take all measures necessary to prevent corruption and to observe the following principles:
 - a. No employee of the Bank, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
 - b. The Bank will, during the tender process treat all Bidder(s) with equity and reason. The Bank will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
 - c. The Bank will exclude from the process all known prejudiced persons.
2. If the Bank obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Bank will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2 – Commitment of the Bidder(s)/Contractor(s)

1. The Bidder(s) / Contractor(s) commit themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.
 - a. The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Bank’s employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally

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- entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
- b. The Bidder(s) / Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
 - c. The Bidder(s) / Contractor(s) will not commit any offence under the relevant IPC/PC Act: further, the Bidder (s) / Contractor (s) will not use improperly, for purpose of competition or personal gain, or pass on to others, any information or documents provided by the Bank as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
 - d. The Bidder (s) / Contractor (s) of foreign origin shall disclose the name and address of the Agents/Representatives in India, if any. Similarly, the Bidder(s)/Contractor (s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further, as mentioned in the “Guidelines on Indian Agents of Foreign Suppliers” shall be disclosed by the Bidder (s) / Contractor (s). Further as mentioned in the Guidelines, all the payments made to the Indian Agent/Representative have to be in Indian Rupees only. Copy of the “Guidelines on Indian Agents of Foreign Suppliers” is placed at Annexure.
 - e. The Bidder (s) / Contractor (s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
2. The Bidder (s) / Contractor (s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 – Disqualification from tender process and exclusion from future contracts

If the Bidder (s) / Contractor (s), before award or during execution has committed a transgression through a violation of Section 2, above or any other form such as to put his reliability or creditability in question, the Bank is entitled to disqualify the Bidder (s) / Contractor (s) from the tender process.

Section 4 – Compensation for Damages

3. If the Bank has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Bank is entitled to demand and recover the damages equivalent to Earnest Money Deposit /Bid Security.
4. If the Bank has terminated the contract according to Section 3, or if the Bank is entitled to terminate the contract according to Section 3, the Bank shall be entitled to demand and recover from the Contractor liquidated damages of the contract value or the amount equivalent to performance Bank Guarantee.

Section 5 – Previous Transgression

1. The Bidders declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprises in India that could justify his exclusion from the tender process.

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2. The Bidder agrees that if he makes incorrect statement on this subject, bidder is liable to be disqualified from the tender process or the contract, if already awarded, is liable to be terminated for such reason.
3. The imposition and duration of the execution of the bidder will be determined by the bidder based on the severity of transgression.
4. The Bidder/Contractor acknowledges and undertakes to respect and uphold the Bank absolute right to resort to and impose such exclusion.
5. Apart from the above, the Bank may take action for banning of business dealings/holiday listing of the Bidder/ Contractor as deemed fir by the Bank.
6. If the Bidder/Contractor can prove that he has resorted/recouped the damage caused by him and has implemented a suitable corruption prevention system, the Bank may, at its own discretion, as per laid down organizational procedures, revoke the exclusion prematurely.

Section 6 – Equal treatment of all Bidders/Contractors/Sub-Contractors

1. The Bidder(s)/Contractor(s) undertake(s) to demand from all sub-contractors a commitment in conformity with this Integrity Pact, and to submit it to the Bank before contract signing. The Bidder(s)/Contractor(s) shall be responsible for any violation(s) of the principles laid down in this agreement/Pact by any of its Sub-contractors/Sub-vendors.
2. The Bank will enter into agreement with identical conditions as this one with all Bidders/Contractors.
3. The Bank will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

Section 7 – Criminal charges against violating Bidder(s) /Contractor(s) /Sub contractor(s)

If the Bank obtains knowledge of conduct of a Bidder, Contractor or Sub-contractor or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or of the Bank has substantive suspicion in this regard, the Bank will inform the same to the Chief Vigilance Officer.

Section 8 – Independent External Monitor / Monitors

1. The Bank appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Authority designated by the Bank.
3. The Bidder(s)/Contractor(s) accept that the Monitor has the right to access without restriction to all Project documentations of the Bank including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidders)/Contractors(s)/Subcontractors(s) with confidentiality.
4. The Bank will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations

Ref: RFP: GEM/2026/B/7216322

between the Bank and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

5. As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Bank and request the Management to discontinue or take corrective action, or to take other relevant action. The Monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
6. The Monitor will submit a written report to the Authority designated by the Bank, within 8 to 10 weeks from the date of reference or intimation to him by the Bank and, should the occasion arise submit proposals for correcting problematic situations.
7. If the Monitor has reported to Authority designated by the Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Authority designated by the Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
8. The word 'Monitor' would include both singular and plural.

Section 9 – Pact Duration

This pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded on whomsoever it may be.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged/determined by the Bank.

Section 10 – Examination of Books of Accounts

In case of any allegation of, violation of any provisions of this Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the Bidder and the Bidder shall provide necessary information of the relevant financial documents in English and shall extend all possible help for the purpose of such examination.

Section 11 – Other provisions

1. This agreement is subject to Indian Law, Place of performance and jurisdiction is the Corporate Office of the Bank, i.e. Chennai.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
3. If the Contractor is a partnership or a Consortium, this agreement must be signed by all partners or Consortium members. In case of a Company, the Pact must be signed by a representative duly authorized by Board resolution.
4. Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

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6. Any dispute or difference arising between the parties with regard to the terms of this Agreement/Pact, any action taken by the Bank in accordance with this Agreement/Pact or interpretation thereof shall not be subject to arbitration.

The parties hereby sign this Integrity Pact aton

<p>----- (For & On behalf of the Bank)</p> <p>(Office Seal) Place ----- Date -----</p> <p>Witness 1: (Name and Address) _____ _____ _____</p> <p>Witness 2: (Name and Address) _____ _____ _____</p>	<p>----- (For & On behalf of Bidder/Contractor)</p> <p>(Office Seal) Place ----- Date -----</p> <p>Witness 1: (Name and Address) _____ _____ _____</p> <p>Witness 2: (Name and Address) _____ _____ _____</p>
---	--

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ANNEXURE-VII - Non-Disclosure Agreement
(To be submitted on Non - Judicial Stamp Paper)

THIS AGREEMENT made and entered into aton this theday of.....2026 between **INDIAN BANK**, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Corporate Office at no. 254-260, Avvai Shanmugam Salai, Royapettah, Chennai-600014, Tamil Nadu and one of its office at having its ACoE at 2nd Floor Head Office building, 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 “Bidder” 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 Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution.

M/s..... Limited has been engaged in the business of providing the services for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution.

The parties have entered into agreement dated _____ for providing the services for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution (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

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upon the prior written consent from the authorized representative of the other party or pursuant to subsequent agreement between the Parties hereto.

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 Bidder 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

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confidential information and / or documents so disclosed used only for the purposes for which the order was issued.

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.

10. Dispute resolution mechanism.

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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.

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

BANK

M/s

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-VIII - Declaration for MSE Benefits

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

To,
General Manager,
Indian Bank, Head Office
ACoE Department, 2nd Floor.
66, Rajaji Salai, Chennai - 600001

Sub: Request for Proposal for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution.

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

Dear Sir,

This has reference to our bid submitted in response to your Request for Proposal (RFP) Ref. No. RFP No. GEM/2026/B/7216322 dated 10/02/2026 floated for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution. 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 benefits in response to your RFP floated, as referred above.

- a) Issue of Tender Documents to MSEs free of Cost
- b) Exemption on submission of bid security
- c) Relaxation of average annual turnover as specified in eligibility Criteria

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

Further we declare that Bank reserves the right to suspend us from participation in all of its tender for a period upto 3 years, if

- a) We have withdrawn/modified/amended, impairs or derogates from the tender, our bid during the period of bid validity specified in the RFP
or
- b) having been notified of the acceptance of our Bid by the purchaser during the period of bid validity and
 - i. fail or refuse to accept & execute the contract/agreements;
 - ii. fail or refuse to furnish the Performance Security, in accordance with the terms of the RFP

Yours Sincerely

For M/s _____

Signature

Name:

Designation: Director/Company Secretary

Place:

Date:

Ref: RFP: GEM/2026/B/7216322

Seal and Stamp

**ANNEXURE-IX - Declaration on Procurement from a Bidder of a Country which shares
a land border with India**

**(THE BIDDER and OEM SHOULD GIVE THE FOLLOWING UNDERTAKING / CERTIFICATE ON ITS
LETTERHEAD)**

To,

Date

General Manager,
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Dear Sir,

**Sub: Request for Proposal for Supply, installation, implementation, integration, and
maintenance of Enterprise Data Lakehouse solution.**

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

I have read the clause regarding restriction on procurement from a Bidder/OEM 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/OEM fulfils all requirements in this regard and is eligible to be considered. [Evidence of valid registration by the Competent Authority shall be attached.]

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-X - Certificate of Local Content as per Make in India Guidelines

(Certificate should be from the statutory auditor or cost auditor of the company (in 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, on their letter head with Registration Number with seal.)

To,

Date

General Manager,
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Dear Sir,

Sub: Request for Proposal for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution.

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

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

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 and revision order no. P-45021/2/2017-PP (B.E.-II) dated 16th Sept 2020 and subsequent revision Order No. No. P-45021/2/2017-PP (BE-II)-Part(4) Vol. II dated 19/07/2024 and its amendment (if any) referred to hereinabove.

Signature of Statutory Auditor/ Cost Auditor
Registration Number:
Seal of the company

For Bidder

For OEM

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

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

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XI - Declaration of Customized Source Code (related to Bank) Audit

To,

Date

General Manager,
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Dear Sir,

Sub: Request for Proposal for Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

We declare that if we become successful Bidder, we will submit the proof of customized Source Code Audit by CERT-IN empanelled auditor, to the Bank, **as per timeline and periodicity defined by the Bank.**

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XII – Checklist for the RFP

S. No	Eligibility Criteria	Supporting Documents
Bidder Eligibility Criteria		
1	<p>Bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP in India and been in operation in India for at least 7 years as on the date of publishing RFP.</p> <p>In case of MSE Bidders, the Bidder must possess valid MSME certificate.</p>	<p>Self-attested copy of Certificate of Incorporation issued by Registrar of Companies and having full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration certificate.</p> <p>In case of MSE, self-attested copy of Udyam Registration Certificate / valid MSME certificate also to be submitted.</p>
2	<p>Bidder or OEM is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017.</p> <p style="text-align: center;">(or)</p> <p>Bidder or OEM 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 to submit the proof of registration herewith.</p>	<p>Undertaking as per <u>Annexure-IX</u> to be submitted by Bidder as well as proposed OEMs.</p>
3	<p>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.</p>	<p>Self-certified letter signed by authorized official of the Bidder on Company's letter head to be submitted.</p>
4	<p>The Bidder's Firm should not be owned or controlled by any Director or Employee (or relatives of Employee) of the Bank.</p>	<p>Self-certified letter signed by authorized official of the Bidder on Company's letter head to be submitted</p>
5	<p>The average annual turnover of the Bidder should be Rs.600 crore or above in last three fiscal years (2022-23, 2023-24 and 2024-25). This must be the individual company turnover (the company which is bidding) and not that of any group of companies.</p>	<p>Certificate is to be provided by the chartered accountant/ statutory auditor, as per Annexure- XV.</p> <p>Self-attested Copies of audited financial statements of financial years (2022-23, 2023-24 and 2024-25), duly certified by auditor along with the auditor's report to be enclosed.</p>

Ref: RFP: GEM/2026/B/7216322

	Relaxation only for MSE/ Start-up: The average annual turnover of the MSE/Start-up Bidder should be Rs.100 crore or above in last three fiscal years (2022-23, 2023-24 and 2024-25).	
6	The net worth of the Bidder firm should be positive in last three financial years (2022-23, 2023-24 and 2024-25) and net worth should not have eroded by more than 30% (thirty percent) in the last three financial years 2022-23, 2023-24 and 2024-25.	Certificate is to be provided by the chartered accountant/ statutory auditor, as per Annexure- XV. Self-attested copies of audited financial statements of fiscal years (2022-23, 2023-24 and 2024-25), duly certified by auditor along with the auditor's report to be enclosed.
7	Bidder and OEM should not have been debarred/ blacklisted for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies / PSU/other institutions at the time of submission of bid.	A Self-Declaration to be furnished by the Bidder and proposed OEMs on the Company's letter head for the same as per Annexure-II.
8	Bidder and OEM should not be insolvent, in receivership, Bankrupt, or being wound up.	Self-Declaration on Bidder's and proposed OEMs' letter head duly signed and stamped.
9	Bidder should have experience of minimum 7 years as on the date of RFP in providing Data warehouse and data analytical service to Scheduled Commercial Banks/ Government/ PSU entity in India.	Copy of minimum one purchase order issued or executed that are at least 7 years old, along with certificate/email confirmation of work undertaken from respective client(s).
10	Bidder should have experience in supply, implementation, integration, installation, maintenance and support of Datawarehouse / Data Lake/ Data Lakehouse solution with a Data Centre production database size of minimum 200 TB (uncompressed), during the last 7 years till the date of release of this RFP in at least ONE Scheduled Commercial Bank in India with business mix of Rs 3.00 Lakh Crore and with minimum 1000 branches in India. The Datawarehouse / Data Lake / Data Lakehouse solution must include below technologies: 1) Data ingestion (batch, real-time, near real time and DB pull)	Bidder should submit documentary proof of supply, implementation, integration, installation, maintenance, and support of Datawarehouse / Data Lake / Data Lakehouse, by providing masked copy of Purchase order / Contract, Completion Certificate (with % completion) or Credential letter on client's letter head providing all the details duly signed and stamped from client. Bidder should submit documentary proof or reference documents for number of branches criteria, database size and business mix.

Ref: RFP: GEM/2026/B/7216322

	<p>2) Data governance, data lineage, metadata, and master data management</p> <p>3) Advanced data analytics</p> <p>4) Business intelligence and reporting tool</p> <p>5) Underlying Rack server / appliance</p> <p>6) Storage layer</p> <p>Projects which have not completed to a level of at least 70% will not be considered. Percentage completion will be calculated based on the milestone mentioned in the contract and the credential letter submitted by the Bidder showing the milestone completed.</p>	
11	<p>Bidder shall be the OEM/ System Integrator/ Certified or authorized agent/ reseller/ partner for supply of Licenses and solution implementation and maintenance support under warranty/ AMC of the proposed solution. No consortium is allowed for the scope of the RFP.</p>	<p>Manufacturer Authorisation Form (MAF) from all the proposed OEMs of each component needs to be submitted as per the <u>Annexure-V</u>.</p>
12	<p>Bidder should have at least 200 resources on its rolls across areas like Business Analytics (banking Domain Experts), Data Science, Data Warehouse / Data Lakehouse Implementation, Data Analytics, data acquisition etc. for the services provided to the Bank (excluding the resources in support and Maintenance Activities, Sales/Marketing, any third party or contractual resources) as on the date of RFP.</p> <p>For MSE, Bidder should have at least 100 resources on its rolls across areas like Business Analytics (banking Domain Experts), Data Science, Data Warehouse / Data Lakehouse Implementation, Data Analytics, data acquisition etc. for the services provided to the Bank (excluding the resources in support and Maintenance Activities, Sales/Marketing, any third party or contractual resources) as on the date of RFP.</p>	<p>Self-declaration from the Bidder on Bidder's letter head signed by the authorized signatory of the Bidder.</p>

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13	Bidder should have a support office registered in Chennai.	Bidder needs to submit the full details of Name, Address / Telephone Numbers with escalation matrix and GST Number on Bidder's letter head.
14	Bidder should be CMMI Level 5 or ISO 9001-2008 certified organization.	Bidder to provide a valid copy of certification.
OEM / Solution provider Eligibility Criteria		
1	The proposed Data Ingestion (Batch, Real-time, streaming and Near real time) solution must be implemented as part of Data Warehouse / Data Lake / Data Lakehouse solution, during the last 5 years till the date of release of RFP, at least in one Scheduled Commercial Bank having minimum 1000 branches in India, with a Data Centre production database size of minimum 200 TB (uncompressed) and the data ingestion tool is handling at least 4000 active jobs.	<p>Bidder should submit documentary proof of implementation by providing masked copy of Purchase order/ Contract with Completion Certificate</p> <p>or</p> <p>Credential letter on client's letter head providing all the details duly signed and stamped from client.</p> <p>Bidder should submit documentary proof or reference documents for number of branches, database size and active jobs.</p>
2	The proposed Advanced Data Analytics tool must be implemented as part of Data Warehouse / Data Lake / Data Lakehouse solution, during the last 5 years till the date of release of RFP, at least in one Scheduled Commercial Bank having minimum 1000 branches in India with a Data Centre production database size of minimum 200 TB (uncompressed).	<p>Bidder should submit documentary proof of implementation by providing masked copy of Purchase order/ Contract with Completion Certificate</p> <p>or</p> <p>Credential letter on client's letter head providing all the details duly signed and stamped from client.</p> <p>Bidder should submit documentary proof or reference documents for number of branches and database size.</p>
3	The proposed business intelligence, reporting and dashboard tool must be implemented, during the last 5 years till the date of release of RFP, at least in one Scheduled Commercial Bank having minimum 1000 branches in India with a Data Centre production database size of minimum 200 TB (uncompressed) and with at least 500 concurrent users .	<p>Bidder should submit documentary proof of implementation by providing masked copy of Purchase order/ Contract with Completion Certificate</p> <p>or</p> <p>Credential letter on client's letter head providing all the details duly signed and stamped from client.</p> <p>Bidder should submit documentary proof or reference documents for number of</p>

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		branches, database size, number of total users and concurrent users.
4	The proposed Rack server, storage backup software and backup appliance should be implemented for their critical applications and is available in production, during the last 5 years till the date of release of RFP, at least in two Scheduled Commercial Banks having minimum 1000 branches in India.	<p>Bidder should submit documentary proof of implementation by providing masked copy of Purchase order/ Contract with Completion Certificate</p> <p>or</p> <p>Credential letter on client's letter head providing all the details (including list of critical applications) duly signed and stamped from client.</p> <p>Bidder should submit documentary proof or reference documents for number of branches.</p>
5	The proposed Data Archival Solution should have been implemented in at least one Scheduled Commercial Bank for at least one Data Warehouse / Data Lake / Data Lakehouse solution in India having minimum 1000 branches in India, as on RFP release date.	<p>Bidder should submit documentary proof of by providing masked copy of Purchase order/ Contract with Completion Certificate</p> <p>or</p> <p>Credential letter on client's letter head providing all the details duly signed and stamped from client.</p>
6	<p>The proposed OEM of below mentioned components should have its full-fledged support centre in India operational for at least 1 year prior to the date of release of this RFP. This should be a full-fledged establishment and not created for the submission of this Bid.</p> <ol style="list-style-type: none"> 1) Data ingestion (batch, real-time and near real-time) 2) Data governance, data lineage, meta data management and master data management 3) AI and advanced data analytics 4) Business intelligence and reporting tool 5) Underlying Rack server 6) Database for storage layer 7) Backup software 8) Workload orchestration tool 9) Virtualization software 10) Backup appliance 11) Storage 	Bidder needs to submit the full details of name, address / telephone numbers with escalation matrix, number of resources and GST number on OEM's letter head.
1	Documents to be submitted as part of Eligibility	ANNEXURE-I - Bid Form ANNEXURE-II - Self-Declaration – Blacklisting

Ref: RFP: GEM/2026/B/7216322

		<p>ANNEXURE-III - Contract Form ANNEXURE-IV - Performance Security Format ANNEXURE-V - Manufacturers' Authorization Form (MAF) ANNEXURE-VI - Pre-Contract Integrity Pact ANNEXURE-VII - Non-Disclosure Agreement ANNEXURE-VIII - Declaration for MSE Benefits ANNEXURE-IX - Declaration on Procurement from a Bidder of a Country which shares. ANNEXURE-X - Certificate of Local Content as per Make in India Guidelines ANNEXURE-XI - Declaration of Customized Source Code (related to Bank) Audit ANNEXURE-XII - CHECKLIST FOR THE RFP ANNEXURE-XIII - Pre-Bid Query Format ANNEXURE-XIV - Experience Details ANNEXURE-XV - Turnover, Net Worth and PandL Details ANNEXURE- XVI - Undertaking Letter on the Bidder's letterhead for Central Minimum Wages Act and Labour Laws ANNEXURE-XVII - BID SECURITY FORMAT Annexure-XVIII - Compliance Statement Annexure-XIX- Certificate of Solution/Software being deployed. Annexure-XXIII- Sizing Adequacy letter Annexure-XXIV- Hardware End of Life and Support Declaration Annexure-XXV- Component Mapping Annexure-XXVI- Know your employee (KYE) Annexure-XXVII- CV Format</p>
2	Documents to be submitted as part of Technical Document	<p>Document mentioned in section II 8.2. Annexure-XXII- Hosting Requirement. Annexure-XXVII- CV Format Annexure-XXVIII-Hardware Description</p>

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ANNEXURE-XIII - Pre-Bid Query Format

(to be provided in MS-Excel format via mail to acoe.datalakehouse@indianbank.bank.in)

Note:

- Bidder's request for Clarification - to be submitted as per the date mentioned in the RFP for submission of pre-bid queries.
- If, Bidder, desiring to respond to RFP (**GEM/2026/B/7216322 dated 10/02/2026**) for Supply, installation, implementation, integration and maintenance of Enterprise Data Lakehouse solution and requires any clarifications on the points mentioned in the RFP, it may communicate with Bank using the following format.
- All questions received till the last date and time of last date of submission of clarifications and queries as mentioned in RFP will be formally responded to and questions/points of clarification and the responses will be circulated to all participating Bidder if required. The source (identity) of the Bidder seeking points of clarification will not be revealed. Alternatively, Bank may at its discretion, answer all/any/no such queries in the Pre-bid meeting.

Bidder's Name:

S. No	Page No	Para No.	Description	Query details

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XIV - Experience Details

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

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

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

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XV - Turnover, Net Worth and P & L Details

(To be signed by Statutory Auditor/Chartered Accountant)

(Bidders must submit photocopies of Audited Balance Sheet / Profit and Loss Statement)

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

(Amount in Rs.)

F Y	Turnover	Net Profit and Loss	Net worth
2022-23			
2023-24			
2024-25			

Signature of CA/Statutory Auditor:

Name of CA/ Statutory Auditor:

Designation:

Seal:

Date:

Ref: RFP: GEM/2026/B/7216322

ANNEXURE – XVI - Undertaking Letter on the Bidder's letterhead for Central Minimum Wages Act and Labour Laws

To
General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: +91-44-25269705 / 25269701

Dear Sir,

Sub: REQUEST FOR PROPOSAL (RFP) FOR Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: RFP No. GEM/2026/B/7216322 dated 10/02/2026

We confirm that the employees engaged by our Company to carry out the services in your Bank for the above said contract are paid minimum wages / salaries as stipulated in the Government (Central / State) Minimum Wages / Salaries act in force. All the employees/operator deployed by the Bidder for the digitization activity comply with government's rules and regulations like minimum wages act, Provident Fund and ESIC facility standard. We also indemnify the Bank against any action / losses / damages that arise due to action initiated by Commissioner of Labour for non-compliance to the above criteria.

We further authorize the Bank to deduct from the amount payable to the Company under the contract or any other contract of the Company with the Bank if a penalty is imposed by Labour Commissioner towards non-compliance to the "Minimum Wages / Salary stipulated by government in the Act by your company.

(Proof of compliance and labour license needs to be submitted along with the quotation)

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Name:

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XVII - BID SECURITY FORMAT
(to be submitted on non-judicial stamp paper)

To

General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai – 600001

Whereas..... (*Hereinafter called "the Bidder"*) who intends to submit its bid for Supply, installation, implementation, integration and maintenance of Enterprise Data Lakehouse solution through GeM Portal against GeM Bid Number RFP No. **GEM/2026/B/7216322** dated **10/02/2026** (*Hereinafter called "the Bid"*).

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"*), are bound unto Indian Bank in the sum of _____ for which payment well and truly to be made to the said Bank, the Bank binds itself, its successors, and assigns by these presents. Sealed with the seal of the said 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 in the GeM Bid; or
 - (b) does not accept the correction of errors in accordance with the GeM Bid terms; 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/NDA/SLA; or
 - (b) fails or refuses to furnish the performance security, in accordance with the GeM Bid terms.

We undertake to pay the Bank up to the above amount upon receipt of its first written demand, without the Bank having to substantiate its demand, provided that in its demand the Bank will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the two 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. 225 days from last date of bid submission) 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 issued by Banks located in India and shall be on a Non-Judicial Stamp Paper of requisite value

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XVIII - Compliance Statement

Ref: Request for Proposal (RFP) For Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution (RFP No. GEM/2026/B/7216322)

DECLARATION

Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP and if any deviations are observed. Annexure-XXII Compliance Statement enclosed.

Compliance	Description	Compliance (Yes / No)
Terms and Conditions	We hereby undertake and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid). We understand and agree that in event of being successful in the bid and being awarded, we shall comply to the terms and conditions of RFP in future and shall not attempt to get the same changed from Bank later on in process of execution, contract signing, and extension of contract and / or subsequent purchase order/s from Bank. We understand and agree that such attempts and non-compliance to RFP terms may lead to cancellation of our agreement and suitable penal action may be taken by Bank against us including invoking the EMD and/ or PBG and blacklisting.	
Scope of work, Technical and Functional Requirements	We certify that the systems/services offered by us for tender conform to the Scope of work, technical and functional requirements stipulated by you. (Any deviation may result in disqualification of our bid).	
RFP, Clarifications and subsequent Corrigendum/s, if Any.	We hereby undertake that we have gone through RFP, clarifications and Corrigendum/s issued by Bank and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid).	

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XIX- Certificate of Solution/Software being deployed
(On Letterhead of OEM)

To

General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: 044-25269705 / 25269701

Dear Sir,

Sub: Request for Proposal (RFP) For Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

We M/s _____, the OEM for the Solution(s)/Software(s) which is/are being supplied as a part of 'RFP for Supply, installation, implementation, integration and maintenance of Enterprise Data Lakehouse solution' through our authorized partner M/s _____(name of Bidder) hereby certify that all the software(s)/solution(s) to be deployed are latest bug free version and is free from all known vulnerabilities, malware and any covert channels in the code. We also confirm that all the Licenses proposed as part of the solution are supported by an OEM and not community version.

We further certify that the Solution and Software being offered, as part of the contract, does not contain Embedded Malicious code that would activate procedures to

- a) Inhibit/ alter/ disable essential functions / critical settings, rendering the application unusable or unreliable.
- b) Block communications or data flow, isolating the application from networked systems and preventing updates or controls.
- c) Tap information resident or transient in the equipment/network.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

ANNEXURE-XX- List of Reports, Dashboard and Use cases

List of Reports

Estimated list of reports is about 950. The full list will be provided to the successful bidder.

List of Dashboards

Estimated list of dashboards is about 300. Below is an indicative list of dashboards. The full list will be provided to the successful bidder.

S. No	Dashboard Name	Dashboard Description
1	Analytical Leads Overview Dashboard	Provides a consolidated view of all lead counts with filters for FGMO, Zone, and Branch. Covers segments such as MSME, Retail, CASA, Home Loan & Plus, Customer Retention, Asset Quality (SMA), Digital Adoption, Debit Card, IndSMART, and CASA leads.
2	Data Governance Dashboard	Monitors data quality across customer, loan, and deposit segments using IBA-recommended parameters and rectification percentages.
3	Banking Operation Division (BOD)- Dashboard	Tracks branches exceeding prescribed cash holding limits with configurable filters (e.g., ₹50 lakh, ₹20 lakh).
4	UPI Performance Dashboard	Displays all transactions processed through UPI, including those via Indian Bank's UPI handle.
5	IndSMART Dashboard	Provides access to downloadable reports from the IndSMART platform, with options to filter by zone, branch, or date for user lists, leads, and conversions.
6	Digital Products downtime and Transaction wise data	Summarizes and details transaction statistics for the ATM department, including downtime analysis.
7	ATM Profitability Executive Dashboard	Presents key profitability metrics for ATMs to support planning and performance analysis.
8	Corporate Credit Dashboard	Tracks disbursements and performance of corporate credit accounts, segmented by CGM, FGMO, and Zone.
9	Daily Business Pulse	Captures daily business metrics, downloadable in Excel format, covering liabilities, assets, SMA, digital onboarding, and locker data.
10	CKYC Pendency Dashboard	Identifies legacy accounts where CKYC updates are pending for compliance.
11	ATOM Dashboard	Advanced offsite monitoring tool to assess data quality from the Compliance Department using dynamic and non-dynamic parameters.
12	Bank's Business Position Dashboard	Provides a comprehensive view of the bank's overall business position and performance.
13	Micro Market Study	Analyses affluence levels by pin code to support deposit strategy and market planning.
14	Inspection Dashboard	Tracks and visualizes risk movement across branches and zones for compliance and audit purposes.

Ref: RFP: GEM/2026/B/7216322

S. No	Dashboard Name	Dashboard Description
15	RBD - Agriculture Performance Dashboard	Offers a holistic view of Rural Banking Department (Agri) performance, highlighting positive and negative branch performance indicators.
16	RNGR Dashboard	Analyses segment-wise performance at zone and branch levels for strategic insights.
17	Pooled Assets	Monitors daily metrics related to pooled assets for operational and financial tracking.
18	ALM Gap Dashboard	Displays liquidity mismatches across various time buckets for Asset-Liability Management.
19	FX Business Dashboard	Provides visibility into foreign exchange transactions, exposures, and profitability metrics.
20	Top Management Reporting Dashboard	Presents daily insights on the bank's business position, cash flow, transaction volumes, and key performance metrics for top management decision-making.

List of Use Cases / Models

Estimated list of analytical use cases / models is about 80. Below list is an indicative list of use cases / models. The full list will be provided to the successful bidder.

SNO	Name	Description
1	ATM Location Optimization	Analyses ATM usage and transaction patterns to optimize placement. Visualizes transaction volumes to identify high-traffic areas and assess coverage gaps.
2	Branch Cost Optimization	Monitors, tracks, and optimizes operational costs across Indian Bank branches to ensure cost efficiency.
3	CASA Catalyst	Drives CASA growth by identifying potential customers and high-performing branches for targeted strategies.
4	Churn Prediction Model	Predicts customers at risk of leaving the bank, enabling proactive retention measures.
5	Customer Propensity Model	Estimates the likelihood of a customer availing a specific product or service, supporting targeted offers.
6	FNPA Upgradation Potential	Identifies non-performing assets (NPAs) with high probability of upgrading to standard status.
7	Footfall Analysis	Evaluates branch traffic patterns to optimize staffing levels and promote digital migration.
8	Locker Profitability Model	Tracks locker utilization, arrears, and compliance data to assess profitability and operational efficiency.
9	UPI QR Merchant Insights	Derives insights from UPI QR merchant transactions, including MeitY incentive analysis and QR transaction trends.
10	Mule Account Identifier	Detects potential mule accounts by analyzing transaction and behavioural patterns for fraud prevention.
11	Passbook Kiosk Interaction	Analyzes customer interactions at passbook kiosks and personalizes offers by zone and branch for targeted engagement.
12	Win Back Model	Identifies inactive or dormant accounts and supports strategies to reactivate them.

Ref: RFP: GEM/2026/B/7216322

SNO	Name	Description
13	Process Optimization and TAT Reduction	Provides insights into complaint categories and turnaround times for issues such as ATM failures, IMPS failures, and credit card disputes. Enables corrective actions and permanent solutions.
14	Loan Delinquency Model	Predicts the likelihood of loan accounts becoming delinquent by analysing historical repayment patterns, borrower behaviour, credit scores, and macroeconomic indicators.
15	Unified Alert Correlation Engine	Consolidates alerts from multiple systems (EWS, AML, RMD) to reduce duplication, improve fraud detection, and enable real-time integration.
16	Crop Yield Prediction	Uses IMD data and machine learning to forecast crop yields based on historical and current data.
17	Channel Reconciliation & Performance	Provides a 360° dashboard of the bank's presence and performance across customer financial ecosystems.
18	Corporate Relationship Mapping	Maps corporate-employee relationships to identify opportunities for liability products and insurance offerings.
19	Counterparty Exposure Management	Monitors and manages risks associated with financial transactions involving counterparties.
20	Digital Product Profitability Model	Analyzes and monitors the performance / profit of digital products such as ATMs, BNAs, and POS terminals. The model provides detailed profitability insights and advanced analytics to help the Bank assess revenue contribution, cost efficiency, and overall financial impact of these channels.

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

ANNEXURE-XXI- Data Source Information

S. No	Data Source Name	Data Source Description	Data Source Type	Extraction Type	Extraction Strategy	Extraction Method	Ingestion frequency	External/Internal
1	Alliance Warehouse	Repository for archiving SWIFT messages for secure storage and retrieval.	Oracle	Batch	Full	File	Daily	External
2	ALM FTP	System used for preparing daily regulatory reports such as LCR, NSFR, and SLS for Asset-Liability Management.	Oracle	Batch	Full	File	Daily	External
3	ATM DCMS	ATM card management solution for issuance, activation, and lifecycle management.	Oracle	Batch	Full	File	Daily	External
4	ATM EFT Switch	Transaction switch for processing ATM transactions across the network.	Enscribe	Batch, Realtime	Incremental	File, Realtime	Daily	External
5	ATM Prognosis Application	Vendor solution for monitoring and managing ATM machine health and performance.	Oracle	Batch	Full	File	Daily	External
6	BBPS	Bharat Bill Payment System enabling secure and seamless digital bill payments.	Oracle	Realtime	Incremental	Realtime	Daily	External
7	BHIM Aadhaar	Authentication service for BHIM app registration using Aadhaar credentials.	NA	Realtime	Incremental	Realtime	Daily	External

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

S. No	Data Source Name	Data Source Description	Data Source Type	Extraction Type	Extraction Strategy	Extraction Method	Ingestion frequency	External/Internal
8	Central Bank Digital Currency (CBDC) - Digital Rupee Wallet	Platform for managing transactions and balances in India's Digital Rupee (CBDC).	NA	Batch	Incremental	File	Daily	External
9	Colombo Net Banking	Internet banking system for Indian Bank's operations in Sri Lanka.	Oracle	Batch	Incremental	DBPULL	Daily	External
10	Core Banking System (CBS) Colombo	Core banking platform for Sri Lanka branches.	Oracle	Batch	Incremental	DBPULL	Daily	External
11	Core Banking System (CBS) including NBC	Primary core banking solution for domestic operations.	Oracle	Batch, Realtime	Incremental	DBPULL, Realtime	Daily	External
12	CPMS	Comprehensive Pension Management System for pension processing and compliance.	NA	Batch	Full	File	Monthly	External
13	Credit Card Portal - NARADA	Portal for credit card details inquiry, tracking, and management.	MySQL	Batch, Realtime	Incremental	File, Realtime	Daily	External
14	CRM (Salesforce)	Customer Relationship Management module (currently under implementation).	NA	Batch, Realtime	Incremental	File, Realtime	Daily	External
15	Customer OTS & Branch OTS	Online One-Time Settlement (OTS) system for customer and branch-level settlements.	NA	Batch	Incremental	File	Daily	External

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

S. No	Data Source Name	Data Source Description	Data Source Type	Extraction Type	Extraction Strategy	Extraction Method	Ingestion frequency	External/Internal
16	Digital Insurance Platform	Real-time platform for insurance product updates, settlement tracking, and analytics.	My SQL / Oracle	Batch	Incremental	File	Daily	External
17	Digital Lending Platform	End-to-end digital loan application system covering all retail, agriculture, and MSME loans.	Oracle	Batch, Realtime	Incremental	DBPULL, Realtime	Daily	External
18	E-Audit (eThic)	Platform for conducting internal audits and tracking compliance status.	Oracle	Batch	Incremental	DBPULL	Daily	External
19	EFRMS (Enterprise Fraud Risk Management System) - (Memento & RSA Application)	Enterprise-level solution for monitoring transactions, detecting fraud patterns, and managing risk alerts across multiple channels.	MY SQL, MS SQL & ORACLE	Realtime	Incremental	Realtime	Daily	External
20	EWS	Early Warning Signal system for generating alerts on potential credit risks.	NA	Batch	Incremental	DBPULL	Daily	External
21	Exim Bills Colombo	System for handling export-import transactions for Colombo branches.	Oracle	Batch	Incremental	DBPULL	Daily	External
22	Exim Bills Gift City	System for managing export-import transactions for Gift City branches.	NA	Batch	Incremental	DBPULL	Daily	External

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

S. No	Data Source Name	Data Source Description	Data Source Type	Extraction Type	Extraction Strategy	Extraction Method	Ingestion frequency	External/Internal
23	Exim Bills India	Platform for processing export-import transactions for domestic branches.	NA	Batch	Incremental	DBPULL	Daily	External
24	FASTAG	System for capturing and managing FASTag requests and transactions.	MY SQL	Batch	Full	File	Daily	External
25	Financial Inclusion (IB-Saathi)	Gateway application for Business Correspondent (BC) point transactions.	Oracle	Batch	Incremental	DBPULL, Realtime	Daily	External
26	FIP App	Consent-based Financial Information Provider (FIP) payment application for secure data access.	Oracle	Batch	Incremental	DBPULL	Daily	External
27	GIFT City CBS	Core banking system for Gift City operations.	Oracle	Batch	Incremental	DBPULL	Daily	External
28	Gift City ITMS	Treasury management system instance for Gift City operations.	Oracle	Batch	Incremental	DBPULL	Daily	External
29	I-AML	Anti-Money Laundering solution for transaction monitoring and regulatory reporting.	Oracle	Batch	Incremental	DBPULL	Daily	External
30	IBDIS - Indian Bank Digital Intelligence System	System for handling MNRL and FRI data received from DOT for compliance.	Oracle	Batch	Full	File	Daily	External
31	IMPS	Immediate Payment Service platform for real-time digital transactions.	Oracle	Batch	Incremental	DBPULL	Daily	External
32	IND Cash Optima	Cash Management System for optimizing cash operations.	Oracle	Batch	Incremental	File	Monthly	External

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

S. No	Data Source Name	Data Source Description	Data Source Type	Extraction Type	Extraction Strategy	Extraction Method	Ingestion frequency	External/Internal
33	IndSmart (OMNI)	Platform for customer onboarding and transaction data management.	Oracle	Batch	Incremental	DBPULL	Daily	External
34	Integrated Treasury Management Solution (ITMS)	Comprehensive treasury system for front, middle, and back-office operations.	NA	Batch, Realtime	Incremental	File, Realtime	Daily	External
35	Internet Banking	Internet banking platform for customer onboarding and transaction processing.	Oracle	Batch, Realtime	Incremental	File, Realtime	Daily	External
36	Mobile Banking (IndOasis)	Mobile banking application for retail and corporate customers.	Oracle	Batch (one-time full load)	One time	File (one-time full load)	One time	External
37	Notiva Prime	Handles all types of SWIFT messages for respective branches.	Oracle	Batch	Full	File	Daily	External
38	OGL	Application for General Ledger posting and report generation.	NA	Batch	Incremental	DBPULL	Daily	External
39	One Card Console	Monitoring application provided by One Card for daily credit card operations.	NA	Batch	Full	File	Daily	External
40	OSM	Generates alerts to identify procedural deviations and potential frauds.	Oracle	Batch	Incremental	DBPULL	Daily	External

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

S. No	Data Source Name	Data Source Description	Data Source Type	Extraction Type	Extraction Strategy	Extraction Method	Ingestion frequency	External/Internal
41	Reconciliation Applications (ATM RECON, IMPS RECON, NEFT RECON, UPI RECON)	Applications for reconciling transactions across ATM, UPI, IMPS, and NEFT channels.	Oracle	Batch	Incremental	DBPULL	Daily	External
42	SFMS Application (RTGS/NEFT/LC/BG)	Captures details of RTGS, NEFT, Letter of Credit, and Bank Guarantee transactions.	NA	Batch	Full	File	Daily	External
43	Supply Chain Finance (SCF)	Aggregation platform for managing supply chain finance business.	Oracle	Batch	Incremental	File	Daily	External
44	Training and HRM (Learning Management System)	HRM platform for employee training and learning management.	Oracle	Batch	Incremental	DBPULL	Monthly	External
45	UPI Interface	Unified Payments Interface for facilitating secure digital transactions.	Oracle	Batch	Incremental	DBPULL	Daily	External
46	UPI QR Sound Box Portal	Portal for applying and managing UPI QR sound box devices.	Oracle	Batch	Incremental	DBPULL	Daily	External
47	UPI Switch	Transaction switch for processing UPI transactions.	Oracle	Batch	Incremental	DBPULL	Daily	External
48	Video KYC (VKYC)	Platform for conducting video-based KYC verification for customers.	MS-SQL	Batch	Incremental	DBPULL	Daily	External

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

S. No	Data Source Name	Data Source Description	Data Source Type	Extraction Type	Extraction Strategy	Extraction Method	Ingestion frequency	External/Internal
49	WhatsApp Banking	Solution enabling banking services through WhatsApp.	NA	Batch, Realtime	Incremental	File, Realtime	Daily	External
50	Middleware	Integration layer facilitating communication between multiple banking applications; acts as a hub for transactional and event-driven data.	JSON Log Files	Batch	Incremental	File	Daily	Internal
51	In-house Applications (47)	Suite of in-house applications developed by the bank, hosted on Oracle DB within the bank's data centre.	Oracle	Batch	Incremental	DBPULL	Daily/ Monthly	Internal

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XXII- Hosting Requirement.

To

General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: 044-25269705 / 25269701

Dear Sir,

Sub: Request for Proposal (RFP) For Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

S. No	Component	Server Type	Qty	Rack Unit (RU) required	Kilo Vat Amperes (KVA) Required
Production - Data Center Environment					
Production – Disaster Recovery Environment					

Ref: RFP: GEM/2026/B/7216322

Non-Production – UAT Environment					

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XXIII- Sizing Adequacy letter

To

General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: 044-25269705 / 25269701

Dear Sir,

Sub: Request for Proposal (RFP) For Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

Dear Sir/Madam,

We, _____ (Bidder Name and Address), confirm that we have reviewed the proposed sizing and agree that it is adequate to maintain the Service Level Agreements (SLAs) for the entire contract duration. We further confirm that the sizing will meet the requirements specified in the RFP.

In the event the solution fails to meet the SLA and response time requirements mentioned in the RFP, we undertake to augment the solution at **no additional cost to the Bank**.

Penalty for Shortfall: If there is any shortfall in sizing during the contract period, the following penalties will apply:

- **Shortfall between 1% and less than 5%** of the cost of hardware, software, and licenses (as per the BOM submitted at the time of bid): Penalty will be **two times the shortfall amount**.
- **Shortfall between 5% and less than 10%** of the cost of hardware, software, and licenses: Penalty will be **three times the shortfall amount**.
- **Shortfall of 10% or more** of the cost of hardware, software, and licenses: Penalty will be **four times the shortfall amount**.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

Request for Proposal for Supply, Installation, Implementation, Integration and Maintenance of Enterprise Data Lake House Solution

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XXIV- Hardware End of Life and Support Declaration

To

General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: 044-25269705 / 25269701

Dear Sir,

Sub: Request for Proposal (RFP) For Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

Dear Sir/Madam,

We _____ (OEM and address) has supplied _____ (Hardware and software Make / model and quantity) to Indian Bank under the above-referenced RFP.

We hereby certify that:

1. The supplied devices will **not be End-of-Sale (EOSL) within two (2) years from the date of delivery.**
 - All supplied hardware and software will remain under **OEM support for Five (5) years from the date of delivery**, including Bug fixes, Security patches, Component updates, Version releases.
2. If any component is announced as End-of-Life (EOL) or **End-of-Support during this five-year period**, we shall extend support through a formal written confirmation or upgrade the component to a supported version (including related software licenses etc) at **no additional cost to the Bank.**
3. All AMC/ATS obligations as per the RFP will be honoured throughout the support period.

This responsibility shall survive even after termination or expiry of the contract.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XXV- Component Mapping

To

General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: 044-25269705 / 25269701

Dear Sir,

Sub: Request for Proposal (RFP) For Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

Dear Sir/Madam,

We _____ (Bidder Name and address) have proposed below mentioned component/hardware/software as part of the requirement in the RFP. We confirm that we have not proposed any option in the Bill of material or anywhere in the proposal. We already have back-to-back agreement with the proposed OEMs and submitted MAF for these proposed OEMs. We also confirm that we have taken into consideration 20% of the OEM efforts vs Bidder's effort during implementation phase and 5% of the OEM efforts vs Bidder's effort during maintenance and support phase.

S. No	Component Name	Proposed OEM	Proposed Solution Name	Proposed Solution version/Make and Model
1	Ingestion tool (Batch, CDC, Streaming)			
2	Database at Medallion layer			
3	Meta Data management			
4	Master Data management			
5	Data Governance			
6	Data Lineage and Orchestration			
7	Query Federation and In-memory Analytics			
8	AI Advance Analytics			
9	Data Security, Masking, Classification, encryption, and privacy			

Ref: RFP: GEM/2026/B/7216322

10	Monitoring and Observability			
11	Server			
12	Backup Solution			
13	Disk to Disk Backup			
14	Object storage			
15	Data Archival			
16	Virtualization software			
17	Visualization Software			
18	Tape Library			

We _____ (Bidder Name and address) have proposed the below external testing / audit / benchmarking agency for conducting functional and UAT testing, Data Migration Audit and Benchmarking Audit as detailed in the RFP.

S.No	Agency Name	Proposed Company Name	Details of Scheduled Commercial Bank experience (Proof of evidence to be enclosed along with this annexure)
1	External Testing Agency		
2	Benchmarking		
3	Virtualization software		

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XXVI- Know your employee (KYE)

To
General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: 044-25269705 / 25269701

Dear Sir,

Sub: Request for Proposal (RFP) For Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

Dear Sir/Madam,

1. We _____ (name of the company) hereby confirm that all the Resource (both on-site and off-site) deployed/to be deployed on Bank's project for _____ (Supply, installation, implementation, integration and maintenance of Enterprise Data Lakehouse solution) have undergone KYE (Know Your Employee) process and requisite checks have been performed prior to employment of said employees as per our policy.
2. We undertake and agree to save defend and keep harmless and indemnified the Bank against all loss, cost, damages, claim penalties expenses, legal liability because of non-compliance of KYE and of misconduct of the employee deployed by us to the Bank.
3. We further agree to submit the required supporting documents (Process of screening, Background verification report, police verification report, character certificate, ID card copy, educational document, KYC documents etc.) to Bank before deploying officials in Bank premises for "Request for Proposal (RFP) For Supply, installation, implementation, integration and maintenance of Enterprise Data Lakehouse solution"
4. We acknowledge that the Bank reserves the right to conduct prior interviews of any resource proposed for onsite deployment before granting approval. If the Bank is not satisfied with the resource during the interview, we agree to provide an alternate resource meeting the required qualifications and experience at no additional cost to the Bank.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

Ref: RFP: GEM/2026/B/7216322

ANNEXURE-XXVII - CV Format

S. No	Section	Details / Instructions		
1	Proposed Position Select from Section 2.1.3			
2	Name of Staff Only one candidate shall be nominated per position			
3	Date of Birth (DD/MM/YYYY)			
4	Nationality (Country of citizenship)			
5	Education Details (List in reverse chronological order)			
	Institution Name	From	To	Degree Obtained
5.i				
5.ii				
5.iii				
5.iv				
6	Certifications & Trainings (Include relevant certifications and training programs attended)			
7	Areas of Expertise (Specify domain(s) and years of experience in each)			
8	Total Experience (Total number of years of professional experience)			
9	Experience with Current Firm (Number of years with the current organization)			
10	Professional Experience (List in reverse chronological order)			

Ref: RFP: GEM/2026/B/7216322

	Organization Name	From	To	Designation/ Responsibilities		
10.i						
10.ii						
10.iii						
10.iv						
11	Tasks Assigned for This Project (List all tasks to be performed under this assignment)					
12	Relevant Work Illustrations (Provide up to 5 examples that best demonstrate suitability for the role)					
	Assignment / Project Name, Main Features, Duration & Year	Location	Project Value Approx	Employer	Client Reference Project (Yes/No)	Position & Key Activities Performed
12.i						
12.ii						
12.iii						
12.iv						
12.v						

Ref: RFP: GEM/2026/B/7216322

I, the undersigned, certify that to the best of my knowledge and belief that the CV of the proposed staff above correctly describes qualifications and experience mentioned, and that the proposed staff member is a permanent employee of our organization. I understand that any willful wrong information described herein may lead to our disqualification or dismissal, if engaged

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

ANNEXURE-XXVIII- Proposed Hardware Description Details

To
General Manager
Indian Bank, Head Office,
ACoE Department, 2nd Floor.
66 Rajaji Salai, Chennai - 600001

Phone: 044-25269705 / 25269701

Dear Sir,

Sub: Request for Proposal (RFP) For Supply, installation, implementation, integration, and maintenance of Enterprise Data Lakehouse solution

Ref: Your RFP No. GEM/2026/B/7216322 dated 10/02/2026

Dear Sir/Madam,

	DESCRIPTION																		
NOTE: The Hardware costing should be inclusive of OS	Applic ation Tier	Mo del	Ma ke	Late st Rele ase (Mo del)	Late st Rel eas e (Ma ke)	Clus ter type (Acti ve- Acti ve- Pas sive/ Fail over to	No. of Cor es/ no de	No . of RA M/ no de (G B)	Proc esso r Qty/ Node	Proce ssor Frequ ency (GHz)	Proc esso r Cach e Mem ory/ Proc esso r (MB)	Hard Disk Qua ntity	Tota l Hard Disk Cap acity (Ra w GB)	Oper ating Syste m	NIC quan tity/ node	NI C Ma ke	To tal Co res	Tota l Mem ory (GB)	Other Critical Comp onents

Request for Proposal for Supply, Installation, Implementation, Integration and Maintenance of Enterprise Data Lake House Solution

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

	DESCRIPTION																		
						DR/ NA)													
Data Centre Hardware (DC)																			
Production Hardware (A1)																			
Data Lakehouse																			
Business Intelligence Tool																			
ETL																			
CDC																			
Streaming data Ingestion																			
Real Time Streaming Analytics																			
Open table																			
Data Quality																			
Data Mining																			

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

	DESCRIPTION																	
Metadata Management Application																		
Lineage																		
Orchestration																		
Query federation and IN-Memory Analytics																		
AI Advance Analytical Solution																		
ML/Ops																		
Monitoring and Observability																		
Backup Solution																		
Data Archival Solution																		
Operation Data Store																		
object storage																		
SAN Switch																		

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

	DESCRIPTION																	
Disk To Disk backup appliance/ solution																		
File Security																		
Virtualization software																		
Rack																		
Tape Library																		
Load Balancer																		
Any other (Please specify)																		
Total Datalakehouse Hardware (A1)																		
UAT & SIT Servers																		
Data Lakehouse																		
Business Intelligence Tool																		
ETL																		

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

	DESCRIPTION																	
CDC																		
Streaming data Ingestion																		
Real Time Streaming Analytics																		
Open table																		
Data Quality																		
Data Mining																		
Metadata Management Application																		
Lineage																		
Orchestration																		
Query federation and IN-Memory Analytics																		
AI Advance Analytical Solution																		
ML/Ops																		
Monitoring and																		

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

	DESCRIPTION																	
Observability																		
Backup Solution																		
Data Archival Solution																		
Operation Data Store																		
object storage																		
SAN Switch																		
Disk To Disk backup appliance/ solution																		
File Security																		
Virtualization software																		
Rack																		
Load Balancer																		
Any other (Please specify)																		
Total Datalakehouse																		

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

	DESCRIPTION																	
Hardware (A2)																		
Description of DR Hardware																		
Production Hardware (A3)																		
Data Lakehouse																		
Business Intelligence Tool																		
ETL																		
CDC																		
Streaming data Ingestion																		
Real Time Streaming Analytics																		
Open table																		
Data Quality																		
Data Mining																		
Metadata Management Application																		

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

	DESCRIPTION																	
Lineage																		
Orchestration																		
Query federation and IN-Memory Analytics																		
AI Advance Analytical Solution																		
ML/Ops																		
Monitoring and Observability																		
Backup Solution																		
Data Archival Solution																		
Operation Data Store																		
object storage																		
SAN Switch																		
Disk To Disk backup appliance/ solution																		

Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

	DESCRIPTION																	
File Security																		
Virtualization software																		
Rack																		
Tape Library																		
Load Balancer																		
Any other (Please specify)																		
Total Production Hardware (A3)																		
Total DC-DR Hardware (A1+A2+A3)																		

Date: _____

Place: _____



Ref: RFP: GEM/2026/B/7216322

Date: 10/02/2026

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

Seal of Company: