Request for Proposal

for

Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending

Reference No. NABFINS/RFP/008/2026-27

NABFINS LIMITED

(A subsidiary of National Bank for Agriculture and Rural Development)

#3072, 14th Cross, K.R. Road
Banashankari 2nd Stage
Bengaluru - 560 070
www.nabfins.org

NABFINS Limited

#3072,14th Cross, K R Road, Banashankari 2nd Stage
Bengaluru, Karnataka – 560 070

Ref .No.: NABFINS/RFP/008/2026-27 **Date: 23 November 2026**

REQUEST FOR PROPOSAL

Sealed Bids are invited from eligible Software Solution Providers / Original Solution Developers (OSDs) and their authorised channel partners in India in response to the RFP for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending by NABFINS Limited.

Information relating to the RFP can be viewed and the Bid documents can be downloaded from our website www.nabfins.org

The sealed Tenders should reach the undersigned on or before 09 December 2026 2026, 03:30 PM

Sd/-
Deputy General Manager

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Important Bid Details

Sl. No.	Particulars	Details
1	RFP Reference number	**NABFINS/RFP/008/2026-27**
2	Purpose	Selection of Service Provider for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending, by NABFINS, including Originator evaluation, pool due diligence, deal execution, loan-level monitoring, reconciliation, asset classification, MIS and regulatory reporting.
3	RFP document availability	www.nabfins.org
4	No. of Envelopes (non-window and sealed) to be submitted	**RFP & Technical Bid** **Envelope 1 containing the following in separate covers:** **a)** Proposal and Declaration on Eligibility criteria with proof as per Annexure-1; **b)** Checklist provided in (Annexure-2); **c)** All documents mentioned in Sl. No. 3 to 21 of the Checklist. **d)** Integrity Pact as per (Annexure-14). **Envelope 2** containing Technical Bid in format provided in Annexure-15, super scribed as "Technical Bid – Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending ". **Envelope 3**: containing Envelopes 1 and 2 duly super-scribed as "Proposal for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending ". **Financial Bid** (to be submitted only by the bidders in a separate sealed envelope) Financial bid in Annexure-16 on the letterhead of the company signed by the competent authority. The envelop should be super-scribed " Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending". All envelopes must also be super-scribed with the Name of the Bidder, contact number and Email ID.
5	RFP release date	23 November 2026
6	Last date and time for submission of pre-bid queries	30 November 2026, 05:00 PM through email to shubham.mehta@nabfins.org
7	Date of Pre-bid meeting	02 December 2026, 03:30 PM. Bidders willing to participate in pre-bid meeting should be present at NABFINS Head Office with Letter of Authorization from the competent authority of the bidders for participation in the pre-bid meeting.

Sl. No.	Particulars	Details
8	Last date of submission of Proposal	On or before 09 December 2026, 03:30 PM
9	Date and time of opening of Eligibility and Technical Bids	09 December 2026 at 04:00 PM
10	Presentation and live demonstration by bidders	Eligible short-listed bidders will be invited for a presentation on technical bid. The exact date and time for the presentation will be communicated to the eligible Bidders subsequently; Company's decision shall be final in this regard.
11	Date and time of opening of Financial Bids	The financial bids of only those Bidders who qualify in both eligibility and technical evaluation will be considered for further process. The date for opening of the financial bid would be notified separately on the Company's website and shall be communicated to the bidders found qualified based on the technical evaluation of bids.
12	Announcement of selected bidder	The announcement of successful bidder/s shall be published on NABFINS Website on completion of due process.
13	Bid Validity	180 days from the last date for submission of the bid or any extended period as mutually agreed upon.
14	Address for submission / opening of bids / presentation	Deputy General Manager NABFINS Limited #3072, 14th Cross, K.R. Road, Banashankari 2nd Stage, Bengaluru - 560 070.
15	Contact person(s)	Shubham Mehta, Asst. General Manager Email id: shubham.mehta@nabfins.org Mobile No. – 7022903469

Definitions

- **'The Company'**, unless excluded by or repugnant to the context or meaning thereof, shall mean NABFINS Limited (or 'NABFINS'), as described in more detail in Chapter-1, which has invited bids under this RFP and shall be deemed to include its successors and permitted assignee/s
- **RFP** / **bid** / **proposal** / **tender** means this Request for Proposal for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending.
- **Direct Assignment (DA)** means acquisition by NABFINS (as transferee / Assignee) of a pool of loan exposures from a NBFC, NBFC-MFI or other permitted transferor (Originator) by way of assignment, in accordance with the RBI master directions.
- **Co-Lending –** As defined under regulatory guidelines stipulated by the Reserve Bank of India.
- **Pool** means the identified set of individual loan accounts acquired by NABFINS from an Originator under a DA transaction, and **Tranche** means a pool assigned on a given date under a given Assignment Agreement.
- **Originator** / **Transferor** means the NBFC, NBFC-MFI or financial institution transferring the loan pool to NABFINS, which ordinarily continues as servicer of the pool.
- **Platform** / **Solution** means the hosted software, along with its modules, interfaces, data, documentation and services, to be provided by the selected bidder as per this RFP.
- **Bidder** means a company registered in India responding to this RFP, being an Original Solution Developer (OSD) or its authorized representative in India.
- **Contract** means this RFP, its acceptance, and the Service Level Agreement (SLA) executed between NABFINS and the selected bidder, together with the documents referred to therein and instructions issued by NABFINS from time to time.
- **LMS** means the Loan Management System / core business software of NABFINS.
- **MHP** means Minimum Holding Period; **MRR** means Minimum Retention Requirement, as defined by RBI.
- **RBI** means the Reserve Bank of India; **DPDP Act** means the Digital Personal Data Protection Act, 2023.
- **KMP** means Key Management Personnel as defined under the Companies Act, 2013.
- **OSD** means Original Solution Developer; **SLA** means Service Level Agreement; **TCO** means Total Cost of Ownership.
- **UAT** means User Acceptance Testing; **DC** / **DR** means Data Centre / Disaster Recovery site; **VAPT** means Vulnerability Assessment and Penetration Testing.
- **MFI** means Microfinance Institution; **NBFC-MFI** means Non-Banking Financial Company – Microfinance Institution.
- **NABARD** – National Bank for Agriculture and Rural Development

Disclaimer and Important Conditions

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

2) The purpose of this RFP document is to provide the Bidder(s) with information to assist 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 advices / clarifications.

3) The RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Company and any successful bidder as identified by the Company after completion of the selection process as detailed in Chapter 3.

4) Bidders may study the bid document carefully and in its entirety. Submission of bids shall be deemed to have been done after careful study and examination of the bid document and with full understanding of its implications. Bidders must ensure, prior to submission of bids, that such clarifications/ changes have been considered by them. NABFINS shall not be liable for any omissions on the part of any bidder. The terms and conditions of the RFP encompass all the terms and conditions mentioned in this document.

5) The Company, its employees and advisors make no representation or warranty and shall have no liability to any person, including any applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the Tender and any assessment, assumption, statement or information contained therein or deemed to form part of this RFP or arising in any way for participation in this Bid stage.

6) <u>NABFINS at its sole discretion reserves the right to;</u>

   i. At any time prior to deadline for submission of Bids, the Company, for any reason, whether, at its own initiative or in response to a clarification requested by any prospective bidder, reserve the rights to modify the RFP, by way of an amendment.

   ii. Notification of amendments will be published on the NABFINS' website (www.nabfins.org) and will be binding on all bidders and no separate communication will be issued in this regard.

iii. NABFINS, at its discretion may extend the deadline for a reasonable period for the submission of bids in order to allow prospective bidders reasonable time, to take the amendment into account in preparing their bids.

iv. NABFINS reserves the right to withdraw/cancel the RFP or delete / amend / change / modify any clause(s) mentioned herein at any time, without assigning any reason and shall not be held liable for any losses or damages caused by such withdrawal/amendment/modification. The withdrawal / cancellation of RFP would be done by publishing suitable notice by the Company on its website www.nabfins.org.

v. NABFINS also reserves the right to re-issue the tender. Bidder/s shall not have any right to object to such re-issue. The Company also reserves the right to extend the validity period of the tender.

vi. NABFINS shall accept bids with negotiation at the discretion.

7) Bidders' obligations and warranties

i. The bidder/s should conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.

ii. The Bidder/s shall be responsible for any discrepancies, errors and omissions in the bid, or other information submitted by them irrespective of whether these have been approved, reviewed or otherwise accepted by the Company or not. The Bidder/s shall take all corrective measures arising out of discrepancies, error and omissions in the bid and other information as mention above within the time schedule.

iii. The Bidder/s should ensure that the product and services offered under this RFP meets all the technical, features and functional requirements as envisaged in the scope of the RFP.

iv. The bidder shall comply with all statutory and regulatory guidelines (including RBI directions on Transfer of Loan Exposures, IT Governance, Outsourcing of IT Services, Cyber Security, data localisation, the Information Technology Act, 2000 and the DPDP Act, 2023) while delivering the services.

v. Wilful misrepresentation of any fact in the bid will lead to the disqualification of the Bidder without prejudice to other actions that NABFINS may take. All the documents submitted to the Company will become property of the Company.

vi. The Company reserves the right to verify the validity of bid information and to reject any bid where the contents appear to be incorrect, inaccurate or inappropriate at any time during the process of RFP or even after the award of contract.

vii. Each bidder acknowledges and accepts that the Company may in its absolute discretion apply selection criteria specified in the document for evaluation of proposals for shortlisting / selecting one OR more eligible with or without negotiation with the bidders as service providers for the purpose of this RFP

8) **Important instructions for submission of Bids**

i. The detailed instructions regarding bid submission is given in Chapter 5.

ii. Any bid document received through email or any other digital means are not acceptable and shall result in rejection of bid by the Company.

iii. NABFINS shall have rights to retain the bid documents including all enclosures.

iv. The Company shall not be liable for omission, if any, on the part of the bidder. In case of any clarification required by the company to assist in the examination, evaluation and comparison of bids, the company may, at its discretion, seek clarification from the bidder. The response / clarification shall be in writing and no change in the price or substance of the bid shall be sought, offered or permitted.

v. All the information required as per the bidding document should be provided by the bidder. Incomplete information may lead to rejection of the proposal.

vi. Bids once submitted shall be treated as final and no further correspondence shall be entertained. No bid shall be modified after the deadline for submission of bids.

vii. The Company reserves the right to reject any or all bid(s) received without assigning any reason whatsoever.

viii. The Company shall not be responsible for non-receipt / non-delivery of the bid documents due to any reason, whatsoever.

ix. The selected successful bidder/s shall be required to enter into a Service Level Agreement with the Company with respect to award of contract.

9) **Queries relating to RFP**

i. Queries relating to the RFP, if any, may be raised by the Bidders through emails to be sent at the company's email ID – shubham.mehta@nabfins.org latest by 30 November, 2026, 05:00 PM.

ii. In case the Company, in its absolute discretion, deems that the originator of the query shall gain an advantage by a response to a question, then it reserves the right to communicate such response to all bidders.

iii. The Company may, in its absolute discretion, engage in discussion with any bidder (or simultaneously with more than one bidder) after the RFP closes to improve or clarify any response.

iv. A bidder/s shall, by responding to the Company for RFP, be deemed to have accepted the terms and conditions indicated in this RFP.

10) RFP related communication with NABFINS:

i. Bidders are required to address all communications related to this RFP to,

Deputy General Manager
NABFINS Limited
3072, 14th cross, K R Road
Banashankari 2nd Stage
Bengaluru 560 070, Karnataka

ii. The Company shall not answer any query received from bidders later than 05:00 PM on 30 November, 2026. However, the Company may, in its absolute discretion, seek additional information or material from any bidder/s after the RFP closes and all such information and material provided must be taken to form part of that bidder's response. Bidders shall provide details of their email and full address(s) to ensure that replies to RFP could be conveyed promptly.

iii. The Company shall notify bidders about practicable outcome of the RFP as soon as decision is taken. The Company is not obliged to provide any reasons for any outcome.

11. Conflict of interest and Resolution of Disputes

a. All disputes and differences of any kind whatsoever arising out of or in connection with this Request for Proposal or in the discharge of any obligation arising under this Proposal (whether during the course of execution of the Order or after completion and whether before, upon, or after termination, abandonment, or breach of this Agreement) shall, in the first instance, be resolved amicably between the parties. In the event the parties are unable to resolve such disputes or differences amicably, the same shall be referred to arbitration by a sole arbitrator mutually appointed by the parties, upon at least 30 (thirty) days' prior written notice by one party to the other clearly setting out the disputes sought to be referred to arbitration.
b. The arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as amended from time to time. In the event the parties fail to reach a consensus on the appointment of a sole arbitrator, each party shall appoint one arbitrator and the two appointed arbitrators shall appoint a presiding arbitrator.
c. The jurisdiction of arbitration shall be Bengaluru (Bangalore), Karnataka, India. The venue of arbitration proceedings shall also be Bengaluru, unless otherwise agreed in writing by the parties. The proceedings shall be conducted in the English language.

12. Provisions of this contract shall be governed and interpreted in accordance with the laws of India in force and is subjected to and referred to the Court of law located at Bengaluru jurisdiction.

CHAPTER 1
ABOUT NABFINS LIMITED

1.1 NABFINS Limited, is a public limited company registered under the Companies Act 2013 (hereinafter referred to as "NABFINS" or "the company") having its Head Office at 3072, 14th cross, K R Road, Banashankari 2nd Stage, Bengaluru, Karnataka, India with branches and other setups in different cities across the country. Detailed information regarding the functions of the Company are provided hereunder and for further details please visit the website www.nabfins.org.

1.2 NABFINS Ltd. is engaged in the business of providing microcredit and other services to borrowers from poor and weaker sections for taking up economically gainful activities or otherwise. The loans are given to members of Self Help Groups, Joint Liability Groups comprising of women members and also to individual entrepreneurs for a term ranging from 12 to 36 months. It has active client base of nearly 11 lakh borrowers across 20 States and 1 Union Territory in India.

1.3 As part of its business growth strategy, NABFINS acquires pools of loan exposures through pool accounts and co-lending from NBFCs /NBFC-MFIs/ various other Originators, in accordance with the RBI Master directions. The Originator generally continues as servicer of the pool, collecting dues from borrowers and remitting NABFINS' share as per the Assignment Agreement.

1.4 The Company intends to select an eligible Technical Service Provider to supply, configure, customise, host, integrate and maintain a technology platform for end-to-end handling of DA pool accounts and co-lending acquired by the Company, as per the requirements, terms and conditions elaborated in this document. In this connection, NABFINS invites sealed proposals from eligible bidders.

1.5 The RFP document may be downloaded from the company's website www.nabfins.org.

CHAPTER 2

SCOPE OF WORK, FUNCTIONAL, TECHNICAL AND SERVICE REQUIREMENTS

2 The Company intends to procure and implement a Debt Platform for end-to-end Handling of Pool Accounts and Co-lending. The key purpose of the RFP is to implement a robust and secure solution to monitor all the underlying loans at contract level and handle and report instances of NPA, if any, without manual intervention, in accordance with the regulatory guidelines in this regard. The proposed solution should automate the manual process covering complete process flow for the complete lifecycle of debt portfolios, ensuring end-to-end handling of pool accounts and co-lending operations in compliance with all the regulatory guidelines. The solution must have provision of UAT, DC & DR on hosted model i.e. the solution should be hosted at data-centre maintained by the bidder/cloud (public/ private) setup ensuring all data security measures and regulatory guidelines. The proposed solution should be capable of managing NABFINS' existing pool of assets as well as be able to create synergies for on-boarding, execution, servicing, and monitoring of new Pool of Assets through Direct Assignment transactions and compliance to regulatory requirements. This solution is expected to interface with core systems of the NABFINS and manage seamless integration to avoid manual dependence. NABFINS is planning to implement the Solution as per the specifications provided in Clause 3.3 "Technical/Functional Specification".

2.1 The platform shall cover all new pools during the contract period, and shall be capable for extension.

2.2 The platform shall be compliant with the RBI (Transfer of Loan Exposures) Directions, 2021, the RBI (Regulatory Framework for Microfinance Loans) Directions, 2022, asset classification and provisioning norms applicable to NBFCs, IndAS 109 accounting standards and all other applicable regulations, as amended or consolidated from time to time. Detailed requirements are given in compliance checklist in Annexure-15. The bidder is required to supply, configure, customize and support the software solution exhaustively but not limited to the following requirements.

2.3 Originator Evaluation and On-boarding Module

i. Necessary provision to create and maintain master of originators with entity details, registration, KYC, credit rating, sanctioned exposure limit, pricing, pool criteria, pay-out schedule, reporting formats and contact persons.

ii. Relevant Credit Information Report (CIR) of the Originator and other information for record and reporting covering the financials, capital adequacy, borrowings, portfolio quality (PAR, GNPA, NNPA, write-offs, collection efficiency), operations, geography and management, updated periodically.

iii. Tracking of credit ratings of Originators, with alerts on any rating change or watch.

iv. Monitoring of exposure to each Originator, group and geography against limits approved by the Company's Board.

v. Reminders for periodic review and renewal of Originator limits.

2.4 Pool Proposal Processing and Due Diligence Module

i. Upload of the offered pool's Master Client Data (MCD) and Repayment Schedule (RS) by the Originator through a secure portal, API or SFTP, with data cleaning, validation and standardisation to the Company's format.

ii. Configurable rule engine to screen the offered pool against the Company's DA policy, defined BREs and processes with regulatory auto-filters and Originator-specific configurations with version control and necessary provisions to audit.

iii. Mandatory regulatory checks, including:

   a) Minimum Holding Period (MHP), Minimum Retention Requirement (MRR), complied by the Originator as per RBI directions, verified loan-wise;

   b) Only standard assets; exclusion of restructured, NPA, SMA (as configured) and written-off accounts;

   c) eligibility of the loans for transfer;

   d) compliance with RBI norms and regulations;

iv. Policy filters, including ticket size, tenor, residual tenor, seasoning, number of instalments paid, DPD history (ever / current), interest rate, borrower age, loan cycle, product, district and state, and concentration limits by state, district and borrower.

v. De-duplication of borrowers against the Company's own loan book and other acquired pools, to detect multiple lending, over-indebtedness and double financing of the same loan.

vi. Credit bureau search (CIBIL / CRIF High Mark / Experian / Equifax) on the pool and analysis of borrower indebtedness and number of lenders.

vii. Integrated eKYC / CKYC / PAN verification or any other Officially Valid Documents of underlying borrowers for the purpose of KYC due diligence, for the full pool or a sample as per policy.

viii. Pool stratification, loss estimation, stress testing and expected yield computation; comparison of multiple pools offered.

ix. Generation of the due diligence report and appraisal note for the Company's credit committee.

2.5 Deal Execution and Integration Module

i. Deal set-up: assignment date, pool principal, purchase consideration, premium or discount, NABFINS' share (configurable, e.g. 90% / 100%), agreed yield, servicing fee, payout dates and waterfall.

ii. Auto-generation of draft transaction documents (term sheet, Assignment Agreement schedules, loan-level annexures, committee notes) from templates, with collaborative editing restricted to authorised counterparties.

iii. Document repository for transaction and loan-level documents for the life of the transaction, with versioning and retention as per Company policy.

iv. Generation of the final loan-wise schedule and repayment schedule of NABFINS' share as on the assignment date.

v. Booking of acquired loans in the Company's LMS and accounting system (customer creation, loan booking, GL posting) through necessary.

vi. Computation of risk weights and capital requirement on acquired pools.

vii. Identification and Handling of events during the life of the deal: repurchase by the Originator for breach of representations and warranties in line with RBI directions.

viii. Engagement with legal counsel, auditors, rating agencies and other counterparties through the platform.

2.6 Post-Acquisition Monitoring Module

i. Virtual mirror account for every acquired loan at loan level, as required of the transferee under RBI directions, with NABFINS' and the Originator's shares maintained separately.

ii. Upload of monthly servicer / payout reports by each Originator through portal, API or direct integration with the Originator's LMS, with data cleaning, validation and standardisation.

iii. Updating of mirror accounts for collections, prepayments, foreclosures, write-offs and recoveries, as per the Assignment Agreement.

iv. Standard and configurable dashboards: Originator-wise and pool-wise outstanding, performance and cash-flow projections.

v. Pool performance analytics: collection efficiency, DPD buckets (0, 1–30, 31–60, 61–90, 90+), roll rates, vintage curves, prepayment rates, foreclosures and write-offs, by Originator, static pool analysis, tranche, state and district.

vi. Daily or on-receipt identification of SMA-0/1/2 and NPA accounts at borrower level.

vii. Risk dashboard with a comprehensive view of all acquired pools and Originator exposures; facility to refine pool selection criteria based on performance.

viii. Covenant and trigger monitoring as per Assignment Agreements (e.g. collection efficiency, portfolio at risk), with alerts.

ix. Automated reminders to Originators for pay-out dates and for delayed pay-outs or reports, with escalation.

2.7 Reconciliation Module

i. Loan-level reconciliation, for each tranche, between the Originator's pay-out report, the platform's mirror accounts and the Company's books in-line with the repayment received from the borrowers.

ii. Reconciliation of payouts received with the Company's bank statements, and tracking of short or delayed remittances by Originators.

iii. Display of interest de-recognition details and mismatches, with reasons.

iv. Yield and servicer fee reconciliation.

v. Statement of Account for each virtual mirror account and for each Originator.

vi. GL entry files for posting to the Company's accounting system, with reversal entries where required.

2.8 Accounting and Regulatory Reporting Module

i. Asset classification and provisioning of acquired loans at borrower level as per RBI norms applicable to NBFCs, including real-time NPA identification.

ii. Ind AS 109 computations: initial recognition, effective interest rate including amortisation of premium or discount, and inputs for Expected Credit Loss (stage-wise exposure, DPD, probability of default and loss given default data).

iii. Computation of qualifying assets and other ratios required of an NBFC, including acquired pools.

iv. Disclosures on loans acquired as required by RBI directions in financial statements and regulatory returns, generated automatically.

v. Data and reporting for RBI, other regulatory and statutory returns and credit information company reporting, wherever applicable.

vi. Monthly bucket-wise reports: delinquency (up to 30, 31–60, 61–90, over 90 days), geography-wise delinquency, prepayment rates, and list of foreclosed accounts with amounts.

vii. Audit reports for statutory, internal and concurrent auditors and any other auditors.

viii. Any customised MIS required by the Company, at no extra cost during the contract period.

2.9 Originator Portal and Collaboration

i. Secure, role-based portal for Originators to submit pool proposals, data, documents and monthly reports, and to respond to queries.

ii. Query log with tracking and closure for due diligence and reconciliation issues.

iii. Restricted access so that each Originator sees only its own data, with a full audit trail.

2.10 Compatible for Co-lending:

The Bidder shall implement a comprehensive, fully functional Co-Lending Module within the proposed middleware solution to support co-lending frameworks across the entire credit lifecycle as per the extant regulatory guidelines and directions. The module must encompass digital borrower on-boarding with automated CKYC/CERSAI integration, a dual-layer Business Rule Engine (BRE) for NABFINS and partner independent evaluations, direct integration with NABFINS' Loan Management System, an embedded Document Management System (DMS), and an executive dashboard for portfolio tracking. Furthermore, the system shall provide automated three-way split accounting blended interest rate calculations as preferred by NABFINS, escrow-driven disbursements and collection appropriations, partner service fee invoicing, monthly reconciliations, automated early warning/SMA monitoring, generation of Deed of Assignment data, and regulatory and credit bureau reporting. All parameterization, customization, and seamless end-to-end integration of this module with the NABFINS' Loan Management System, Accounting systems and ancillary systems shall be bundled entirely within the one-time integration and implementation cost, without entailing any additional, hidden, or recurring integration expenses to NABFINS.

2.11 The solution offered should be compatible for NABFINS to act as buyer and originator both.

2.12 Technical Requirements

i. Web-based solution accessible on all common browsers, hosted at the bidder's data centre, with production, DR and UAT environments. All data and servers shall be located in India in line with RBI data localisation requirements.

ii. Recovery Point Objective (RPO) of not more than 15 minutes and Recovery Time Objective (RTO) of not more than 90 minutes, with at least one DR drill a year. In case of disaster, it is the responsibility of the bidder to ensure that services remain unaffected

and are up and running from the secondary site (DR). The bidder shall maintain DC – DR patches, updates and upgrades on a continuous basis, conduct scheduled / unscheduled DR drills between the primary (DC) and secondary (DR) site on a regular basis, and submit compliance / completion of activity reports at the end of each such activity, if requested by NABFINS.

iii. Seamless integration with the NABFINS LMS and accounting systems through secure APIs (straight-through processing), with SFTP / file upload as a fall-back mechanism. It shall be the responsibility of the bidder to provide necessary integration with various Tech services as part of the contract without any limitation on the number of integrations, number of API calls etc. and also provide the related support requirements.

iv. Role-based access control, maker-checker for all financial actions, multi-factor authentication, password policy in line with the Company's IS policy, and IP whitelisting. It shall be the responsibility of the bidder to ensure security features viz. audit trail, access control, password control and report extraction control etc. The solution shall ensure user level, data and information security as per the Company's IS policy.

v. Encryption of data at rest (AES-256 or equivalent) and in transit (TLS 1.2 or above); masking of personal data in non-production environments. The solution should support industry standard encryptions, and application / modules should communicate within themselves using a secure tunnel only, using encryption. The bidder shall ensure that Personally Identifiable Information (PII) is encrypted / masked, and all such PII shall be masked in line with the access control mechanisms specified by NABFINS. The bidder shall propose the requisite tools to ensure encryption (data at rest, data in transit / motion) and secure transmission of data, and shall clearly indicate in the technical proposal the security tools and solution proposed, including the data encryption tools.

vi. Complete audit trail of login/logout, user creation/modification, rights changes and record-level additions, modifications and deletions, with user, date, time stamp and IP, retained as per Company policy and regulatory requirements. All in-scope application and infrastructure shall provide comprehensive audit trail features and enable audit trail and access control list generation, and all system(s) shall provide tracking of the client's IP and network interface address.

vii. Successful completion of VAPT and the Company's IS audit before go-live and annually thereafter; closure of all vulnerabilities within the timelines set by the Company at no additional cost. The bidder will be required to fix any vulnerabilities / bugs / issues in the platform at no additional cost during the entire tenure of the contract, including those detected by NABFINS or the findings of any internal or external audit conducted by NABFINS or its auditors on a periodic basis. The bidder shall perform security baselining, hardening and implementation of security related patches in OS or firmware before putting the application into production. VAPT or Application Security Testing shall also be done periodically or as per NABFINS' request, and the bidder shall carry out the changes required to comply with the observations of the testing agency within the stipulated timelines. The bidder shall conduct IT-related audits, including IS Audits, VAPT, Source Code Reviews and other relevant security assessments, to ensure compliance with applicable regulatory requirements, cybersecurity standards and industry best practices.

viii. Compliance with the RBI Master Direction on Outsourcing of Information Technology Services, 2023 and the RBI Master Direction on IT Governance, Risk, Controls and Assurance Practices, 2023 as applicable, including unrestricted right of audit and inspection to NABFINS, RBI, NABARD and their authorised agencies. The proposed

infrastructure and applications should also conform to the standards of the Government of India, IRDAI, NABARD and RBI guidelines and their amendments from time to time.

ix. Processing of personal data only as data processor on the Company's instructions, in compliance with the DPDP Act, 2023.

x. Hand-over and purging of the Company's complete data in a usable format to the Company or its designated vendor on expiry or termination of the contract, at no additional cost.

xi. The bidder shall ensure that services are performed in a physically protected and secure environment which ensures confidentiality and integrity of NABFINS data and artefacts, architecture (information, data, network, application, security, etc.), programming codes, access configurations, parameter settings, executable files, etc., which NABFINS' representative may inspect. The bidder shall facilitate NABFINS or its authorised representative for investigation and / or forensic audit.

xii. The bidder shall put in place adequate safeguards against malware, malicious code and other threats in order to ensure that NABFINS' information technology system and data are not compromised in the course of using the remote access facility.

xiii. The solution should build and maintain a comprehensive library of all the customizations performed pertaining to the business requirements and regulatory & statutory requirements in jurisdiction.

xiv. The bidder is required to comply with the Company's IT, IS and Data policies etc. in key concern areas relevant to this RFP, details of which will be shared with the selected bidder, including: responsibilities for data protection, privacy, availability and confidentiality; responsibilities for application security and availability; responsibilities on system and software access control and administration; custodial responsibilities for data, software and other assets of NABFINS being managed by or assigned to the bidder; physical security of the facilities and access provided to the bidder's professionals and other staff members; incident response and reporting procedures; the password policy in line with the Company's IS policy; and data encryption / protection requirements. In general, confidentiality, integrity and availability of data must be ensured.

xv. The bidder will be responsible for defining and regularly updating the baseline security standards in line with the above-mentioned security standards, and for incorporating all necessary security and control features within the application, operating system, database, etc. to maintain integrity and confidentiality of data at all times. The bidder shall provide extensive security features at the system and database levels to ensure security and integrity of the data and the application modules, and the proposed solution shall ensure data integrity.

xvi. The bidder shall ensure that all in-scope application and infrastructure enable generation and monitoring of logs, and that relevant and required logs for each of the items such as servers, databases, networks and security are recorded and analysed. Any suspicious or concerned activities shall be immediately informed to NABFINS and corrective actions taken; the bidder shall provide a security expert to resolve such issues identified / notified and share the Root Cause Analysis (RCA) with NABFINS.

xvii. The bidder shall report and analyse security and other incidents and take proactive corrective measures to rectify the same immediately, and shall proactively inform NABFINS of the occurrence of such incidents and breaches. The bidder shall share detailed information security incident report(s) with details of the corrective actions taken, if such a situation arises.

xviii. The bidder shall provide forensic investigation as and when required by NABFINS and share the required information / evidence with NABFINS.

xix. The bidder is required to submit the detailed security features supported by the system along with details and architecture of the security components.

xx. The baseline security configuration of the operating system, database, web server and all other applications shall be done by the bidder according to industry best practices and shall be shared with NABFINS for review.

xxi. Compliance with security best practices may be monitored by periodic security audits performed by or on behalf of NABFINS. Periodicity of regulatory audits shall be as per the rules and guidelines laid down by the regulator or as required by the regulator. These audit plans include, but are not limited to, a review of access and authorization procedures, physical security controls, input / output controls, DB controls, backup and recovery procedures, network security controls and program change controls.

xxii. To the extent that NABFINS deems it necessary to carry out a program of inspection and audit to safeguard against threats and hazards to the confidentiality, integrity and availability of data, the bidder shall afford NABFINS' representatives access to the bidder's facilities, installations, technical resources, operations, documentation, records, databases and personnel. The bidder must provide NABFINS access to its monitoring and performance measurement systems (both manual and automated), and NABFINS has the right to get these systems audited without prior approval / notice to the bidder.

xxiii. Processes should be in place to allow for recovery to a disaster recovery hardware platform. The bidder shall provide estimates of recovery time, the proposed method of recovering the logical state of the production service, and the likely extent of data loss in the event of such recovery being required.

xxiv. Backup restoration testing shall be conducted periodically, in accordance with applicable regulatory requirements and compliance standards, to validate the effectiveness of the backup and recovery process and ensure that data can be successfully restored in the event of data corruption, loss or system failure, thereby supporting NABFINS' Business Continuity Plan (BCP).

2.13 Implementation, Data Migration and Training

Activity	Timeline
Platform made available (configured, with UAT environment)	Within 6 weeks from the date of Work Order
File / SFTP based data exchange with LMS	Within 2 weeks from the date of Work Order
Migration of existing outstanding acquired pools, with parallel run and reconciliation	Within 3 weeks of hand-over of data by the Company
API integration with LMS and accounting system	Within 8 weeks from the date of Work Order
Go-live after UAT, VAPT and IS audit sign-off	Within 10 weeks from the date of Work Order
On-boarding of a new Originator / new deal template	Within 5 working days of request

i. The bidder shall conduct functional, administrator and user training for Company officials, and provide user manuals, administrator manuals and SOPs in electronic form.

ii. A deliverable not supplied or not operational, causing delay in implementation, shall be treated as non-delivery.

2.14 Support and Maintenance

i. The selected bidder should depute a full-time appropriate dedicated on-site resource within 7 days of signing the Contract with the Company. The support should be capable of gathering, and documenting business requirements, coordinate for development, UAT and sign-off, and implementation of all the required modules at least till the originator entity is successfully on-boarded and 1st transaction is completed.

ii. Availability of help desk support through phone, email and an online ticketing tool from 9:00 AM to 7:00 PM, Monday to Saturday, with a unique ticket number, status tracking and time-bound closure for the entire duration of the project.

iii. Development and support centre shall be based in India.

iv. Ticket resolution: Severity 1 (platform, report upload or reconciliation down) within 4 hours; Severity 2 (a module or report not working) within 1 working day; Severity 3 (other issues) within 3 working days.

v. Changes required to comply with any new or amended directions of RBI, Government of India or other regulators on transfer of loan exposures, or related reporting shall be implemented within the regulatory timeline, at no extra cost to the Company.

vi. Escalation matrix (Annexure-6) for unresolved issues; a single point of contact shall be appointed for the Company.

2.15 Service Levels and Penalties

The platform shall have a minimum uptime of 99.5%, calculated monthly on a 24x7 basis excluding pre-approved planned downtime. Uptime % = 100% less (Unavailable Time / Total Available Time).

Monthly uptime	Penalty (% of monthly recurring charges)
99.5% and above	Nil
99.0% to below 99.5%	2%
98.0% to below 99.0%	5%
Below 98.0%	5% plus 1% for every 0.1% shortfall below 98.0%

i. Validation of monthly payout reports received from Originators and loan-level reconciliation shall be completed within 3 working days of their receipt. Delay shall attract a penalty of 1% of monthly recurring charges per working day of delay.

ii. Delay in the implementation schedule (clause 2.13) shall attract liquidated damages of 1% of the one-time implementation cost per week or part thereof.

iii. Total penalties shall be capped at 10% of the monthly recurring charges for the month (for service-level penalties) and 10% of the one-time implementation cost (for liquidated damages). Beyond the cap, or if uptime is below 99.5% for three consecutive months, the Company may terminate the contract.

iv. Penalties shall be deducted from amounts payable. Any financial loss to the Company arising from errors in reconciliation, asset classification or computation attributable to the platform shall be made good by the bidder.

2.16 Payment Terms

i. **One-time implementation cost**: payable after go-live, on sign-off by the Company on completion of implementation, migration and integration.

ii. **Monthly recurring charges**: payable monthly in arrears, on the basis quoted in Annexure-16, on submission of invoice with pool-wise principal outstanding at the beginning of the month, reconciled with the Company's books, after deduction of penalties, if any.

iii. **New pool on-boarding charges**, if quoted: payable after successful set-up and sign-off of each new transaction.

iv. Prices shall be in Indian Rupees, exclusive of GST, and fixed for the contract period. GST shall be paid at actuals. Tax will be deducted at source as applicable.

v. The bidder shall not charge separately for licences, hosting, DR, upgrades, regulatory changes, customised reports or training.

2.17 Service Level Agreement and Contract Period

i. The selected bidder shall execute a Service Level Agreement (SLA) and Non-Disclosure Agreement with NABFINS in the format approved by NABFINS, within 21 days from the date of communication of selection.

ii. The contract shall be for a period of (05) five years from the date of go-live, subject to annual review of performance. On expiry, the Company may extend it for up to two years on the same terms, rates and conditions.

2.18 NABFINS shall be under no obligation to accept the lowest or any other offer and may enter into price negotiation with technically compliant bidders.

2.19 Exit Management and Termination

i. The Company may terminate the contract, in whole or part, by 90 days' written notice for convenience without assigning any reason.

ii. The Company may terminate the contract for default by 90 days' written notice, inclusive of a 30-day cure period, for breach of any terms, unsatisfactory performance, security or data breach, or insolvency of the bidder.

iii. On expiry or termination, the bidder shall provide reverse transition support for up to 6 months, hand over all data, documents and configurations in a usable format, and cooperate with the successor vendor. Payments during transition shall be as per the payment terms.

iv. After hand-over and confirmation by the Company, the bidder shall securely delete all Company data from its systems and certify the same.

2.20 Other Terms

i. **Assignment and sub-contracting**: The bidder shall not assign or sub-contract any obligations under the contract without the prior written consent of NABFINS. In case of merger, amalgamation, acquisition or change of ownership, obligations under this RFP shall bind the new entity, and the bidder shall notify NABFINS in advance.

ii. **Indemnity**: The bidder shall indemnify NABFINS against all claims, losses and penalties arising from breach of contract, infringement of intellectual property, breach of confidentiality or data security, non-compliance with law, or negligence of the bidder or its personnel.

iii. **Limitation of liability**: The bidder's aggregate liability shall not exceed the total contract value, except for indemnity on intellectual property, breach of confidentiality or data protection, gross negligence or wilful misconduct, and regulatory penalties attributable to the bidder, which shall be uncapped.

iv. **Confidentiality**: All data and information of the Company and its borrowers are confidential, to be used only for the purposes of the contract, accessed on a need-to-know basis, and protected even after expiry of the contract.

v. **Intellectual property**: All data, reports and Company-specific configurations shall belong to the Company. The bidder warrants that the platform does not infringe any third-party rights.

vi. **Force majeure**: Neither party shall be liable for delay due to events beyond its control, provided written notice is given within 10 days. Business continuity and DR obligations shall continue to apply.

vii. **Publicity**: The bidder shall not use the name or logo of NABFINS in any publicity without prior written consent.

viii. **Compliance with laws**: The bidder shall comply with all applicable laws, including labour laws, for its personnel deployed, and shall obtain all necessary licences and approvals.

CHAPTER 3

BIDDER'S ELIGIBILITY, SELECTION PROCEDURE AND CRITERIA FOR EVALUATION

The selection procedure comprises a three stage process, viz: evaluation of compliance to eligibility criteria, technical bids evaluation and financial bids evaluation.

3. Evaluation of Bids and Selection

i. A designated committee constituted by the Company shall evaluate the responses to the RFP and all supporting documents documentary evidence. The decision of the Committee in the evaluation of responses to the RFP shall be final.
ii. No correspondence will be entertained outside the process of evaluation with the Committee.
iii. The Committee reserves the right to accept or reject any or all proposals on the basis of any deviations. Each of the responses shall be evaluated as per the criterion and requirements specified in this RFP.

3.1 Bidder's Eligibility Criteria

Bidders selected for the assignment must meet the following Minimum Eligibility criteria - Declaration along with supporting documents should be submitted as mentioned below clearly evidencing the information sought to assess the eligibility.

Sl. No.	Eligibility criteria	Documents to be submitted as proof
1	The Bidder should be a company (public / private) registered in India under the Companies Act, 1956 / 2013 and in existence for at least three years as on March 31, 2026.	Certificate of Incorporation, Memorandum and Articles of Association, PAN and GSTIN, attested by KMP or Authorized Signatory.
2	The Bidder should be the Original Solution Developer (OSD) of the proposed platform or its authorized representative in India. Where the OSD bids directly, its other authorized channel partners shall not bid. The bid submitted by the Original Solution Developer shall only be considered.	Self-declaration of OSD status, or letter of authorization from the OSD with an undertaking that the Bidder is Authorized channel partner for offering and implementing the solution.
3	The Bidder should have an average annual turnover of at least ₹100 crore (₹30 Cr for MSE/startup) in the last three financial years (FY 2023-24, FY 2024-25, FY 2025-26). This should be the individual company's turnover, not of a group.	Audited financial statements and a Chartered Accountant certificate of turnover.
4	The Bidder should have a positive net worth in each of the last three financial years (FY 2023-24, FY 2024-25, FY 2025-26).	Audited financial statements and a Chartered Accountant certificate of net worth.
5	The proposed platform should have been implemented for handling DA / securitisation / loan pool transactions in at least **twenty** regulated entities (scheduled commercial banks or NBFCs) during the last three years, of which at least one should be for acquisition of pools (assignee side).	Purchase orders / agreements with go-live or satisfactory performance certificates from clients, with contact details.

Sl. No.	Eligibility criteria	Documents to be submitted as proof
6	The platform should be handling or have handled loan pools with aggregate outstanding of at least ₹2,000 crore as on March 31, 2026.	Certificate from client(s) or a Chartered Accountant / statutory auditor certificate.
7	The Bidder or its hosting partner should hold a valid ISO 27001 (or equivalent), ISO 27017 (or equivalent), ISO 9001 certification for the information security management system covering the proposed platform and hosting. The Original Solution Developer (OSD) of the proposed platform should hold at least 3 certifications recognized in the industry for quality management and information security standards, viz. ISO 9001 (quality management systems), ISO 27001 (information security) or equivalent, and ISO 27017 (cloud security) or equivalent.	Copy of valid certificates. Copy of the ISO certifications of the Original Solution Developer (OSD).
8	The platform should be hosted in India, and the Bidder should have its development and support centre in India.	Self-declaration with details of hosting (data centre / cloud provider, DC and DR locations).
9	The Bidder should not have been blacklisted / debarred / disqualified by any regulator, statutory body, bank, financial institution, PSU or Government Undertaking in the last three financial years and as on date. No legal proceedings, inquiries or investigations should be pending that may adversely affect performance of the contract.	Self-declaration on letterhead signed by KMP or Authorized Signatory (Annexure-9).
10	A bidder from a country sharing a land border with India shall be eligible only if registered with the competent authority as per Government of India orders on public procurement.	Self-declaration (Annexure-9) and registration certificate, where applicable.
11	The bidder's directors should not be convicted of criminal offences related to professional conduct/misrepresentation within the last 3 years.	Undertaking.
12	The Bidder's hosting partner should be empanelled with the Ministry of Electronics and Information Technology (MeitY) as on the date of bid submission for the sites proposed for this RFP, OR should have the following certifications adhering to international standards related to information security and IT service management – ISO 27001, ISO 27017, ISO 27018 and ISO 20000.	1. Undertaking from hosting partner. 2. Copy of letter of empanelment, if applicable. 3. Copy of certificates, if applicable.

3.2 Bid opening, scrutiny and assessment for eligibility

In the first stage of selection procedure, scrutiny of the bids will be carried out to ascertain compliance of the bidders with the eligibility criteria for the bidders as per clause 3.1 above. RFP received within the prescribed time period will be opened in the presence of representatives of Bidders participating in the process. The Bidders may choose to attend the opening of the bids and be present at the venue along with an authorization letter as per the Annexure–17 enclosed. Authorization letter should be carried in person and shall not be

placed inside in any of the bid covers. The bidder's representatives present shall sign a register of attendance. NABFINS will scrutinize the offers to examine the following:

i. Whether the application is submitted as per the instructions given in RFP.
ii. Whether the application is complete in all respect.
iii. Whether requisite fee is paid.
iv. Whether any errors have been made in the offer.
v. Whether required information has been furnished.
vi. Whether the documents have been properly signed etc.
vii. Whether documents submitted are as per the formats specified in the RFP.
viii. Have complied with the clauses stipulated in the RFP.
ix. Whether documents contain any information which shall be prejudicial to the interest of the Company.

All responsive and eligible bids will be considered for further evaluation. Bids after the scrutiny will be assessed to ascertain compliance of the bidders with the eligibility criteria for the bidders as per clause 3.1. The bids of the bidders who do not meet the required minimum eligibility criteria shall not be considered for technical bid evaluation in the 2nd stage.

3.3 Technical and functional Bids Evaluation

In the second stage of evaluation the eligible bids shall be considered for technical evaluation.

i. Technical bids of only those bidders who comply with the eligibility criteria shall be evaluated.
ii. Technical evaluation of bids shall be attributed to assessment of product and process offered by the bidder based on the parameters defined under Technical Evaluation matrix given in 3.4 below.
iii. Evaluation of bids on parameters defined in "Technical and Functional bid evaluation" shall be done based on the response provided by the Bidder in Technical Bid (Annexure-15).
iv. Evaluation of bids on parameters defined in section B of Annexure 15 shall be done based on the information provided by the bidder as a part of the bid and the presentations made by the bidders before the Evaluation Committee. Presentations shall be made by all the qualified bidders on their experience, product, systems and processes and IT and software solutions involved in servicing.
v. The technical competence and capability of the bidder for extending the required services along with the processes involved in servicing should be clearly reflected in the presentation. If any bidder fails to make such presentation, they will be eliminated from the selection process.
vi. The date of presentation shall be communicated to the eligible shortlisted bidders by the Company.
vii. Maximum weighted score that can be secured under technical evaluation shall be 100 which shall be based on the evaluation parameters defined in Technical Evaluation Matrix.
viii. The score for technical evaluation shall be arrived as per the evaluation parameter in technical bid evaluation as well as based on the presentation made by the bidders.

ix. The technical bid will be analysed and evaluated, based on which the Relative Technical Score (RTS) shall be assigned to each bid on the basis of methodology mentioned below in point no. x below.

x. **Relative Technical Score (RS_{Tech})** for each vendor will be calculated as follows based on the parameters:

$RS_{Tech} = T / T_{High} * 100$

Where,

RS_{Tech} = Relative score obtained by the bidder

T = Technical score obtained by bidder under consideration

T_{High} = Highest Technical score secured among the bidders

Bidders who qualify Eligibility Criteria, Terms & Conditions of RFP document (Annexure-1) & Technical Specifications (Annexure-15) will be called for demonstration (i.e. Technical Presentation) of their solution as per Technical Scope of Work of the subject RFP. The overall technical evaluation will involve scoring on the following aspects: -

Sl. No.	Evaluation Parameter	Maximum Score	Evaluation Criteria
1.	Technical Competence	40	Qualifying Score: Minimum 20
2.	Presentation & Product Competence*	60	Qualifying Score: Minimum 25
3.	Overall evaluation	100	Qualifying Score: Minimum 50

In case, none of the participating bidders qualify in overall evaluation (item 3) and reach or exceed the cut-off score of 50, then NABFINS, at its sole discretion, may relax the cut off score to 45.

The Technical evaluation will be done on the basis of scoring criteria given below and the overall score of the bidders as mentioned above.

3.4 **EVALUATION OF TECHNICAL COMPETENCE**:
Bidder has to ensure minimum score stipulated by NABFINS, for qualifying technical evaluation. In Commercial Evaluation, no weightage will be given for Technical Scoring.

TECHNICAL COMPETENCY - SCORING CRITERIA

Sl. No.	Evaluation Parameters	Max. Marks	Scoring	Supporting Documents
1.	Solution is implemented in Public Sector Banks (PSB) in India	10	• 10 marks – If implemented in 2 or more PSBs in India • 05 marks – If implemented in 1 PSB in India.	Purchase Order along with email from the client containing all the required information OR Copy of Work Order / Purchase Order along with Installation Certificate signed & stamped by authorized signatory of client
2.	Bidder's experience of having handled at	10	• 10 marks – If Bidder has an experience of handling a debt	Reference letter on the letter head of Bank/NBFC

	least a debt Pool / Co lending volume of Rs.2000 Crore with banks /NBFCs.		pool / co-lending volume of > 2000 Crores • 05 marks - Bidder has an experience of handling a debt pool / co-lending volume of <= 2000 Crores. • 00 Marks – If no experience in handling debt pool/co-lending Volume	
3.	Information security Management System of the Bidder is ISO 27001 compliant	5	• 05 marks – if ISO 27001 compliant • 0 marks – if not compliant	Valid Certificate / Documentary evidence.
4.	Bidder has On Boarded NBFC with Loan Book size above ₹1000 Crore OR at least A Rated (Long Term Rating) NBFCs.	10	• 10 marks – on boarded >= 5 Originators with the given criteria • 05 marks – on boarded < 5 Originators with the given criteria • 00 marks – if no NBFCs are on boarded with given criteria	PO/Reference Letter and Letter mentioning Loan Book Size OR PO/Reference Letter and Publicly available Credit Rating agency's Rating Report clearly mentioning the rating and respective loan book of the NBFCs.
5.	Bidder experience in project domain	5	• 05 marks – If experience is >= 2 Year • 03 marks – If experience is >=1 year and < 2 Year • 00 marks – If experience < 1 Year	Reference Letter from NBFC/Banks
	Maximum Total Marks	40		

PRESENTATION & PRODUCT COMPETENCE - SCORING CRITERIA

Sl. No.	Evaluation Parameter	Max Marks	Sub-parameters / Scoring Criteria
1.	Journeys Supported	10	• 10 (Marks) – Comprehensive CLM Journeys • 5 (Marks) – Assisted Journey • 5 (Marks) – Self Journey
2.	Escrow and Loan Account Management	10	Demonstrated functional and operational capability

3.	Configuration of Business Rule Engine & Credit Assessment Stack	10	Configurable BRE and automation capabilities
4.	API Integration Capabilities	10	APIs with Bank LOS/LMS, NBFC LOS/LMS, CBS, and third-party systems
5.	API Integration with CBS and Account-Level Handling	5	Syncing of account/GL level entries at middleware and core systems
6.	Comprehensive Reconciliation, MIS & Dashboards	10	Depth of dashboard and MIS tracking capabilities
7.	Proposed Solution's Technical Architecture	5	Scalability, performance, and security design quality
	Maximum Total Marks	40	

3.5 Financial Bids Evaluation

i. The Financial Bids of the bidders qualified in the technical bid evaluation as per clause 3.2 above shall only be opened and considered for further evaluation.

ii. **Relative Financial Score (RS_{Com})** will be calculated for each product variant based on the following:
$RS_{Com} = C_{Low} / C * 100$
Where,
RS_{Com} = Relative Financial score obtained by the bidder for the product variant
C = Financial bid value quoted by the bidder for the product variant

iii. C_{Low} = Lowest financial bid value quoted for the product variant out of all the eligible financial bids obtained for the respective product variant.

iv. The average of product variant wise Relative Financial Score shall be treated as Average Relative Financial Score of the Bidder ARS_{Com} for the bidder.

3.6 Final Evaluation

i. For the purpose of calculating Total Score, the computation methodology indicated below shall be adopted.
$TS= RS_{Tech} * 0.70 + ARS_{Com} * 0.30$

ii. In the case of a tie between two or more bidders, the bidder with higher score under technical evaluation shall be given the priority in the process of final selection.

iii. This computation methodology is explained by way of illustration given in the following table.

Sl. No	Bidder	Technical Evaluation Score	Average Relative Financial Score of Bidder	$RS_{Tech}=(T / T_{High}) *70$ i.e. $(T / 95)*70$	$ARS_{Com} = (C_{Low} / C) *30$ i.e. $(60 / C) * 30$	Total Score (TS) = $RS_{Tech} + ARS_{Com}$
1	ABC	95	71	70	25	95
2	XYZ	85	65	63	28	91
3	UVW	80	60	59	30	89

iv. In the above example, ABC, with the highest score becomes the Least Price bidder. The price quoted by the Least Price bidder will be called "Least Price".

v. In the case of tie between two or more bidders, the bidder with the highest technical score will be considered as least price bidder.

vi. The Company may select one or more bidders however the order of preference for selection shall be based on Total Score obtained by the bidders.

vii. In case the Company intends to enter into negotiation, preference for the purpose of negotiation shall also be given to the bidders based on the total scores obtained by the bidders in a time-bound manner and based on number of bidders the Company intends to select for offering the product and services.

3.7 Notification of Award

The acceptance of a tender, subject to contract, shall be communicated in writing at the address furnished by the Bidder in response to this RFP. Any change of address of the Bidder, shall therefore be promptly notified to the address for communication.

CHAPTER 4
INFORMATION ON BUSINESS AND DA PORTFOLIO PROFILE

4 Company and business information (as on Sept 30, 2026)

Name of the company	**NABFINS Limited**
Website	https://nabfins.org/
Year of Establishment	1997
Registered as NBFC	2008
Commencement of Microfinance Operations	2010
Registered as NBFC-MFI	2015
Registration	Registered as NFBC-MFI with Reserve Bank of India
No. of States	20 States and 1 Union Territory
No. of Branches	618
Loan outstanding	₹ 3839 crore
No. of active borrowers	10.63 lakh
Nature of business	Microfinance and small business loans to JLGs/SHGs and Individuals

4.1 Indicative volumes for the contract period (for evaluation of Financial Bid)

Year	Average monthly principal outstanding of acquired pools (₹ crore)	No. of new pools acquired	No. of Originators
Year 1	500	3	2
Year 2	1500	7	5
Year 3	3000	15	9
Year 4	4000	20	12
Year 5	5000	25	15

These volumes are indicative only, for evaluation purposes. Payment shall be on actual volumes, and the Company does not commit to any minimum volume.

CHAPTER 5
GUIDELINES FOR PREPARATION AND SUBMISSION OF BIDS

5 General Guidelines

i. The RFP document may be downloaded from the company's website www.nabfins.org. The company reserves the right to change the requirements of the RFP. Any such changes will be posted in NABFINS's website and the bidder is required to regularly visit the website to keep track of the amendments in the RFP document.

ii. Bidders are expected to study and develop a fair understanding of the Company's existing processes and other related systems in place before submitting respective bids. For this, they may be guided by the information generally available in the public domain.

iii. Bidders are advised to study the bid document carefully. Submission of bids shall be deemed to have been done after careful study and examination of the bid document with full understanding of its implications. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.

iv. The Company may call for any clarifications/additional particulars required, on the technical/ financial bids submitted. The bidder shall be required to submit the clarifications/ additional particulars in 'writing' within the specified date and time. The bidder's offer shall be disqualified, in case the clarifications/ additional particulars sought are not submitted within the specified date and time.

v. In case of any clarification required by the Company to assist in the examination, evaluation and comparison of bids, NABFINS may, at its discretion, ask the bidder for clarification. The response / clarification thereof shall be in writing and no change in the price or substance of the bid shall be sought, offered or permitted.

vi. The Company shall not entertain bid related queries from prospective bidders after 05:00 PM on 30 November, 2026. Such queries may be sent by email at the following mail address of the Company – shubham.mehta@nabfins.org. Any clarifications to queries raised by bidders or any change in requirement, will be posted on the company's website. Accordingly, the bidder must ensure that such clarifications / changes have been considered by them, before submission of bids. The company shall not have any responsibility in case of omissions on the part of any bidder. In case of any clarification required by the company to assist in the examination, evaluation and comparison of bids, the company may, at its discretion, ask the bidder for clarification. The response / clarification shall be in writing and no change in the price or substance of the bid shall be sought, offered or permitted.

vii. Non-receipt of reply to the queries raised by any of the bidders shall not be accepted as a valid reason for non-submission of bid. In addition, non-reply to any query may not be deemed the version of the Bidder as reflected in the query has been accepted by the NABFINS.

viii. Bidders are permitted to submit only one Technical Bid and one Financial Bid. Submission of more than one Technical and one Financial bid by the bidder would lead to rejection of the entire bid of the concerned bidder.

ix. The bids shall not contain any interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should initial such corrections.

x. No columns of the bids shall be left blank. Offers with insufficient information and Offers which do not strictly comply with the stipulations given above, are liable for rejection.

xi. Details in the bid shall be duly filled in. Correct technical information of the services being offered shall be filled in. While providing information by using terms such as “OK”, “ACCEPTED”, “NOTED”, “AS GIVEN IN BROCHURE/ MANUAL” or use of any Special Characters such as -, “, @, _,# is not acceptable. The Company reserves the right to treat offers not adhering to these guidelines.

xii. The bid shall be signed by the bidder or the person duly authorised to bind the bidder to the contract. The signatory shall submit a Letter of Authorization in Annexure-13 along with authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the bidder. All pages of the tender documents except brochures, if any, should be signed by the authorised signatory.

xiii. The bidders may note that no bid information is to be furnished to the company through e-mail or any other electronic mode except when specifically requested and such queries are to be confirmed in writing and such mails shall be addressed to the mail id. shubham.mehta@nabfins.org only.

xiv. The bids properly super-scribed in the manner prescribed in ‘Important Bid Details" of this RFP should be deposited in the Tender Box placed at NABFINS, Head Office.

xv. In case of submission of Bids through hand-delivery (in person), it must be ensured that the main the RFP should be delivered under acknowledgement mentioning date and time of submission from the Company’s reception. However, bidder should reach the venue before the date and time stipulated above.

xvi. The last date for submission of Bids is 09 December, 2026 up to 03:30 PM. In case the last day of submission of bids is declared as a holiday under Negotiable Instruments Act by the Government of Karnataka subsequent to issuance of RFP, the same time of the next working day will be deemed to be the last day for submission of the RFP. The Bid/s which is/are deposited after the said date and time shall not be considered.

5.1 Preparation and Submission of Bid

i. All bids and supporting documents shall be submitted in English on A4 size paper, bound securely, serially numbered and duly indexed.

ii. All pages of RFP and supporting documents should be stamped and signed by the Authorized Signatory of the Bidder.

iii. The bidders will have to submit the bids strictly within the stipulated date and timelines. The "Technical Bid" shall contain exhaustive and comprehensive technical details, whereas the "Financial Bid" shall contain the pricing information. The Technical Bid shall "**NOT**" contain any pricing or financial information at all and in case the Technical Bid contains any price related information, then that Technical Bid shall be disqualified and shall not be processed further.

iv. In order to facilitate evaluation and comparison of tender responses, **the bids shall be made strictly as per the formats specified.** Failure to do so may result in the tender being eliminated at the examination stage as unresponsive. The bids properly filed or bound so that the papers are not loose.

v. The bidder/s must organize the bid in accordance with the format specified in the tender document. Bidders must acquaint themselves fully with the conditions of the bids. No plea of insufficient information will be entertained at any time.

vi. Should the bidder have additional information to submit that cannot be encompassed by the current table of contents, additional sections may be added at the end. Should this option be exercised it may be noted that this additional information shall not be used for evaluation of the technical bid.

vii. The Technical bid in response to the RFP responses shall be submitted in original, in sealed envelopes and shall clearly identify the bidder submitting them and shall be labelled as explained in 'Important Bid Details' in the top left hand corner of the envelop. The envelope shall be dated with the current date in the top right hand corner.

viii. The technical bid may adopt the order given in checklist and provide the information required in the formats prescribed and appended as Annexures to this document.

ix. The financial bid in response to the RFP responses shall be submitted in original, in sealed envelopes and shall clearly identify the bidder submitting them and shall be labelled as explained in 'Important Bid Details' in the top left hand corner of the envelope and shall be dated with the current date in the top right hand corner.

x. The Financial Bid shall contain the quotation for the assignment as defined chapter 2 of this document expressed in Indian Rupees only in the prescribed format as Annexure – 16

xi. Bids once submitted shall be treated as final and no further correspondence shall be entertained in this regard. No bid shall be modified after the deadline for submission of bids.

xii. Proposals once submitted, cannot be withdrawn by any Bidder/s.

5.2 Bid Security / Earnest Money Deposit

i. To safeguard against a bidder's withdrawing or altering the bid during the bid validity period in the case of advertisement, Bid Security/EMD is to be obtained from the bidders (except MSE as defined in MSE Procurement Policy issued by Govt. of India or bidders who are registered with Central Procurement Organizations or empanelled with NABARD itself). The bidders should be asked to furnish bid security along with their bids, to be

accepted by way of online payment or Bank Guarantee (including e-Bank Guarantee) from any of the Commercial Banks or in an acceptable form to safeguard NABFINS' interest in all respects. The bid security is normally to remain valid for a period of 45 days beyond the final bid validity period. The EMD is liable to be forfeited if the vendor withdraws or alters the bid.

ii. The quantum of EMD to be collected shall be 2% of the estimated cost of procurement.

iii. **Refund of EMD:** EMD furnished by all unsuccessful bidders should be returned through an e-payment system without interest, at the earliest, after the expiry of the final tender validity period but not later than 30 (thirty) days after conclusion of the contract. However, in case of two stage/ part bidding, the bid securities of unsuccessful bidders during first stage, i.e. technical evaluation, etc. should be returned within 30 days of declaration of result of first stage, i.e. technical evaluation, etc.

iv. The earnest money deposit of all the unsuccessful Bidders shall be refunded immediately after the work has been awarded.

v. EMD of the successful bidder should be returned after receipt of performance security as called for in the contract.

5.3 Correction of Errors

i. In case of a discrepancy between the amounts in figures and in words, the amount in words shall prevail.

ii. Instances of manual correction in respect of the amount mentioned in the bid shall not be considered unless duly authenticated by the signatory of the bidder.

5.4 Authorised Signatory

i. The bidder/s shall indicate the names of the authorised personnel who will discuss and correspond with the company, with regard to the obligations under the contract (Annexure-13).

ii. The bidder/s shall submit at the time of signing the contract, a certified copy of the resolution of their Board/Governing body, authenticated by its Chief Executive Officer/Managing Director, authorising an official or officials of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the company.

iii. The bidder/s shall furnish the KYC of and the specimen signature/ proof of signature identification for above purposes as required by the company.

5.5 Signing of Contract

i. By submitting a proposal, the Bidders agrees to promptly contract with NABFINS for any work awarded to the Bidder.

ii. The successful bidder/s shall be required to enter into a Service Level Agreement with NABFINS, within 21 days of the award of the tender or within such extended period as may be decided by the NABFINS.

iii. Failure on the part of the awarded bidder/s to execute a valid contract with the Company will relieve the Company of any obligation to the bidder/s, and different bidder/s may be selected.

5.6 Acceptance or Rejection of Bid

i. The Company reserves the right not to accept any bid, or to accept or reject a particular bid at its sole discretion without assigning any reason whatsoever.

ii. The Company reserves the right to select the next most responsive bidder in case the former responsive bidder evaluated for selection fails to enter into an agreement within a specified time frame.

5.7 Term of Assignment

i. The selected bidder shall be appointed for a period of Five years from the date of go-live, extendable by up to two years at the Company's discretion.

ii. For the transactions already originated the bidder should provide all the required services till maturity of the pool accounts or closure whichever is later.

ANNEXURES

Annexure-1

PROPOSAL AND DECLARATION IN RESPECT OF FULFILMENT OF MINIMUM ELIGIBILITY CRITERIA

(to be given by all the Bidders participating in the RFP on their official letterheads)

Date

To,

The Managing Director

NABFINS Limited

#3072, 14th Cross, K. R. Road

Banashankari 2nd Stage

BENGALURU – 560070

Sub: Response to RFP for Request for Proposal for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending.

Ref: Your RFP No. NABFINS/RFP/008/2026-27, dated 23 November 2026

Having examined the RFP documents and terms of offer, we offer to supply, implement, host and maintain the platform for end-to-end handling of pool account transactions and co-lending solution for NABFINS in conformity with the RFP and its terms and conditions.

The required information and details along with supporting documents are enclosed along with this Bid. We are hereby submitting our Proposal including the information and status of compliance of Minimum Eligibility Criteria the details of which are appended in PART –A and Part-B of this letter.

The undersigned declares that the statements made and the information provided herein is complete, true and correct in all aspects. We agree to abide by the terms and conditions in this RFP. The offer shall remain valid for 180 days and binding upon us and may be accepted by the NABFINS any time before the expiry of such period.

We understand that in the event of NABFINS discovering anything contrary to our declarations in the bid, it is empowered to forthwith disqualify us and our bid.

Dated this _____ day of _____ 2026

Signature: _____
(in the capacity of) _____
Duly authorised to sign the RFP offer for and on behalf

of _____

PART –A

Part A – General Information

Sr. No.	Particulars	Details
1	Registered name of the bidder	
2	Corporate Identification Number (CIN)	
3	PAN / GSTIN	
4	Registered address	
5	Name of the CEO / Managing Director	
6	Address for correspondence (including email)	
7	Name and designation of the contact person	
8	Contact details (email and mobile number)	
9	Name and version of the platform offered	

Seal & Signature

Part B – Compliance to Eligibility Criteria

Sl. No.	Eligibility criteria	Complied / Not complied	Document submitted as a proof (Page No.)
1	The Bidder should be a company (public / private) registered in India under the Companies Act, 1956 / 2013 and in existence for at least three years as on March 31, 2026.		
2	The Bidder should be the Original Solution Developer (OSD) of the proposed platform or its authorized representative in India. Where the OSD bids directly, its other authorized channel partners shall not bid. The bid submitted by the Original Solution Developer shall only be considered.		
3	The Bidder should have an average annual turnover of at least ₹100 crore (₹30 Cr for MSE/startup) in the last three financial years (FY 2023-24, FY 2024-25, FY 2025-26). This should be the individual company's turnover, not of a group.		
4	The Bidder should have a positive net worth in each of the last three financial years (FY 2023-24, FY 2024-25, FY 2025-26).		
5	The proposed platform should have been implemented for handling DA / securitisation / loan pool transactions in at least **twenty** regulated entities (scheduled commercial banks or NBFCs) during the last three years, of which at least one should be for acquisition of pools (assignee side).		
6	The platform should be handling or have handled loan pools with aggregate outstanding of at least ₹2,000 crore as on March 31, 2026.		
7	The Bidder or its hosting partner should hold a valid ISO 27001 (or equivalent), ISO 27017 (or equivalent), ISO 9001 certification for the information security management system covering the proposed platform and hosting. The Original Solution Developer (OSD) of the proposed platform should hold at least 3 certifications recognized in the industry for quality management and information security standards, viz. ISO 9001 (quality management systems), ISO 27001 (information security) or equivalent, and ISO 27017 (cloud security) or equivalent.		
8	The platform should be hosted in India, and the Bidder should have its development and support centre in India.		

Sl. No.	Eligibility criteria	Complied / Not complied	Document submitted as a proof (Page No.)
9	The Bidder should not have been blacklisted / debarred / disqualified by any regulator, statutory body, bank, financial institution, PSU or Government Undertaking in the last three financial years and as on date. No legal proceedings, inquiries or investigations should be pending that may adversely affect performance of the contract.		
10	A bidder from a country sharing a land border with India shall be eligible only if registered with the competent authority as per Government of India orders on public procurement.		
11	The bidder's directors should not be convicted of criminal offences related to professional conduct/misrepresentation within the last 3 years.		
12	The Bidder's hosting partner should be empanelled with the Ministry of Electronics and Information Technology (MeitY) as on the date of bid submission for the sites proposed for this RFP, OR should have the following certifications adhering to international standards related to information security and IT service management – ISO 27001, ISO 27017, ISO 27018 and ISO 20000.		

Yours faithfully

(Signature and seal)
Name:
Designation:
Place:
Date:

Annexure-2
Checklist

Please tick the documents enclosed.

Sl. No.	Document / Annexure / Enclosure	Tick
1	Covering letter on letterhead, stamped and signed by the competent authority	
2	Proposal and Declaration on Minimum Eligibility Criteria (Annexure-1)	
3	Organization profile with financials and business information (Annexure-3)	
4	Organizational structure, management team and core implementation team (Annexure-4)	
5	Offices and key officials for implementation and support (Annexure-5)	
6	Escalation matrix (Annexure-6)	
7	No-Deviation Declaration (Annexure-7)	
8	Declaration for Confidentiality and Non-disclosure (Annexure-8)	
9	Regulatory and Compliance Self Declaration (Annexure-9)	
10	Performance and track record (Annexure-10), with client certificates	
11	Portfolio volumes handled on the platform (Annexure-11), with certificates	
12	Information security certifications, audits and incidents (Annexure-12)	
13	Letter of Authorization with Board resolution / Power of Attorney (Annexure-13)	
14	Pre-Contract Integrity Pact on stamp paper (Annexure-14)	
15	Certificate of Incorporation, MoA and AoA, PAN, GSTIN	
16	Self-Declaration stating it has not been blacklisted / barred/ disqualified by any regulator/statutory body/ PSU/ Government Undertaking bank in last two financial years and also as on current date. No solvency and bankruptcy proceedings are ongoing against the bidder.	
17	Audited financial statements for FY 2023-24 to FY 2025-26 and CA certificate of turnover and net worth	
18	OSD authorization letter and support undertaking (if applicable)	
19	Valid ISO 27001 certificate and latest VAPT / IS audit summary ; ISO certificates of the Original Solution Developer (OSD); undertaking from hosting partner with letter of MeitY empanelment / hosting partner certificates, as applicable	
20	Technical Bid – Functional and Technical Compliance (Annexure-15), with product brochure, architecture document and sample reports	
21	Signed and stamped copy of the RFP, corrigenda and pre-bid clarifications	
22	Financial Bid (Annexure-16) in a separate sealed envelope	

- Whether all pages of RFP and enclosures are stamped and signed by authorized person?
- Whether the Bid is prepared as per the instructions elaborated for submission of RFP and is placed along with the relevant documents/annexure in an envelope super scribed
- Whether all documents are submitted with Indexing & Page numbering.

I have verified the above checklist and ensured accuracy of the same before submission of the bid.

Date:

Signature with Seal ……

Annexure-3

Organization Profile with Financials and Business Information

Sl. No.	Particulars	Details
1	Name of the organization	
2	Registered office	
3	Corporate office	
4	Corporate Identity No.	
5	Year of establishment	
6	Year of first commercial implementation of the platform	
7	Locations of development and support centres in India	
8	Total employees / employees in product development and support	
9	Promoters / major shareholders and % of stake as on 30.09.2026	

Financial and business information

Sl. No.	Particulars	2023-24	2024-25	2025-26	2026-27 (As on 30th Sept'26)
1	Turnover (₹ crore)				
2	Turnover from DA / lending platforms (₹ crore)				
3	Profit / (Loss) after tax (₹ crore)				
4	Net worth (₹ crore)				
5	No. of banks / NBFCs using the platform				
6	No. of DA transactions handled on the platform				
7	Loan pool outstanding handled on the platform at year end (₹ crore)				

Seal and signature with date

Annexure-4

Organizational Structure, Brief Profile of Management Team and Core Implementation Team

Bidders may submit the information in their own format, covering:

1) Organizational structure and hierarchy as on date.
2) Profile of top management with names, designations, email IDs and contact details.
3) Core implementation team for this assignment (project manager, functional consultant with DA / securitisation experience, technical lead, integration specialist, information security lead), with qualifications, years of experience, similar projects handled, and reporting officer with contact details.

Seal and signature
Date

Annexure-5

Details of Offices and Key Officials for Implementation and Support

Office, business function and address	Key official(s)	Contact details (email / telephone / mobile)

Seal and signature
Date

Annexure-6

Details of Offices and key officials with details for contact for Escalation of Issues

Name of Officer and Designation	Office address	Contact details (Email/ Telephone / Mobile)	Escalation Level

Seal & Signature

Date

Annexure-7
No-Deviation Declaration

(To be submitted on the bidder's letterhead, signed by the Authorised Signatory)

To,
The Managing Director,
NABFINS Limited
#3072, 14th Cross, K R Road,
Banashankari 2nd Stage,
Bengaluru

Subject: No-Deviation Declaration – RFP for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending., Ref No. NABFINS/RFP/008/2026-27

Dear Sir/Madam,

1) We, [Name of the Bidder], having our registered office at [Address], declare that we have read, understood and accepted all the terms, conditions, specifications and service requirements of the above RFP, including pre-bid clarifications.
2) We explicitly declare that **OUR TECHNICAL AND FINANCIAL BIDS CONTAIN ZERO DEVIATIONS, EXCEPTIONS OR CONDITIONAL CLAUSES** from the requirements of the RFP.
3) We specifically confirm that:
    - **Regulatory compliance**: the platform verifies compliance with the RBI directions on transfer of loan exposures for every pool acquired, including Minimum Holding Period, Minimum Retention Requirement and eligible assets, and detects double financing of loans, and we will implement regulatory changes within the regulatory timeline at no extra cost.
    - **Data localisation and security**: all Company data shall be stored and processed only in India, with encryption, audit trails and access controls as specified, and the Company, RBI and NABARD shall have unrestricted right of audit.
    - **Fixed pricing**: the rates quoted are fixed for the entire contract period, and no separate charges shall be levied for licences, hosting, DR, upgrades, regulatory changes, customised reports or training.
    - **Service levels**: we accept the uptime, turnaround times, penalties and liquidated damages in Chapter 2.
    - **Exit**: we shall hand over all data in a usable format and provide reverse transition support at no additional cost.
4) No hidden conditions or limitations have been introduced in any document attached to our bid.
5) We understand that any deviation, qualification or condition in our bid, intentional or otherwise, shall lead to summary rejection of our entire bid from the RFP process without any further correspondence.

Dated this _____ day of _____ 2026

For and on behalf of: [Name of the Bidder]
Authorised Signatory Name: _____
Designation: _____
Official stamp / seal:

Annexure-8

Declaration for Confidentiality and Non-disclosure

(To be given on the bidder's letterhead)

WHEREAS we, _____, having our registered office at _____ (the Bidder), are agreeable to enter into an agreement in respect of the RFP Request for Proposal for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending., Ref: NABFINS/RFP/008/2026-27 dated 23 November, 2026 with NABFINS Limited, having its registered office at #3072, 14th Cross, K R Road, Banashankari 2nd Stage, Bengaluru – 560 070 (NABFINS);

WHEREAS the Bidder understands that information regarding NABFINS' IT infrastructure, loan portfolio, borrower data, Originators and transactions shared in the course of the bid and the contract is confidential and / or proprietary to NABFINS, and that such data includes personal data of borrowers protected under the DPDP Act, 2023;

WHEREAS the Bidder may perform certain jobs on NABFINS' properties and / or have access to plans, documents, approvals, data or information of and about NABFINS;

NOW THEREFORE the Bidder agrees:

1) Not to publish or disclose to others, nor use in any services performed for others, any confidential or proprietary information of NABFINS without its prior written authorisation.
2) That notes, specifications, designs, data and memoranda shared by NABFINS or prepared by the Bidder for this bid or contract shall not be disclosed to anyone outside NABFINS, during or after the contract.
3) To restrict disclosure to its own employees engaged for the purpose, in confidence and only to the extent necessary, and to bind any permitted sub-contractor to the same obligations.
4) To process borrower personal data only on NABFINS' documented instructions, for the purposes of the contract, and to notify NABFINS without delay of any personal data breach.
5) To return or securely destroy all confidential information on completion or termination of the contract, as directed by NABFINS, and certify the same.
6) That these obligations shall survive the expiry or termination of the contract.

Date:
Signature with seal: _____
Name: _____
Designation: _____

Annexure-9

Regulatory and Compliance Self Declaration

(To be furnished on the bidder's letterhead)

Date: _____

To,
The Managing Director,
NABFINS Limited
#3072, 14th Cross, K R Road,Banashankari 2nd Stage,
Bengaluru – 560 070

Sub: Regulatory Compliance Self Declaration

Sir,

In response to the RFP for Request Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending., Ref. No. NABFINS/RFP/008/2026-27 dated 23 November 2026, and having gone through all terms and conditions including corrigenda, we declare and certify that:

1) We possess all permissions, consents, approvals and licences from all regulatory, statutory and other authorities required for providing the services.
2) We undertake to secure any pending regulatory and statutory requirements before commencement of services, and any that may arise in future.
3) We have not been blacklisted, debarred or disqualified by any regulator, statutory body, bank, financial institution, PSU or Government undertaking in the last three financial years and as on date.
4) No legal proceedings, inquiries or investigations have been commenced, are pending or threatened against us by any statutory, regulatory or investigative agency, which may adversely affect performance of the contract. No insolvency or bankruptcy proceedings are pending against us.
5) We are not from a country sharing a land border with India; **or** we are registered with the competent authority as per Government of India orders (certificate enclosed).
6) All data of NABFINS shall be stored and processed only in India, and we shall comply with RBI directions on outsourcing of IT services, IT governance and cyber security, the Information Technology Act, 2000 and the DPDP Act, 2023.
7) We shall be liable for any penalties or damages levied as a result of our non-compliance with any law or regulation.
8) We understand that we may be liable to be blacklisted or have the contract terminated in case of any compliance failure.

Signature: _____
Name: _____
Designation: _____
Company: _____
Company seal

Annexure-10

Performance and Track Record in DA / Pool Management Platforms

List of banks / NBFCs / NBFC-MFIs using the bidder's platform for DA loan pool management.

Sl. No.	Name of bank / NBFC / NBFC-MFI	Role on platform (originator / assignee / both)	Period (from – to, month/year)	Modules implemented	Pool outstanding handled (₹ crore)	No. of loan accounts handled	Go-live / performance certificate enclosed (Yes/No)

Please enclose purchase orders / agreements and go-live or performance certificates, with client contact details for reference.

Name

Seal and signature
Date

Annexure-11

Details of Portfolio Volumes Handled on the Platform

Particulars	2023-24	2024-25	2025-26	2026-27 (as on 30.09.2026)
No. of client institutions live				
No. of DA transactions handled				
Loan pool outstanding at period end (₹ crore)				
No. of loan accounts under management at period end (lakh)				
Platform uptime achieved (%)				

Name
Designation

Seal and signature

Annexure-12

Information Security Certifications, Audits and Incidents

1) Details of certifications held (ISO 27001, ISO 27017, ISO 9001, ISO 22301, SOC 2, PCI DSS or others), with issuing body, scope and validity. Details of MeitY empanelment of the hosting partner, if applicable, and hosting partner certifications (ISO 27001, ISO 27017, ISO 27018, ISO 20000).
2) Hosting details: data centre / cloud provider, DC and DR locations, RPO and RTO achieved in the last DR drill.
3) Has the bidder or the platform experienced any data breach, cyber security incident or data leakage in the last three years? (Yes / No). If yes, give details below.

Financial year	Nature of incident	Clients affected	Root cause and remedial action	Reported to regulator / CERT-In (Yes/No)
2023-24				
2024-25				
2025-26				
2026-27 (as on date)				

Name
Designation

Seal and signature
Date

Annexure-13

Letter of Authorization for Submission of Response

(To be given by all bidders on their official letterhead)

To,
The Managing Director,
NABFINS Limited,
3072, 14th Cross, K R Road,
Banashankari 2nd Stage,
Bengaluru, Karnataka 560 070

Sir,

Sub: RFP for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending, Ref. No. NABFINS/RFP/008/2026-27 dated 23 November 2026

1) With reference to the above RFP, Mr./Ms. ……. is hereby authorised to submit the response documents, submit sealed bids and sign any documents pertaining to the RFP on behalf of our organisation.
2) He/She is also authorised to take decisions on behalf of the organisation till the RFP process is completed. A certified copy of the Power of Attorney / Board resolution is enclosed.
3) We extend our full guarantee and warranty, as per the clauses of the contract, for the platform and services offered against this RFP.

Specimen signature of the representative: _____

Signature of the authorising authority: _____

Name of the authorising authority: _____

(Certified photocopy of POA of authorized signatory/ authority is to be submitted).

Note:

This letter of authority should be on the letterhead of the principal on whose behalf the proposal is submitted and should be signed by a person competent and having the power of attorney to bind the principal. It should be included by the Organization in its proposal.

Annexure-14

PRE CONTRACT INTEGRITY PACT
(On Non-judicial stamp paper of ₹200.00 only)

This pre-bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on….. day of the month of……2026 by, NABFINS Limited (NABFINS) represented by …… (hereinafter called "The Principal", which expression shall mean and include, unless the context otherwise requires, his successors in office and assigns) of the First Part, And M/s ……represented by ……,(hereinafter called "The Bidder" which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns) of the Second Part.

Preamble

The Principal intends to award, under laid-down organisational procedures, a contract for implementation of a technology platform for end-to-end handling of Direct Assignment transactions. The Principal values full compliance with all relevant laws, rules and regulations, economic use of resources, and fairness and transparency in its relations with its Bidder(s) and Contractor(s). To achieve these goals, the Principal will appoint an Independent External Monitor (IEM) who will monitor the tender process and the execution of the contract for compliance with these principles.

Section 1 – Commitments of the Principal

1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -
   a) No employee of the Principal, 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 serf or third person, any material or immaterial benefit which the person is not legally entitled to.
   b) The Principal will, during the Tender process treat all Bidder(s) with equity and reason. The Principal 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 Principal will exclude from the process all known prejudiced persons.
2) If the Principal 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 Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2 – Commitments of the Bidder(s) / Contractor(s)

1) The Bidder(s) / Contractor(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s) / Contractor(s) commit themselves to observe the following principles during 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 Principal'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

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's, contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelisation 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 purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal 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)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any.

e) The Bidder(s) /Contractor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.

f) Bidder(s) Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

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 in any other form which put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s) / Contractor(s) from the Tender process.

Section 4 – Compensation for damages

1) If the Principal has disqualified the Bidder(s) from the Tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Bid Security.
2) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal 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 Bidder 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 Public Sector Enterprise in India, that could justify its exclusion from the tender process.
2) If the Bidder makes an incorrect statement on this subject, it can be disqualified from the tender process.

Section 6 – Equal treatment of all Bidders / Contractors / Sub-contractors

1) In case of sub-contracting, the Principal Contractor shall take responsibility for the adoption of the Integrity Pact by the sub-contractor.
2) The Principal will enter into agreements with identical conditions with all Bidders and Contractors.

3) The Principal will disqualify from the tender process all Bidders who do not sign the Pact or violate its provisions.

Section 7 – Criminal charges against violating Bidders / Contractors / Sub-contractors

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Sub-contractor, or their employees, representatives or associates, which constitutes corruption, or has substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer.

Section 8 – Independent External Monitor

1) The Principal appoints competent and credible Independent External Monitor for this Pact after approval by the Central Vigilance Commission of NABARD. 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.

The Independent External Monitor appointed for NABFINS LIMITED is:
Shri Otem Dai, IAS (Retd.)
Gute Gomro, C-Sector,
Papum Pare District,
Itangar – 791 111
Arunachal Pradesh
Email ID : otemdai@hotmail.com

2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders /Contractors as confidential. He / she reports to the Chairman, NABARD.

3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractors.

4) The monitor is under contractual obligation to treat the information and documents of the Bidder(s) /Contractor(s) / Sub-contractor(s) with confidentiality. The Monitor has also signed declarations on `Non-disclosure of Confidential Information and of `Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform Chairman, NABARD and recuse himself/herself from that case.

5) The Principal 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 between the Principal and the Contractor. The parties offer to the` Monitor the option to participate in such meetings.

6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal 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.

7) The monitor will submit a written report to the Chairman, NABARD within 8 to 10 weeks from the date of reference or intimation to him~ by the Principal and, should the occasion arise, submit proposal for correcting problematic situations.

8) If the Monitor has reported to the Chairman, NABARD, a substantiated suspicion of an offence under the relevant IPC/PC Act, and the Chairman NABARD has not, within 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.

9) 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. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

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 discharge / determined by the Chairman of NABARD.

Section 10 – Other provisions

1) This agreement is subject to Indian law. The place of performance and jurisdiction is the Head Office of the Principal, Bengaluru.
2) Changes, supplements and termination notices shall be made in writing. No side agreements have been made.
3) If the Contractor is a partnership or consortium, this agreement must be signed by all partners or consortium members.
4) If one or more provisions of this agreement are held invalid, the remainder remains valid, and the parties shall strive to reach an agreement reflecting their original intentions.
5) Issues like warranty / guarantee shall be outside the purview of the IEM.
6) In the event of any contradiction between the Integrity Pact and its annexure, if any, the Integrity Pact shall prevail.

For and on behalf of the Principal	For and on behalf of the Bidder / Contractor
(Office seal)	(Office seal)
Place:	Place:
Date:	Date:
Witness 1 (name and address):	Witness 1 (name and address):
Witness 2 (name and address):	Witness 2 (name and address):

Annexure-15

Quote for Product Offering
(Technical Bid)

Part A – Platform details

Sl. No.	Description	Response
1	RFP No.	NABFINS/RFP/008/2026-27
2	RFP	Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending
3	Name and version of the platform	
4	Name of the OSD	
5	Hosting model (own DC / cloud provider) and DC, DR locations	
6	RPO / RTO committed	
7	Technology stack (application, database, integration)	
8	Proposed implementation period from Work Order to go-live (weeks)	

Part B – Compliance (M = Mandatory, D = Desirable. Respond only "Yes" or "No". "No" against any Mandatory item may lead to rejection. Give the page reference of the supporting brochure / document.)

Sl. No.	Requirement	M / D	Compliance (Yes / No)	Reference
	Originator evaluation			
1	Originator master with KYC, rating, limits, pricing, pool criteria and reporting formats	M		
2	Credit Information Report on Originators (financials, portfolio quality, operations, management), updated periodically	M		
3	Rating change alerts and exposure monitoring against Originator, group and geography limits	M		
	Pool proposal processing and due diligence			
4	Upload of MCD and RS by Originator through portal / API / SFTP, with validation and standardisation	M		
5	Configurable rule engine with regulatory auto-filters and policy filters, versioned	M		
6	Loan-wise verification of MHP, standard asset status and eligibility for transfer	M		
7	RBI microfinance norms check and qualifying asset classification	M		
8	De-duplication against own loan book and other acquired pools (multiple lending, double financing)	M		
9	Credit bureau search and indebtedness analysis	M		

Sl. No.	Requirement	M / D	Compliance (Yes / No)	Reference
10	eKYC / CKYC / PAN verification of underlying borrowers	D		
11	Sampling for field and document verification, with recording of observations	D		
12	Stratification, loss estimation, stress testing and yield computation	M		
13	Due diligence report and credit committee note generation	D		
	Deal execution and integration			
14	Configurable deal structure: purchase consideration, premium / discount, NABFINS' share, yield, servicing fee, payout dates	M		
15	Auto-generation of transaction document drafts and loan-level schedules from templates	D		
16	Document repository with versioning for the life of the transaction	M		
17	Booking of acquired loans in LMS and accounting system through API (STP)	M		
18	Migration of existing acquired pools with reconciliation of opening balances	M		
19	Risk weight and capital requirement computation	D		
20	Handling of repurchase, substitution, clean-up call and deal termination	M		
	Post-acquisition monitoring			
21	Loan-level virtual mirror accounts as required of the transferee	M		
22	Upload / integration of monthly servicer reports from Originators, with validation	M		
23	Dashboards on pool performance, DPD buckets, collection efficiency, vintage and prepayment	M		
24	Borrower-level identification of SMA and NPA accounts	M		
25	Covenant and trigger monitoring with alerts; payout delay reminders to Originators	D		
	Reconciliation			
26	Loan-level reconciliation among Originator reports, mirror accounts and Company books	M		
27	Reconciliation of payouts received with bank statements; tracking of short remittances	M		
28	Yield and servicer fee reconciliation; interest de-recognition mismatch reasons	M		
29	Statement of Account per mirror account and per Originator; GL entry files	M		
	Accounting and regulatory reporting			
30	Asset classification and provisioning as per RBI norms for NBFCs	M		

Sl. No.	Requirement	M / D	Compliance (Yes / No)	Reference
31	Ind AS 109: initial recognition, EIR with premium / discount amortisation, ECL inputs	M		
32	NBFC-MFI qualifying asset computation including acquired pools	M		
33	RBI disclosures on loans acquired; data for RBI / NABARD returns	M		
34	Bucket-wise delinquency, geography, prepayment and foreclosure reports	M		
35	Custom MIS at no extra cost during the contract	M		
	Originator portal			
36	Role-based Originator portal with query log and data segregation by Originator	D		
	Technical and security			
37	Hosting in India with production, UAT; RPO ≤ 15 minutes, RTO ≤ 90 minutes	M		
38	API integration with LMS and accounting system, with SFTP fall-back	M		
39	Role-based access, maker-checker, MFA, IP whitelisting	M		
40	Encryption at rest and in transit; data masking in non-production	M		
41	Record-level audit trail with user, time stamp and IP	M		
42	VAPT and IS audit before go-live and annually; closure at no cost	M		
43	Right to audit for NABFINS, RBI and NABARD	M		
44	Data hand-over and reverse transition on exit at no cost	M		
	Extensions			
45	Module for investment in securitisation (PTC)	M		
46	Co-lending module	M		

Part C – Service terms

Sl. No.	Description	Response
1	Help desk hours and channels	
2	Ticket resolution time for Severity 1 / 2 / 3	
3	Monthly uptime committed (%)	
4	Timeline for monthly payout computation and reconciliation after month-end data (working days)	
5	Timeline for onboarding of a new Originator / pool (working days)	
6	Acceptance of all penalties and liquidated damages in Chapter 2 (Yes / No)	

Instructions for submission of bids

1. *Interested bidders may submit the bid on the above prescribed format only.*
2. *The bid has to be submitted in hard copy on the letter head of the company duly signed by the competent authority.*
3. *The bidders have to submit the specimen of all the forms and formats including data formats along* with the bid.

Name

Designation

Seal & Signature

Date

Place

To be submitted in a sealed envelope (Envelope 2) separately.

Annexure-16
Financial Bid (Commercial Quote)
(To be submitted in a sealed envelope (Envelope 2) separately).

Ref. No. of RFP	NABFINS/RFP/008/2026-27
RFP	Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending
Name of the bidder	
Name and version of the platform	

Price schedule (₹, exclusive of GST)

I. One-time implementation cost for the solution

Item Description	Cost (In ₹)
One time integration cost	

II. Pool Management Cost (Recurring cost)

Item description	Unit Rate as % of monthly Outstanding balance at the beginning of the month	Indicative Amount of Monthly O/s Balance	Indicative Monthly Cost in Rs.	Total Cost for contract period (5 years) #
A	B	C	D = B X C	E = D x 60
Management of Assets (Monitoring, NPA management, Reconciliation and Reporting)	XX%	*5000 crores		

As per the indicative volume mentioned under 4.1 of this RFP.

III. Customization cost

Item Description	Unit	Unit Rate (₹ per man days)	Cost (In ₹)
Additional Customization	250		

The per man-days cost quoted by the bidder shall remain fixed for the entire period of the contract irrespective of the customizations required post go-live.

IV. Pool buyout/sell-out/DA on-boarding charges (at the time of disbursement)

Item Description	**Bps Rate** on NBFC & NABFINS' Share (100%) of the assets
Pool buyout/sell-out/DA on-boarding charges	

V. TOTAL COST OF OWNERSHIP (TCO)

Sl. No.	Items	Total Cost
1	One time implementation cost	
2	Pool Management Cost	
3	Customization cost	
4	**Pool buyout/sell-out/DA on-boarding charges**	
6	**Total Cost of Ownership (In figures)**	
6	**Total Cost of Ownership (In words)**	

In response to the RFP Ref. No. NABFINS/RFP/008/2026-27 dated 23 November 2026, we agree to provide the platform and services at the rates above, in conformity with the requirements of the RFP and our Technical Bid.

_____ (date) of _____ 2026

Signature: _____
(in the capacity of) _____
Duly authorised to sign the RFP offer for and on behalf of _____
Seal

Important instructions

i. In case of discrepancy between figures and words, words shall prevail; between unit rate and amount, unit rate shall prevail.

ii. Additional customization cost refers to any additional customization over and above the scope identified in this RFP or closed during SRS stage. The rate provided by bidder shall be used on pro rata basis for any additional customization that NABFINS may undertake during the contract period. 250-person days are taken only for TCO calculation and does not have any commitment from NABFINS on availing these hours/efforts.

iii. Bidder to provide breakup as well as total in the price table. In case, any of the line items is left empty or deleted from the price table, it would be assumed that bidder has clubbed the cost with some other item. Bidder shall be liable to perform entire SOW mentioned in this RFP at the amount mentioned in Total of the price table above.

iv. If the additional customization cost is not provided by the bidder, it shall be assumed that all change requests/ enhancements would be provided free of cost.

v. Bidder to note that bidder shall not charge any cost from NBFCs for enabling them to on-board on the system, loan application forwarding, loan management, query management, reconciliation, collections, sanctions, closure, and other operations as required in the platform to perform the obligations under co-lending model (with NABFINS) in line with the functional & technical requirement and scope of work defined in the RFP.

vi. The Rates provided by bidder shall be used by NABFINS on pro-rata basis for any additional services/items procured during the contract period

vii. It is the responsibility of the bidder to provide integration with various Originating institutions, NBFCs, FinTech's, Tech services as part of the contract without any limitation on the number of integration and related support requirements. No separate/additional

cost is payable for any new integration, regulatory & statutory, Audit, or NABFINS' requirements.

viii. The Volumetric provided in the RFP are indicative and payment shall be made on actuals.

ix. The above cost is inclusive of Enterprise license of proposed solution & other licenses including third party software licenses & Database and infrastructure (server and storage) required for the solution, Installation, Implementation, Maintenance, Customization, UAT, Migration, Up gradation, Training, Data Enrichment, Facility Management resources for 24x7 onsite support (covering Cloud(private/public), Primary site, DR Site and UAT setup).

x. The unit rates are freeze for the entire period of the contract.

xi. The bidder has to quote the above prices in Indian rupees only, excluding taxes.

xii. Applicable taxes are payable extra at actuals.

xiii. Payment will be made based on the Volume of Pool of Assets handled in the Solution on monthly basis.

xiv. The prices should be exclusive of all taxes i.e. GST (CGST/SGST/IGST) which will be payable at actual applicable at the time of invoicing.

One Time Implementation

i. All the cost involved w.r.t installation and implementation of Software and Hardware etc.

ii. All the cost w.r.t integration and configuration of API and Originator/Co-lender.

NOTES:

i. The rates quoted in commercial bid should be inclusive of all taxes except GST. However, GST shall be paid to the bidder on actual basis at the rate applicable. The rate of applicable GST should be informed and charged separately in the invoice generated for supply of the product.

ii. Any column left blank by the bidder will result in disqualification of the bid.

iii. NABFINS is not bound to place any minimum order for any item.

iv. Implementation Cost should include Implementation, Installation, configuration, customization of Application Programming Interface Management solution and other activities as defined in the scope of the RFP. The cost should also include training and other needs as detailed in the RFP.

v. Payment for Man-days will be made only for the utilized man days on actual basis.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No. Telephone :

Seal of the Bidder

Annexure-17

Authorization for Attending Pre-Bid Meeting

To,
The Managing Director,
NABFINS Limited
#3072, 14th Cross, K. R. Road,
Banashankari 2nd Stage,
Bengaluru – 560 070

Subject: Authorization for attending pre-bid meeting, bid opening and presentation in response to the RFP for Procurement and Implementation of Debt Platform for End-to-End Handling of Pool Accounts and Co-lending, Ref. No. NABFINS/RFP/008/2026-27

The following persons are authorised to attend the pre-bid meeting, technical and financial bid opening and presentation for the above RFP on behalf of _____ (Bidder):

Sl. No.	Name and designation of representative	Mobile No.	Email ID
1			
2			

Signature of Bidder

Or

Officer authorized to sign the bid on behalf of the bidder.