Ref: APCOB/ITD/2279083/PROCUREMENT OF SOFTWARE/2026-27

Date: 29-07-2026

APCOB

Selection of Vendor for SMS & WhatsApp Messaging Services
Comprehensive Tender Document

1. Notice Inviting Tender

The Andhra Pradesh State Cooperative Bank Ltd. (APCOB) invites sealed two-bid quotations (Technical Bid and Commercial Bid) from eligible and experienced vendors for providing enterprise-grade SMS and WhatsApp Business Messaging Services for the Bank.

2. Critical Information

Item	Details
Application Fee	Rs.500 (Non-refundable)
EMD	Rs.2,000 (Refundable)
Bid Submission Start	29.07.2026
Bid Submission End	10.08.2026
Technical Bid Opening	11.08.2026
Commercial Bid Opening	To be intimated to technically qualified bidders
Contact/Address for Tender Submission	• Sri. Adam Shafi Shaik • Deputy General Manager (ITD), • The AP State Coop Bank Ltd., • NTR Sahakara Bhavan, • Governorpet, Vijayawada-520002, e-Mail: info.teh@apcob.bank.in

3. Scope of Work

- Account setup, onboarding and role-based access.
- DLT registration assistance.
- API integration with CBS, CRM, ERP, Internet/Mobile Banking and internal applications.
- WhatsApp Business API onboarding.
- Transactional SMS, OTP, Promotional SMS and WhatsApp messaging.
- Template management and approvals.
- Campaign management and scheduling.
- Dashboard, MIS and analytics.
- 24x7 availability and support.

- Change management.
- SLA management and escalation matrix.
- Compliance with TRAI, RBI, CERT-In, DPDP Act, IT Act and applicable laws.

4. Information Security & Privacy

- Vendor shall act only as Data Processor; APCOB shall remain Data Fiduciary.
- All Bank data remains exclusive property of APCOB.
- Data shall be stored and processed only within India.
- AES-256 encryption at rest and TLS 1.2/1.3 in transit.
- Multi-factor authentication, RBAC and immutable audit logs.
- No customer data shall be shared with third parties without written approval.
- Compliance with Digital Personal Data Protection Act, 2023.
- Cyber incidents to be reported within 2 hours.

5. Eligibility Criteria

- Company registered in India with minimum 3 years of operations.
- PAN, GST and statutory registrations.
- Average annual turnover of at least Rs.50.00 Lakhs.
- Positive net worth.
- Experience in at least one Bank/Financial Institution; Cooperative Bank experience preferred.
- ISO 27001 certification preferred.
- Undertaking regarding non-blacklisting.

6. Service Levels

Priority	Issue	Response	Resolution
P1	Platform Down	2 Hours	4 Hours
P2	Delivery Failure	2 Hours	6 Hours
P3	Reports/Templates	8 Hours	24 Hours
P4	General Queries	8 Hours	48 Hours

7. Commercial Terms

- Prices shall be inclusive of all applicable taxes except GST where applicable.
- No hidden charges.
- Payment subject to satisfactory service and SLA compliance.
- Price validity: 180 days.

8. Legal & Regulatory

- Compliance with TRAI DLT Regulations.
- Compliance with DPDP Act, 2023.
- Compliance with Information Technology Act, 2000.
- Compliance with CERT-In Directions.
- Compliance with RBI/NABARD guidelines applicable to banks.
- APCOB reserves audit rights.
- Vendor shall indemnify APCOB against regulatory penalties arising from vendor negligence.
- Jurisdiction: Vijayawada. Arbitration under Arbitration and Conciliation Act, 1996.

9. Exit Management

Upon expiry or termination, the Vendor shall return all Bank data, securely erase residual copies, submit a certificate of destruction, assist in migration and complete knowledge transfer without disrupting business operations.

10. General Conditions

APCOB reserves the right to accept or reject any or all bids without assigning any reason. The successful bidder shall execute the agreement and comply with all contractual, statutory, regulatory, information security and confidentiality obligations.

ADAM SHAFI SHAIK

DEPUTY GENERAL MANAGER

Digitally signed by
SHAIK ADAM SHAFI
Date: 29-07-2026
12:29:28