**ANDHRA PRADESH MAHESH CO-OP URBAN BANK LIMITED**
**(Multi-State Scheduled Bank)**
**Head Office: #8-2-680 / 1&2, Road No 12, Banjara Hills,**
**Hyderabad, Telangana – 500 034**
**Phone: 040- 2343 7100 / 101 / 102 / 103**
**Website: www.apmahesh.bank.in E-mail: info@apmahesh.bank.in**

# TENDER DOCUMENT FOR DESIGN, DEVELOPMENT, HOSTING & MAINTENANCE OF BANKS WEBSITE

Andhra Pradesh Mahesh Co-op Urban Bank Limited, a leading Scheduled Urban Cooperative Bank has its Head Office at Hyderabad, Telangana. Bank has 45 Branches spread across 04 states, viz. Telangana, Andhra Pradesh, Rajasthan and Maharashtra.

Bank is looking for experienced firm for Designing, Development, Hosting and Maintenance of its Websites.

## SCHEDULE OF EVENTS

| Sr. No. | Particulars | Remarks |
|---|---|---|
| 1 | Contact Details of Issuing Department | Sri. A V V S Murthy,<br>Dy. General Manager- IT,<br>Head Office, Andhra Pradesh Mahesh Cooperative Urban Bank Limited, #8-2-680/1&2, Road No. 12, Banjara Hills, Hyderabad, Telangana - 500034, Contact: +91-8333979660, ☎ 040-23437100 / 101 / 102 / 103 / 105 |
| 2 | Tender Reference No | APMB / IT / WEBSITE / 001 / 2026 |
| 3 | Date of release of the tender | 19.09.2026 |
| 4 | Last Date & Time of submission of Technical & Financial Bid | 10.10.2026 |
| 5 | Extended Last Date & Time of submission of Technical & Financial Bid | 31.10.2026 |
| 6 | Cost of the Tender Document | Rs. 5,000/- (Non Refundable) |
| 7 | Earnest Money Deposit | Rs. 50,000/- |
| 8 | Period of Contract | 05 years, extended year on year basis |
| 9 | Queries can be mailed to | dgm-it@apmahesh.bank.in |

## TERMS & CONDITIONS OF THE TENDER DOCUMENT

### ELIGIBILITY& EXPERIENCE

- **INCORPORATION:** Must be a registered company under the Companies Act 1956/2013 or LLP operating in India for at least 02 years.

- **FINANCIAL STANDING:** Must not have incurred net losses.

- **EXPERIENCE:** Must have successfully executed at least 02 similar projects for any Banks in India

- **CLEAN TRACK RECORD:** Must submit a self-declaration on letterhead stating the firm is not blacklisted by RBI, MeiTy, Central/ State Governments or any PSU/Bank.

**PERIOD OF THE CONTRACT**

The contract period shall be for **FIVE YEARs**. However, the contract shall be renewed year on year basis, based on the satisfactory performance of the bidder. Banks discretion in this regard shall be final and binding on the vendor.

**DOCUMENTS TO BE SUBMITTED**

Application for the tender must be mandatorily submitted in **THREE SEPARATE COVERS** as under, duly mentioning name of the bidder & tender reference number:

**FIRST SEALED COVER**:

Should contain mandatory documentary evidence to support eligibility criteria as below;

- Certificate of Incorporation
- GST Registration Certificate
- Copy of PAN
- P&L Statements & Balance sheets for last two years
- Bidders Financial Capability- Duly Certified by Chartered Accountant on letterhead
- Bidders experience certificate- Proof of Contract Awarding and any other allied documentary evidences.
- SPOC: Letterhead containing details of the Contact Person (SPOC) dealing with this tender, viz. Name, Designation, Email Id, Mobile Number, Complete Office Address with Pin Code, etc
- Company Resolution for participation in the tender process

**SECOND SEALED COVER**:

- Shall contain 'Demand Drafts of EMD & Tender Cost.

**THIRD SEALED COVER**:

- Shall contain commercial bid in the under mentioned template on letterhead;

| **Item Description** | | | | | **Commercials** |
|---|---|---|---|---|---|
| **A. One-Time Charges** | | | | | |
| Design, Development, Security Audit Coordination & Rollout | | | | | |
| **B. Recurring Charges (5 Years)** | **Year I** | **Year II** | **Year III** | **Year IV** | **Year V** |
| Tier-III Hosting & Domain / SSL | | | | | |
| Comprehensive AMC & Support | | | | | |
| **Total** | | | | | |

Submissions of all the aforesaid documents are mandatory. Submitted bid shall be liable for rejection, if any of the above documents are missing and no correspondences shall be entertained thereafter.

## PAYMENT TERMS& EXECUTION OF SLA

Successful bidder shall mandatorily have to enter into the Service Level Agreement (SLA) with the Bank. Payment to the successful bidder shall be made on a quarterly basis by the Bank, at end of each Calendar Quarter.

## EARNEST MONEY DEPOSIT (EMD)

a. Bidder shall furnish, as a part of the proposal, Earnest Money Deposit (EMD) of Rs. 50,000/- (Rupees Fifty Thousand only) in the form of a Demand Draft. The Demand Draft should be drawn in favour of "Andhra Pradesh Mahesh Co-op Urban Bank Ltd.," payable at Hyderabad.

b. No bidder shall be exempted from the submission of the EMD.

c. The EMD amount for successful bidder shall be adjusted towards security deposit. The security deposit shall be released 6 months after termination of contract.

d. The EMD amount shall be forfeited, if the bidder-
   - Withdraws their Bid during the period of the Bid validity; or
   - Having been notified of acceptance of the bid by the Bank and the bid during the period of bid validity:
     i. Fails or refuses to execute the Contract formalities; or
     ii. Fails or refuses to perform, in accordance with the Terms and Conditions of the BID or Contract; or
     iii. Fails or refuses to complete the required formalities in accordance with the terms and conditions of the BID.
     iv. In case the bidder deviates from the delivery and implementation schedule then the bidder may be liable for penalty and forfeiture of the EMD.

e. No interest shall be paid on the EMD amount.

f. The Bank's decision in the above cases shall be final.

## SCOPE OF WORK (SOW)

The selected vendor shall be responsible for end-to-end design, development, hosting, security, and ongoing support for the duration of 5 years.

### A.1 Design

- UI/UX design covering desktop, tablet, and mobile responsive layouts consistent with the Bank's brand guidelines, logo, color scheme, and accessibility standards (WCAG 2.1 AA).
- Wireframes and at least three design concepts/mockups for key pages (home, products, branch/ATM locator, careers, tenders/notices, investor/shareholder section, grievance Redressal, contacts us) for Bank's review and sign-off.
- Multilingual support (English, Hindi, and regional/local language as specified by the Bank) with a content management framework enabling easy addition of languages.
- Design of dedicated statutory/regulatory disclosure sections: RBI mandated disclosures, Citizen's Charter, interest rate sheets, KYC/AML notices, Ombudsman details, unclaimed deposits, Right to Information (if applicable), and Board/committee disclosures.

### A.2 Development

- Development on a robust, licensed/open-source Content Management System (CMS) approved by the Bank, enabling non-technical staff to update content, notices, circulars, interest rates, and tender publications without vendor dependency.
- Modules to be developed/integrated:
  - Branch/ATM locator with map integration
  - Online forms (account opening enquiry, loan enquiry, complaint/grievance) with secure submission and CAPTCHA/bot protection
  - Careers and recruitment notices module
  - Tenders and public notices publishing module
  - News, circulars, and press release repository
  - Downloads section for account opening forms, KYC forms, and policy documents (PDF repository with version control)
  - Interest rate and service charge dynamic tables (CMS-editable)
  - Feedback/grievance redressal and Banking Ombudsman information page
  - Optional: secure link/redirect to internet banking (net banking) login without exposing sensitive session data on the public site
  - Search engine optimization (SEO), Answer Engine Optimization (AEO) – for AI Engine search.
- sitemap.xml, robots.txt, and Google Search Console/Analytics (or equivalent) integration.
- Compliance with GIGW (Government of India Guidelines for Websites, wherever applicable to co-operative sector disclosures) and RBI website disclosure norms.
- API-based or manual integration points with the Bank's Core Banking System (CBS) for publishing dynamic data (e.g., interest rates), strictly one-way/read-only unless otherwise approved, with no direct exposure of CBS to the public network.
- Development environment strictly segregated from UAT and Production, with masked/synthetic data used for testing as mandated under RBI ASLC norms.

### A.3 Hosting and Infrastructure

- Hosting recommendation and provisioning — on Bank-owned/empanelled Data Centre, RBI/MeiTy empanelled Cloud Service Provider, or Tier-III/IV certified Data Centre in India, subject to data localization requirements under RBI/DPDP norms.
- Implementation of DMZ (De-Militarized Zone) architecture, Web Application Firewall (WAF), DDoS protection, and Intrusion Prevention/Detection Systems (IPS/IDS) at the network perimeter.
- SSL/TLS certificate (minimum TLS 1.2, extended validation preferred) for the entire site with enforced HTTPS and HSTS headers.
- Bank-specific email domain configuration with anti-phishing, anti-malware, and DMARC/SPF/DKIM controls, if the website includes contact-form-driven email workflows.
- Load balancing, backup, and disaster recovery (DR) architecture with defined RTO/RPO aligned to the Bank's BCP-DR policy.
- Content Delivery Network (CDN) for performance optimization (optional, to be proposed by Bidder).

### A.4 Security

- Secure coding practices aligned to OWASP Top 10 and secure SDLC principles throughout design, build, and testing phases.

- Role-based access control (RBAC) for CMS administrators, content editors, and the Bank's IT/Marketing teams, with multi-factor authentication (MFA) for all backend/admin logins .
- Data Leak Prevention (DLP) measures for any customer-data-capturing forms; all such data must be encrypted in transit and at rest .
- Anti-phishing/anti-rogue application subscription support recommendations to safeguard the Bank's brand and domain from spoofing/typo squatting.
- Logging and audit trail of all administrative actions, content changes, and login attempts, integrated with the Bank's SIEM/log management solution where available.
- Vulnerability Assessment and Penetration Testing (VA/PT) of the website and hosting environment prior to go-live, and periodically thereafter (VA at least half-yearly, PT at least annually) conducted through a CERT-In empanelled auditor, in line with RBI periodic testing norms.
- Source code review/Static and Dynamic Application Security Testing (SAST/DAST) as part of the ASLC.
- Compliance with the Bank's Cyber security Policy, Information Security Policy, and applicable Board-approved IT policies; Vendor personnel to sign Non-Disclosure Agreements (NDA) and undergo background verification as required for third-party service providers under the RBI framework.

**A.5 Audit Coordination**

- The Vendor shall coordinate with the Bank-appointed or CERT-In empanelled independent security auditor for:
  - Pre-go-live VA/PT and remediation of all High/Critical/Medium findings within timelines agreed with the Bank
  - Source code/configuration review and closure of audit observations with documented evidence
  - Compliance certification/attestation letter suitable for submission to the Bank's IT Steering Committee/Board and, if required, to RBI supervisory teams
- The Vendor shall provide full cooperation, documentation (architecture diagrams, data flow diagrams, network diagrams, secure configuration baselines), and access required by the Bank's Internal/Concurrent/IS Auditors and RBI-appointed inspecting officers.
- A formal Audit Closure Report and Risk Acceptance/Remediation Tracker shall be maintained jointly by the Bank and Vendor until all findings are closed.
- Post-implementation, the Vendor shall support at least one (1) annual audit cycle (VA/PT) within the AMC/warranty period at no additional cost, unless otherwise specified in the commercial bid.

**A.6 Rollout and Go-Live**

- Preparation of a detailed Cutover/Rollout Plan including rollback provisions, in consultation with the Bank's IT and Marketing/Corporate Communications teams.
- User Acceptance Testing (UAT) with a Bank-nominated team; UAT sign-off is mandatory before production deployment.
- DNS cutover, SSL activation, and go-live support with a defined go-live checklist covering security hardening confirmation, audit closure confirmation, and backup verification.
- Staff training/handover sessions for CMS usage, content publishing workflows, and incident escalation procedures.
- Post-go-live hyper-care support (minimum 60 days) for stabilization, followed by a warranty period (minimum 12 months) covering bug fixes, security patching, and minor content-structure changes.

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**A. Website Design & Features**

- **Modern & Responsive UI/UX:** Mobile-first, fast-loading, highly intuitive layout reflecting modern banking design standards.
- **Content Management System (CMS):** Easy-to-use role-based CMS allowing authorized bank staff to update notices, interest rates, financial reports, photos, and tenders without technical assistance.
- **Multilingual Support:** Bilingual support (English and local state language/Hindi).
- **Key Banking Features:**
  - Interactive Interest Rate & EMI Calculators.
  - Branch and ATM Locator with Google Maps integration.
  - Downloads section for forms, annual reports, and disclosure documents.
  - Mandatory Regulatory Notices / Disclosures Section (RBI notifications, Unclaimed Deposits, Ombudsman details).
  - Online customer complaint/grievance redressing portal.
  - Link integration to Internet Banking, Mobile Banking apps, and Payment Gateways.
- **Accessibility:** Compliance with **W3C Web Content Accessibility Guidelines (WCAG 2.1)** to support users with disabilities.

**B. Hosting Infrastructure**

- **Tier-III Data Centre:** Hosting must be in an MeiTy-empanelled Tier-III Data Centre located strictly within India.
- **High Availability & Redundancy:** 99.9% uptime guarantee with primary site and Disaster Recovery (DR) site capabilities.
- **SSL & Domain:** Procurement and annual management of EV SSL certificates and DNS services.

**C. Maintenance & Operations (5 Years)**

- **AMC Support:** Day-to-day bug fixing, content update assistance, and feature upgrades.
- **Backups:** Automatic daily database backups and periodic full site backups. Data retention policy of at least 30 days rolling backup.
- **SLA Compliance:** Dedicated Helpdesk/Ticketing portal for reporting website issues with strict resolution timelines.

**4. MANDATORY RBI CYBERSECURITY CONTROLS & COMPLIANCE**

The proposed solution must strictly align with the **RBI Master Direction / Comprehensive Cyber Security Framework for Urban Cooperative Banks**.

1. **Security Audit & VAPT:**

- Pre-launch audit: The website must undergo thorough **Vulnerability Assessment and Penetration Testing (VAPT)** by a CERT-In empanelled auditor. The website will only be made live upon obtaining a **"Safe for Hosting"** certificate.

- Annual VAPT audits must be facilitated during the 5-year AMC period.

2. **OWASP Top 10 Mitigation:** Protection against SQL Injection, Cross-Site Scripting (XSS), Cross-Site Request Forgery (CSRF), Broken Authentication, and Remote Code Execution.

3. **Web Application Firewall (WAF) & Anti-DDoS:** Deployment of a WAF solution and DDoS protection to prevent malicious web attacks and flood traffic.

4. **Data Encryption:** All data in transit must be encrypted using strong TLS protocol (TLS 1.2 or TLS 1.3). Sensitive data stored on servers must be encrypted at rest.

5. **Role-Based Access Control (RBAC) & Logging:**
   - Multi-Factor Authentication (MFA) required for CMS admin panels.
   - Maintenance of audit logs (login attempts, content edits, IP logs) retained for a minimum of **180 days**.

6. **Data Localization:** All bank data, logs, and user inputs must reside strictly within geographical boundaries of India.

7. **Selection Method: Quality and Cost Based Selection (QCBS) / L1 System**
   (The bank may choose either 70:30 QCBS or standard L1 among technically qualified bidders).

**GENERAL TERMS:**

a. Interested parties may collect Tender Document from the Information Technology Department at the Banks Head Office on all working days from **19.09.2026 to 10.10.2026** (Tender Schedule) during the office hours, which has been extended till 31.10.2026.

b. The Cost of the Tender Document is Rs. 5,000/- per document (Rupees Five Thousand Only) and to be paid in the form of a Demand Draft. The demand Draft should be drawn in favour of “Andhra Pradesh Mahesh Co-op Urban Bank Ltd.,” payable at Hyderabad. The cost Tender Document is non-refundable.

c. Duly filled in Tender Documents should be submitted on or before **31.10.2026** (**Tende**r **Schedule) by 5:00 P.M**. at the Information Technology Department, Head Office, at the above mentioned address.

d. Tender submitted without Tender Cost &EMD shall be rejected outright.

e. Bank reserves the right to accept or reject any / all the tender (s) without assigning any reason whatsoever.

f. Bank reserves the right to choose appropriate bidder, based on the eligibility criteria, experience, expertise, quoted commercials, etc. and its internal assessments. Bank

reserves the right to choose the bidder on its internal considerations without assigning any reason.

g. No correspondences whatsoever will be entertained in this regard. Banks decision in selection of the bidder is final.

**JURISDICTION**

a. If any disputes, differences or queries, which may arise during the tender process at any time between Bank and bidder, hereto shall endeavor to settle amicably;

b. Any dispute(s) arising in relation during the tender process shall be subject to the jurisdiction of the courts at Hyderabad, Telangana.

**Sd/-**
**DY. GENERAL MANAGER**

**DISCLAIMER**

The information contained in this tender document or information provided subsequently to Bidder(s) or applicants whether verbally or in documentary form by or on behalf of 'Andhra Pradesh Mahesh Co-operative Urban Bank Ltd', is provided to the Bidder(s) on the terms and conditions set out in this tender document and all other terms and conditions subject to which such information is provided.

This tender is neither an agreement nor an offer, but is only an invitation by the Bank to the interested parties for submission of bids. The purpose of this tender is to provide the Bidder(s) with information to assist the formulation of their proposals. This tender may not contain all the information Bidders require. The Bidders should conduct their own inspection and analysis and should check the accuracy, reliability and completeness of the information in this tender and wherever necessary obtain independent clarification from the Bank on the specified dates. Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this tender. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this tender. No contractual obligation whatsoever shall arise from the tender process until a formal contract is signed and executed by duly authorized officers of the Bank with the selected Bidder.

**PLACE: HYDERABAD**
**DATE: 10-10-2026**