

Assam Society for Comprehensive Financial Management System (AS-CFMS)

(A Registered Society under Finance Department, Govt. of Assam)

F Block, Janata Bhawan, Dispur, Guwahati-781006(Assam, India)

(Email: aspireprocure@gmail.com)

No.:E-178727/ 120

Dated Dispur 13-08-2025

Notice Inviting Proposal

AS-CFMS invites proposals from eligible Scheduled Commercial Banks, having permission from RBI to undertake government business, for providing their Earnest Money Deposit (EMD) management solution. Through this solution, it is aimed to provide a secure, efficient, and transparent platform for managing EMD for tenders, projects and government contracts.

Details may be seen at website www.finance.assam.gov.in and www.sppp.assam.gov.in from 11:00 am of 18th August 2025. Amendment/ Addendum, if any, and all other further notifications will be appeared on the websites and also office of the undersigned during office hours.

Important Details

Last date for receiving the proposal: 9th September 2025 at 3:00 pm

Pre-proposal submission meeting: 28th August 2025 at 3:00 pm at F-Block Conference hall, Janata Bhawan, Dispur, Guwahati-781006.

Email ID for communication: aspireprocure@gmail.com

Address for submission of proposal: F-Block, Ground Floor, Janata Bhawan, Dispur, Guwahati-781006, Assam

Sd/-

Joint Secretary, Finance Department
& Addl. Project Director, AS-CFMS

Detailed Terms of Reference—Earnest Money Deposit (EMD) Management Tool

1. Background: The Assam Public Procurement Rules (APPR) 2020 has mandated that the Bid Security may be collected by the Procuring Entity from the bidder at the rate of 2-5% of the estimated value of procurement. As per the APPR, the bid security may be given in the form of Fixed Deposit Receipt (FDR) or Term Deposit Receipt (TDR) or Bank Guarantee (BG) or through digital mode as specified in the Bidding Document.

2. Release of Bid Security (EMD): The APPR mandates that the Procuring Entity shall release the bid security immediately and not later than five working days after:-

1. The expiry of validity of bid security
2. The execution of agreement for procurement and performance security is furnished by the successful bidder
3. The cancellation of the procurement process
4. The withdrawal of bid prior to deadline for presenting bids, unless the bidding documents stipulate that no such withdrawal is permitted

3. Forfeiture of Bid Security (EMD): The APPR mandates that the bid security deposited by a bidder shall be forfeited in the following cases:

- When the bidder withdraws or modifies its bid after opening of bids
- When the bidder after being selected for award of contract, does not deposit the required performance security within the specified period
- If the bidder breaches any provision of code of integrity prescribed for bidder specified in the APPA and the Rules

4. Modes of Procurement in Assam:

- Online mode either through Assam Tenders portal or GeM portal
- Offline mode (uploading of NIT and bid document on SPPP)

Note: The e-procurement threshold in Assam is currently INR 20 lakhs. Therefore, the procuring entities may float their tenders offline only when the estimated value of procurement is below INR 20 lakhs.

5. Provisions in State Public Procurement Portal (SPPP):

The SPPP allows the procuring entities to upload their Notice Inviting Tender (NIT) and the Bid Documents for the visibility of the prospective bidders. However, the SPPP does not currently have any facility for uploading of EMD or the awarded contract.

6. Current provision for collection of EMD:

- In both the Assam Tenders portal and GeM portal, there are online options available for collection of EMD from the bidders.
- However, for all the procurements which are conducted offline, the EMDs are collected in hard-copy form either through BG or FDR or TDR.

7. Collection of Tender processing fees: For offline procurements, procuring entities collect a nominal tender fee from the bidders with the technical proposal. The fees thus submitted is non-refundable and collected either in cash or demand draft (DD). If the bidders are provided with an online option for collection of tender processing fees, the fees thus collected shall also be able to contribute to the state exchequer.

8. Need for tool for EMD management and collection of tender fees:

The procuring entities while procuring through the offline mode have to collect the hard-copy of the EMD document. After receiving the document, the Procuring Entity have to verify the genuineness of the document through mail from the issuing bank. Furthermore, at the time of returning the EMDs, the hard-copies of the EMD document have to be manually returned to the bidder. Also, at the time of forfeiture of the EMD, the Procuring Entity has to manually submit the EMD document at the Procuring Entity's bank for depositing the EMD amount at the Procuring Entity's account.

The following issues may be faced while collecting offline EMD documents:

1. Vendors may fail to submit the EMD on time due to logistical issues.
2. Verifying hard copies can be time-consuming and prone to errors.
3. Poor quality of hard copies can lead to rejections or requests for resubmission.
4. Non-compliance with required formats or standards can result in disqualification.
5. Physical documents are vulnerable to theft, loss, or tampering.

Furthermore, the tender fees collected from the bidders, if submitted to an online pool account shall do away with the additional hassle of depositing of DD in the bank by the bidders against tender fees.

9. Standard provisions sought in the EMD Management Tool:

A EMD management Solution needs to be developed by the concerned Bank to manage all transactions related to EMD and tender fee for offline tenders. The solution needs to get integrated with the SPPP portal of Government of Assam.

9.1. Integration of the solution with Bank Accounts: There will be two accounts created, for ease of description, let us consider Pool Account A and Pool Account B. In pool account A, the non-refundable amount for the tender fees shall be collected along with the interest generated from Pool Account B. In pool account B, the refundable amount for EMD payment shall be collected. Once the condition for refund of EMD is initiated, the amount from pool account B shall be returned to the bidders. Once the condition for forfeit of EMD is initiated, the amount from pool account B will be deposited in the pool account A. However, both the account shall be revenue generating. Auto-sweeping facility shall be available from account B to Fixed Deposit on “First In Last Out” basis. The limit for auto-sweeping shall be as decided by Government of Assam later on. Option for modifying/ updating the pool accounts shall be available with the Finance Department only. Accordingly, the solution needs to be integrated with the pool bank accounts of the State Government.

9.2. User Creation/ Log-in credentials at the level of Procuring Entity: The Procuring Entity will be able to login to the EMD management portal through the SPPP portal only. No separate User creation/ log-in credentials will be required for the EMD management solution.

9.3. For the Procuring Entity:

Procuring Entity will be uploading the tender details in the SPPP portal as usual. However, a new option will be made available to select by the Procuring Entity whether or not the Procuring Entity wants to collect any tender fee. If the Procuring Entity chooses to collect tender fee, they need to enter the amount for the tender fee. Also, the Procuring Entity will also enter the amount of EMD to be taken from the bidders. Once all the tender details have been entered in the SPPP portal, a unique reference number (URN) shall be generated by the EMD portal. The Procuring Entity shall update the date of bid submission in case the last date of bid submission is extended. Accordingly, the option for submission of EMD shall be made available to the bidders for the extended period. However, when the bid

submission date and time expires, no provision of EMD payment will be given to the bidder.

9.4. Dashboard view: A separate tab will be provided for the EMD portal in the home page of the SPPP portal after logging in by the Procuring Entity. Under that tab, a dashboard will be made available for the Procuring Entity. In the dashboard, there should be details of each tender floated by the Procuring Entity. Options to be provided to the Procuring Entity to see the number of bidders who have submitted the EMD against a particular tender but will not be able to see the vendor details until bid submission date and time has been ended.

- Within 60 days of bid submission end date, Procuring entity shall require to select the bidders whose EMD needs to be returned. Accordingly, the EMD of the selected bidders should get automatically refunded. In case, the Procuring Entity does not select the bidders whose EMD is to be returned within 60 days, repeated email and message shall be sent to the registered email ID and mobile number of the Procuring Entity in every alternate day until the status is updated.
- In case of forfeiture of EMD, the Procuring Entity will manually select the bidder whose EMD needs to be forfeited.
- The successful EMD payment details have to be displayed in chronological order of payment dates along with the reference number generated during the EMD payment by the bidder.
- In case where tender fee is to be collected, the status and details of tender fee shall also be displayed against each bidder.
- The Procuring Entity shall be able to download the EMD payment status in a definite format against each bidder of a particular tender as and when required after the bid submission date is over.

9.5. For the Bidder:

A payment button is to be displayed in the SPPP portal against each tenders which are being floated. In case where tender fee is to be collected, bidder shall be able to pay the total amount of the tender fee and EMD amount collectively. However, in the payment window, the break up of the payments shall be displayed to the bidder.

For making the payment, the bidder needs to login to the solution using mobile number and OTP only. When the bidder click on the "Payment" button against the particular tender in the SPPP portal, the bidder will be redirected to the EMD

management solution for log in. Appropriate payment gateway shall be provided through the solution. A captcha will be required to make the payment by the bidder.

In case where tender fee is collected, though bidder will pay both the tender fee and EMD amount collectively, but the amount of tender fee and EMD shall be deposited in the respective pool accounts separately. The EMD management solution shall have the mechanism to submit these amounts separately in the pool accounts as mentioned in para 9.1 above.

10. Standard provisions sought for collection of Tender Fees

10.1. **For the Procuring Entity:** The Procuring Entity will be able to opt whether or not to collect the tender fees from the bidder against each tender. If opted, the Procuring Entity shall be able to enter the amount of tender fees and EMD amount to be collected from the bidder.

10.2. **For the bidder:** The bidder will visit the SPPP portal and click on the payment button against the tender in which (s)he wants to participate. (S)he will be redirected to the payment page where (s)he needs to login using mobile number and OTP and make the payment for tender fees and/or EMD amount via the appropriate gateway. After successful payments, a payment confirmation slip will be generated that will contain the Payment reference number for all future references. The payment slip will have the break-up of the tender fee and EMD amount, if tender fee is collected.

11. Helpdesk Option

Dedicated technical support team should be available round the clock to provide support either to the Procuring Entity or the bidder as and when required. All the cost associated with the Helpdesk support will be borne by the Bank only. The roles and responsibility are as follows:

- a) **Technical Support:** The Helpdesk team will offer technical assistance to all users of the EMD management solution. This assistance will include troubleshooting, issue resolution, and guidance on payment, downloading of the data on EMD received by Procuring Entity and paid by the bidder etc.
- b) **User Support:** Providing excellent User support is a top priority. The Helpdesk team will interact with users professionally, listen to their

concerns, and work to resolve issues in a manner that leaves the users satisfied.

- c) **Efficiency and Accuracy:** The Helpdesk team is responsible for resolving technical issues efficiently and accurately. This means quickly identifying the root cause of problems and providing effective solutions.
- d) **Front Liner Role:** The Helpdesk team serves as the frontline support for users of the EMD management solution. They are the initial point of contact for any technical issues, questions, or concerns that users might have.
- e) **Basic Technical Problems:** The Helpdesk team will handle basic technical problems that users encounter. This could involve issues like software glitches, navigation assistance, non-receiving of OTP etc.
- f) **Assigned Areas:** The Helpdesk team will be organized to provide support for specific areas or components of the EMD management solution. This could be based on the application's modules or different user groups.
- g) **Maintaining User Value:** The overarching goal is to ensure that the quality of support provided by the Helpdesk team aligns with the standards set by the EMD management solution. This helps maintain user satisfaction and demonstrates the commitment to delivering a high-quality user experience.
- h) **Vendor Management:** The helpdesk should be adept at diagnosing technical issues, offering clear instructions, and escalating/allocating complex problems to the Operation and Maintenance team of the EMD management solution when necessary.

To effectively fulfil these responsibilities, the Helpdesk team members should possess strong communication skills, technical expertise, and a customer-oriented mind-set. Overall, the Helpdesk team plays a crucial role in ensuring the smooth functioning of the EMD management solution and enhancing user satisfaction. Knowledge of Assamese language is mandatory for the Helpdesk Support Team to

cater to regional requirements. Moreover, the team shall comprise of at least that many numbers of employees to handle minimum 20 nos. of requests per person per day. The average waiting period shall not be more than 5 mins.

Record of all conversations/ raised issues shall be preserved by the Helpdesk team and need to be shared with Government of Assam on a frequent basis as decided by the Government later on. All the arrangements including seating arrangement for the Helpdesk team shall be the responsibility of the Bank only.

12. Notification

12.1. E-mail and phone notification to be sent to the user for Procuring Entity on the registered mobile number and email ID when:

- 2 days before and on the date of opening of the bids
- 2 days before and on the date of ending of validity of the bids
- After 60 days of bid submission end date if EMD of unsuccessful bidders are not returned

12.2. E-mail and phone notification to be sent to the bidders, who have submitted the amount, every time the Procuring Entity updates the status of the bid where the bidder has participated.

12.3. When the EMD is deposited by any bidder, no notification shall be received by anyone except that concerned bidder only.

13. MIS and reporting: The EMD portal should allow the Procuring Entity to generate reports in both pdf, excel, CSV or any other mutually agreed formats. The formats and the fields which have to be displayed, shall be indicated to the successful bank later on.

14. Security Features: The following features are ideally sought in the EMD Management tool:

- i. Data will be hosted in the Data Centre of Government of Assam.
- ii. The client will provide only the infrastructure related to SPPP portal which will be required for the integration. No other infrastructure will be provided by the client.
- iii. Business Continuity Plan (BCP) or Disaster Recovery procedures to ensure uninterrupted services

- iv. Online payments should be 3-D secure with 2 factor authentication mechanism as per prescribed guideline
- v. SSL (Secure Sockets Layer) for transaction security
- vi. CAPTCHA to prevent automated software access
- vii. Automatic log-off/ sign out from the account in case of inactivity for more than 30 minutes

15. Submission of Proposal:

- a. The bidder should clearly mention the break-up of the fee (if any).
- b. The proposal must be in the same order from Sl. No. 9 to 14, clearly mentioning the details against each criteria and its compliance. In their proposal, the Bank shall demonstrate the feasibility of their proposed solution for delivering the required services as stated in this ToR against each of the criteria and shall also provide a detailed description of their approach and methodology against each of the specified criteria. The bank shall maintain the following sequence in their proposal and also submit the following checklist along with their proposal-

Sl. No.	Criteria	Submitted (Yes/ No)	Page no.
1.	Feasibility of the solution for integration with SPPP portal and proposed methodology (as per Sl. No. 9.1)		
2	Provision and methodology for User Creation and log-in for both Procuring Entity and Bidders (as per Sl. no. 9.2)		
3	Availability of Dashboard view and its features for Procuring Entity (as per Sl. No. 9.4)		
4	Availability of Dashboard view and its features for Bidders (as per Sl. No. 9.5)		

5	Provision and step by step process for the procuring entity to upload details regarding tender fee and EMD (as per Sl. No. 10.1)		
6	Provision and step by step process for the bidder to pay tender fee and EMD (as per Sl. No. 10.2)		
7	Details of Helpdesk option (as per Sl. No. 11)		
8	System/ Provision for sending Notification- step by step process (as per Sl. No. 12)		
9	Provision for MIS reporting- step by step process (as per Sl. No. 13)		
10	Security Features of the solution (as per Sl. No. 14)		
11	Break-up of charges (if any)		

- c. Any Unique features/ Key features or additional information must be included after providing details as mentioned in 15(b) above. However, any other relevant data related to the criteria mentioned from sl. no. 9 to 12 may be included in the relevant section only.
- d. The proposal must reach to the AS-CFMS office, F-Block, Janata Bhawan, Dispur, Guwahati-781006 on or before 3:00 pm of 9th September 2025. For any clarification, the Banks may communicate in the following email ID: aspireprocure@gmail.com

16.Exit Management

- a. The selected Bank must provide a minimum of 3 months' prior written notice before initiating the termination of services or exiting the contract;

- b. The Bank shall ensure complete and secure migration of all data, documents, transaction records, user logs, and configuration files to the authority or a new service provider;
- c. All data must be handed over in a readable, structured, and accessible format (e.g., Excel, CSV, PDF, or any other mutually agreed formats);
- d. The Bank must provide comprehensive documentation and training to the authority's staff or the incoming service provider regarding:
 - i. System architecture
 - ii. Database schema
 - iii. User management
 - iv. Security protocols
 - v. Maintenance schedules and logs
- e. The Bank will extend technical and operational support during the transition phase to ensure uninterrupted services and a smooth switchover to the new system or provider;
- f. The Bank must ensure zero data loss and no disruption in services during the exit process. The EMD and tender fee payment processes must continue seamlessly throughout the transition;
- g. Post data migration, the Bank must return or destroy all confidential data, as instructed by the authority, and submit a certificate of data deletion where applicable;
- h. The Bank must prepare and submit a detailed Exit Management Plan along with the proposal, and update it annually or as directed by the authority;
- i. All intellectual property developed under the contract shall be transferred to the authority upon exit. Licenses used or procured for the project must be appropriately reassigned or terminated;
- j. The Bank will submit a comprehensive report comprising of all the data related to how much amount have been received as tender fee, how much amount have been received as EMD, how much amount have been forfeited, how much interest have been generated etc.;

17. Pre-proposal meeting:

A pre-proposal meeting will be organized as per details mentioned below:

Date: 28th August 2025

Venue: Conference Hall, F-Block, Janata Bhawan

Time: 3:00 pm-5:00 pm

18. Documents to be submitted for Qualification Criteria:

Sl. No.	Criteria	Documents required
1	The Bank must have permission from RBI to undertake government business	Acknowledgement/ Agreement copy from RBI
2	The Bank should be a Scheduled Commercial bank	NA
3	The Bank should have experience of managing the EMDs through the offered solution. If the system was upgraded from an older version and the upgradation was duly notified, the services offered through the older system will also be considered in experience	Work order copy to provide EMD management solution only. Also, a self-declaration copy in letter-head of the bank needs to be attached mentioning name of agencies and duration of providing the service. <i>Work order for maintaining EMD account will not be considered for this purpose.</i>
4	No record of security breach in the EMD management solution should be reported against the solution or the Bank	Self-declaration copy

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