Expression of Interest (EoI) for Selection of an Agency for implementing, operating, and maintaining an IT Platform for management of various social security schemes administered by EPFO

CONTENTS

FACT SHEET

Description	Details
EOI Reference Number	<>
Issued For	Expression of Interest (EoI) for Selection of an Agency for implementing, operating and maintaining an IT Platform for management of various social security schemes administered by EPFO.
Issuing Authority	Employees Provident Fund Organisation (EPFO)
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Last Date & Time for Submission	5:00 pm, 8th July 2025
EOI Opening Date	11:00 am, 9th July 2025
Presentation by Agencies	11:00 am, 11th July 2025 (Only for the pre-qualified Agencies)
Contact Information	Sh. P Senthil Kumar, Regional Provident Fund Commissioner-1 Ph: 011-24345262

DISCLAIMER

This Expression of Interest (EoI) Notice is issued solely for the purpose of identifying and short-listing potential agencies and gathering information for Selection of an Agency for implementing, operating and maintaining an IT Platform for management of various social security schemes administered by EPFO.

It does not constitute a solicitation, offer, or invitation to bid, nor shall it be interpreted as a commitment or obligation on the part of EPFO to issue a Request for Proposal (RFP) or to award any contract. EPFO reserves the right to modify, cancel, or withdraw this EoI at any stage without assigning any reason or incurring any liability. Submission of a response does not entitle any Agency to any claim or expectation of engagement.

EPFO or its designated agency, at its sole discretion, to issue an RFP only to the shortlisted agencies as per the Pre-qualification criteria mentioned in this EoI. As mentioned above, EPFO also reserves the right to cancel this EoI and issue an open public tender for implementation of the envisaged solution.

All costs associated with responding to this EoI shall be borne solely by the agency. Information provided in response to this EOI may be used by EPFO for internal assessment purposes and will not be returned. EPFO also reserves the right to verify the information submitted and to reject any response found to contain false or misleading claims. Agencies are prohibited from making any public disclosures regarding this EoI without prior written consent from EPFO.

1. Introduction

Employees Provident Fund Organisation (EPFO) invites Expression of Interest (EoI) for Selection of an Agency for implementing, operating and maintaining an IT Platform for management of various social security schemes administered by EPFO, including the schemes that EPFO may be entrusted to administer as an additional function u/s 13 of the Code on Social security, 2020 or any other legal mandate.

EPFO aims to bring unorganized sector workers in addition to organized sector workers into the Social Security ecosystem using Aadhaar-enabled services for provident fund, pension and insurance schemes by leveraging the best available technology in the eco-system to provide **bank-like experience** to all EPFO stakeholders.

1.1. Objective:

- Administration and management of various schemes by EPFO including but not limited to EPF, EPS, EDLI and future schemes for organised or unorganized sector in India.
- Establish a robust, scalable and secure digital infrastructure aligned with the time-tested and proven Core-banking software (CBS) solutions for scheme administration, which is compliant with Digital Policies of Government of India, and which can deliver real-time services with interoperability across national platforms (e.g. eShram, UIDAI, NPCI, Banks etc.), while being capable of future expansion in both user base and functions
- Enable submissions of returns and other stipulated compliances of data pertaining to contributions related to social security by employers, aggregators, government, third parties, beneficiaries/members through multiple channels at multiple periodicities on a mandated or voluntary basis for credit to individual accounts of members or pooled accounts with end-to-end tracking and accounting. Solution expected is envisioned to create a federated model of compliances to create efficient compliance mechanisms, by exposing levers for third party direct integration to the system.
- Enable receipt of payments of contributions through multiple payment modes including UPI, Credit card, Debit card, Wallets, Internet banking, NEFT and all existing payment channels on a real time basis. Solution is expected to also enable RBI regulated entities act as contribution end points through any mode of payments.
- Enable account management for workers, linked to their Aadhaar and UAN.
- Enable disbursement of payments to members based on claims or otherwise through multiple payment modes including Aadhaar enabled payment bridge or all existing payment channels on a real time basis.
- Facilitate real-time tracking of contributions, withdrawals, and benefits through integrated channels.
- Provide digital services through mobile, face authentication or biometric (Aadhaar-enabled), and assisted modes.
- Ensure compliance with social security legislation and integration with e-Shram, PM-SYM and other platforms.

● Ensure a robust security framework to prevent any type of frauds including financial frauds, digital frauds, operational risk frauds etc.

1.2. Need for EOI and key requirements

The Employees Provident Fund Organisation (EPFO) is a statutory body under the Ministry of Labour and Employment, responsible for the administration of social security schemes including the Employees' Provident Fund (EPF), Employees' Pension Scheme (EPS), and Employees' Deposit Linked Insurance (EDLI) framed under the EPF & MP Act 1952. In addition, EPFO is also the nodal agency to implement the International social security agreements and may also be entrusted with various new schemes under the new Social Security Code as additional functions. In line with India's growing unorganized workforce, particularly gig and construction workers, EPFO is expanding its services to integrate these segments into the social security ecosystem. Over time, the scope will expand to include other unorganized sector workers, ensuring broader financial inclusion and social security coverage. This initiative will support seamless financial inclusion and effective management of scheme benefits like pension and insurance benefits for these workers and other unorganized sector workers in the future, with a vision to migrate provident fund, pension and insurance coverage to existing organized sector workers in the future.

This Expression of Interest (EOI) is issued to identify capable and experienced Agencies who can offer innovative Core Banking Solutions (CBS) aligned with the unique requirements for administering schemes including pension and insurance benefits apart from provident fund benefits. The solution which is expected to be a mix of the CBS and custom applications is expected to support integration with Aadhaar-based authentication, Portal and mobile-first user interfaces, multilingual support with at least 12 of the 22 scheduled Indian languages, and support or integrate with real-time fund management features in compliance with regulatory and security standards.

The solution is also expected to provide the underlying platform/technical/data/security framework and architecture for overlaying other EPFO core applications related to compliance, legal, recovery, business analytics, reporting and risk management (including fraud detection and prevention), grievance, audit, investment, exemption, HR etc. which would be integrated with this solution.

The purpose of this EOI is to assess the availability of proven CBS solutions in the market, understand Agencies' capabilities, gather implementation insights, and inform the development of a detailed Request for Proposal (RFP). EPFO seeks inputs from experienced CBS solution providers that have demonstrable expertise and proven experience in deployment of similar CBS solutions, coupled with custom developed modules, in complex, population-scale financial ecosystems. Given the time sensitive nature of this initiative, technology providers offering products delivered at a similar scale and complexity are invited to participate.

1.3. Current EPFO IT Ecosystem

EPFO's present IT ecosystem is designed to efficiently cater to the needs of its key stakeholders - **Establishments, Members, and EPFO Staff**—through a suite of integrated online portals and applications. The list of all such interfaces is provided below –

a. Stakeholder Interfaces

- **Employer Interface:** Enables establishments to manage compliance and employee-related tasks.

- **Member Interface:** Provides members with self-service options for various EPF-related services.

- **Field Office Applications and Interface:** Used by EPFO staff for processing, approvals, and account maintenance.

b. Establishment Lifecycle Management

The establishment's digital journey begins with online registration through the **Shram Suvidha Portal** or the **Ministry of Corporate Affairs (MCA)** portal. Post-registration, employers gain access to the Employer Portal for the following functions:

- UAN generation or linking for employees

- Establishment profile updates

- Member profile and KYC updation

- Filing of **Electronic Challan-cum-Return (ECR)** for monthly contributions

- Submission of closure requests

c. Member Lifecycle Services

A member enters the EPFO system upon UAN generation. Throughout their association with EPFO, the Member Portal provides access to:

- Self-UAN generation (through UMANG App)

- Profile corrections

- Online KYC updates (Bank Account, PAN, Passport)

- Online claim submission (partial/final withdrawal)

- Pension application

- e-Nomination

- File online Transfer requests on change of employment

- Filing of claims by nominee in case of death

d. EPFO Field Office Functions

EPFO officials use the FO Interface and Field Office Application to manage core operational tasks, including:

1. Approval of establishment profile corrections

2. Approval of member profile corrections

3. Maintenance of establishment and member ledgers

4. Yearly credit of interest to members' accounts

5. Processing and settlement of EPF and pension claims

6. Disbursement of monthly pension

e. External Integrations

To streamline authentication and payment services, EPFO's IT systems are integrated with external agencies:

- **UIDAI** – Aadhaar-based identity authentication

- **NPCI** – Bank account verification and payment routing

- **Banks** – Collection of contributions and disbursement of benefits

- **Income Tax Department** – PAN verification and tax compliance

2. Indicative scope of work:

The Agency will be responsible for delivering a comprehensive, end-to-end solution encompassing requirement analysis, system development & configuration, customisation, deployment, training, and post-implementation support, in alignment with relevant operational and regulatory mandates as notified by the Ministry of Labour and Employment (MoLE) and EPFO, in a robust secure environment.

Key indicative requirements envisaged from the proposed CBS solution are as follows. Please note that these requirements are not exhaustive. The subsequent RFP document, to be issued to the shortlisted Agencies, would contain detailed requirements.

2.1. Administration of EFPO Schemes

As part of its mandate under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, the Employees' Provident Fund Organisation (EPFO) administers the following three core existing social security schemes:

a. Employees' Provident Funds Scheme, 1952 (EPF):

This scheme facilitates the accumulation of a retirement corpus through monthly contributions by both employer and employee. The accrued amount, inclusive of interest, is payable to the member upon retirement, resignation, or death. Additionally, partial withdrawals are permitted for defined purposes such as housing, education, marriage, and medical needs. Efficient management of this scheme entails accurate calculation and timely credit of contributions, interest computations, and seamless processing of claims and withdrawals.

b. Employees' Pension Scheme, 1995 (EPS):

The EPS provides monthly pension benefits to members upon superannuation or permanent disability, and to eligible dependents in case of the member's demise.

Contributions towards this scheme are derived from a designated portion of the employer's share under EPF. Effective administration involves maintaining service records, verifying pensionable salary, and ensuring timely disbursal of pension to members and their beneficiaries.

c. **Employees' Deposit Linked Insurance Scheme, 1976 (EDLI):**

The EDLI offers life insurance cover to employees without charging any premium. In the event of a member's death during the period of service, a lump sum insurance benefit up to ₹7 lakhs is payable to the nominee or legal heir. Key responsibilities under this scheme include maintaining updated nominee records, ensuring employer compliance in contributions, and prompt claim settlement.

The Agency is expected to have the capacity to manage these schemes comprehensively, as well as any additional schemes notified under the Act or any other Act/Code/Law/Agreement and assigned to EPFO for administration or management in full or in part in future which may have to be incorporated in the solution as and when required. The key requirement of the envisaged application includes but not limited to -

2.2. Provisioning of a CBS based Scheme Administration Solution

The Agency shall propose a proven, industry-standard solution that aligns with the specified functional and technical requirements for administering various schemes of/by EPFO in line with the objectives and need mentioned in this document. The solution should be scalable, modular, and capable of integrating with existing and future systems while optimizing in utilization of digital resources like Compute, Storage, Network etc. The Agency must conduct a sizing assessment to determine the solution design, ensuring cost-effectiveness, resource optimization and scalability. The key functional metrics are provided at Annexure 2 for reference.

The proposed solution will be envisioned in a phased manner. **Phase 1** will focus on the development of core modules for Gig/Platform Workers and Building and Other Construction Workers (BOCW), along with the provision of common services such as authentication and integration frameworks. **Phase 2** will involve the migration of functionalities and data from the existing system to the newly developed platform.

The Phase 1 of the envisaged solution is expected to go-live in 3 months. This will be followed by Phase 2 complete system and data migration from EPFO's current landscape in another 9 months, followed by 5 years of operations and maintenance. It may be noted that the phasing of the proposed solution is subject to interchange/ change and will be finalized by EPFO at the time of project initiation.

2.3. Requirement Analysis and System Design

The Agency is expected to undertake a comprehensive requirement gathering exercise, engaging with all relevant stakeholders within envisioned ecosystem including Establishments, Aggregators / Third party Platforms, MoLE, Workers Welfare Boards, EPFO's divisions etc. This process will involve:
- Understanding current processes, pain points, and future objectives.
- Defining the scope of implementation.

● Designing the system architecture, including the application layer, data access layer, and database layer, ensuring alignment with strategic goals.

2.4. System Configuration and Customization

The solution must be configured to meet specific operational requirements, including:

● **Member Profiles and Limits:** Defining member categories, setting rules such as transaction limits, and establishing groupings as per policies.
● **Third-Party Integrations:** Facilitating seamless real time or batch or file-based integration with external systems and services.
● **Security and Access Controls:** Implementing role-based access controls to ensure data security and compliance.
● **Transaction Management:** Configuring various transaction types, workflows, and validations.
● **System Parameters:** Setting global and local parameters to ensure the system operates in accordance with regulatory and policy frameworks.
● **Transaction Auditability and Tracing:** Manage audit trail of transactions for reconciliation and statutory audits.
● Any other area

2.5. Deployment and Integration

The Agency shall deploy the application in a manner that ensures:

● **Omni-Channel Accessibility:** Providing a consistent and personalized user experience across web interfaces, mobile applications, and other digital platforms.
● **Performance and Reliability:** Ensuring the system meets performance benchmarks and operates reliably under varying loads.
● **Autonomous Operations:** Incorporating automation for routine operations and monitoring.
● **Data Sovereignty and Disaster Recovery:** Ensuring data is stored within Indian jurisdictional boundaries and implementing robust disaster recovery protocols.
● **High Availability:** Configuring the system for uninterrupted services, with failover support to ensure maximum uptime in cost and resource efficient manner.
● **On-Demand Scalability:** Ensure capability to scale up resources on demand should the load on the system increase.

2.6. Training and Capacity Building

The Agency is required to provide comprehensive trainings on the envisioned application to select user groups, covering:

● System functionalities and operations.
● Administrative and user-level controls.
● Troubleshooting and support mechanisms.

Training should be tailored to different user roles and include hands-on sessions, user manuals, and other relevant materials.

2.7. Post-Implementation Support and Maintenance

Following deployment, the Agency shall offer ongoing support and maintenance services, including:

- Regular system monitoring and performance optimization.
- Timely updates and patches to address any issues or enhancements.
- Monitoring system for security vulnerabilities and create mechanisms for early detection and warning in case of breach.
- Helpdesk support to assist users with operational queries and issues.

2.8. Campaign Management & Outreach

The Agency is required to conceptualize and run various campaigns for onboarding and registration of beneficiaries of schemes. These campaigns will also include educating beneficiaries about the schemes, their benefits and the underlying processes.

2.9. Hosting Infrastructure

- The solution is proposed be deployed on a secure, scalable, and MeitY-empanelled cloud.
- The system architecture shall be designed to support deployment on a secure cloud environment initially, with the capability to transition seamlessly to an on-premises set up at a later stage, as per EPFO's operational and policy requirements. This flexibility should ensure minimal disruption during migration and maintain data integrity, security, and compliance throughout the transition process.
- The cloud environment must support high availability, disaster recovery, auto scaling, and robust security controls, including encryption of data at rest and in transit.
- The hosting setup should ensure uninterrupted service delivery, performance monitoring, and compliance with applicable standards.

3. Indicative functional requirements

The solution should have the following indicative features. Detailed requirements shall be shared at a later stage with the shortlisted agencies.

3.1. Registration and On-boarding Module

- **Registration of Establishments & Workers/ Employees**: Enable registration of establishments (including Aggregators), employers, contractors and workers (organized & unorganized sector) through integration with the e-Shram platform through periodic data integration from aggregators and BOCW Welfare Boards.
- **Aggregator and Worker Registration**: Enable registration of aggregators and workers through integration with platforms such as e-Shram platform through integrations. The proposed system shall be enabled to receive bulk data feeds for the purpose of creating beneficiary profiles.
- **UAN Allocation**: Automate the allocation of Universal Account Numbers (UAN) to workers upon registration.
- **Beneficiary Management:** Periodic synchronization with platforms such as e-Shram to facilitate incremental data updates, including the creation of new beneficiary records and the updating of existing profiles, ensuring data consistency and integrity across systems.
- **Employer-Employee Mapping**: Implement mechanisms to map employees to their respective employers, ensuring the elimination of duplicate entries.

- **Login:** Support multiple login options such as through OTP/ Aadhaar/ Digilocker etc.
- **Updating KYC and Document Capture:** Support periodic updating KYC functionality as prescribed in policy guidelines. This includes the ability to capture, upload, and securely store supporting documents.
- **Support for Multiple Scheme Enrolments:** The system shall enable beneficiaries to enrol in one or more eligible schemes under a unified profile, with seamless management of multiple scheme participations.
- **Scheme Participation Preferences:** The platform shall provide streamlined opt-in and opt-out options for unorganized workers, allowing them to manage scheme participation with ease and flexibility.
- **Eligibility Verification**: Provide tools for verifying the employer-employee relationship and determining worker eligibility based on predefined criteria.

3.2. Electronic Challan-cum-Return (ECR) Filing and Dashboarding

- **Simplified ECR Submission**: Develop user-friendly interfaces for ECR submission with pre-filled forms and the ability to update employee details monthly. Enable integrations with 3rd party systems for seamless ECR filing. View Filed returns.
- **Challan Generation and Payment Processing**: Enable designated actors to generate challans post-ECR submission and process payments through integrated payment gateways.
- **Dashboard** for establishments

3.3. Contribution Management

- **Multiple Contribution Modes**: Support contributions from establishments (including aggregators), self-contributions by workers, and third-party contributions. The platform should support secure channels for such contributions, including QR codes, UPI, payment gateways, and others. Furthermore, the system must allow for configuration of contribution thresholds—once a beneficiary's account reaches a predefined limit (as per policy), the system shall automatically tap off or redirect additional contributions in accordance with predefined rules or notify the contributor.
- **Flexible Design for Receiving Contribution:** The system shall support the receipt of contributions from both Central and State Governments, as and when mandated by applicable policy provisions.
- **Correction Management**: The system shall allow correction requests to be initiated by the worker (directly or with assistance), employer, or other authorized users, with each request generating a traceable ticket.
- **Monitoring**: Self-service dashboards to provide a comprehensive view of account management, real-time transactions, member data, reporting, alerts, and security, enabling efficient banking operations and data analysis.

3.4. Ledger and Financial Management

- **Detailed Ledger Maintenance**: Maintain comprehensive records of transactions in separate ledgers or sub-ledgers, including aggregator contributions, beneficiary

contributions, government/donor contributions, claim disbursements, and administrative charges.

● **Reconciliation Processes**: Ensure regular reconciliation between sub-ledgers and the general ledger to maintain financial data integrity.

● **3rd party integration:** Enable integration with 3rd party systems such as Insurance Service Provider for raising claims, generating dashboards etc.

3.5. Claims Submission and processing and disbursement of settlement

● **Claim Submission**: Implement processes to submit claims based on established eligibility criteria and necessary documentation.

● **Tracking of Claims:** The system shall provide beneficiaries with real-time tracking of their claim status through a user-friendly interface. It must display key milestones such as claim submission, verification, approval, disbursement, and closure.

● **Disbursement Mechanisms**: Facilitate claim pay-outs through various payment methods, including UPI and digital wallets etc.in real-time.

● **Early Withdrawal Provisions**: Incorporate functionality to handle early withdrawals based on specific eligibility conditions.

3.6. EPFO Field Office Interface

● **Establishment/entity mapping:** enable mapping of EPFO field office user, user groups and field office hierarchy to establishments or aggregators or third parties or government users etc to ensure compliances, monitoring, services, workflows including approvals and all related functions.

● **Member/worker mapping:** enable mapping of EPFO field office user, user groups and field office hierarchy to members, groups of members or class of members directly or through establishments or aggregators etc to ensure monitoring, services, workflows including approvals and all related functions.

3.7. Risk Management and Feedback Capture

● **Risk Identification, Analysis, and Evaluation:** Enable a system-driven approach for identifying operational, compliance, and fraud risks across modules such as registration, contributions, ECR filing, claims, and disbursements. Risk signals shall be triggered based on rule-based engines, data thresholds, and historical behavior patterns. This includes detection of data inconsistencies, frequent corrections, delayed contributions, abnormal claims, and duplicate records.

● **Risk Categorization and Scoring:** Facilitate classification of risks based on severity (low, medium, high), type (operational, compliance, fraud), and source (establishment-level, beneficiary-level, systemic). Each risk event shall be scored using a weighted risk assessment framework, and scores will be used for prioritization and reporting.

● **Risk Evaluation Dashboards:** Develop dynamic dashboards for EPFO field offices and central authorities that display real-time risk trends, entity-level risk scores, and heatmaps by geography or scheme. Provide exportable risk logs and evaluation reports for audit, review, and follow-up.

- **Risk Verification Workflow:** Design role-based workflows to enable designated EPFO officers or system administrators to verify and confirm identified risks. Verification shall include system-logged actions such as document review, third-party data validation, comments, and outcome marking (confirmed, false positive, escalated).
- **Corrective Action Tracking:** Allow users to record corrective or preventive actions taken for confirmed risks (e.g., updating records, initiating field inspection, raising audit request). These actions should be logged against the original risk and made visible in dashboards.
- **Feedback Capture Mechanism:** Implement structured feedback capture at the point of verification, allowing entry of justifications, remediation steps, recommendations, or escalation needs. Each feedback record must be tagged with the verifier's identity and timestamp.
- **Feedback Loop and Learning Engine:** Facilitate periodic analysis of risk feedback to refine and improve the rule engine. The system shall support tagging of alerts as repetitive, false positive, or legitimate and incorporate this information to reduce future noise and improve targeting.
- **Risk Reporting and Alerts:** Enable automated alerts to designated officers upon detection of high-risk events or aggregation of multiple medium/low risk events. Alerts shall be integrated into field office dashboards and optionally pushed through email or SMS notifications.

3.8. Reporting and Monitoring

- **Establishment Profile:** Provide comprehensive profiles of employers etc, detailing on boarding information, member details, days worked, pension pool status, and contribution history.
- **Compliance Dashboard**: Develop dashboards to monitor compliance, generating auto-alerts for missed or late ECR filings, payment failures, or data mismatches including dashboards for aggregators, employers etc.
- **Risk management**-business analytics, reporting and risk management (including fraud detection and prevention)

3.9. Member Services

- **Pension/Annuity & PF Calculator**: Provide tools for members to estimate potential pension benefits based on contribution history, service duration, and applicable interest rates.
- **Dashboard for Members**: Member dashboard to view details and initiate various actions.

3.10. Grievance Redressal Mechanism

- **Call Centre:** As part of the solution, the Agency shall be responsible for setting up and operationalizing a Call Centre to cater to end user grievances. The call centre should be equipped with relevant tools to monitor tickets through multiple channels including but not limited to web portal, messages, email, WhatsApp, social media, Chatbots etc.

- **VoiceBot:** The Agency shall also provide an AI powered Voice bots for catering to end user queries and enhance user experience using voice to text and text to voice capabilities in at least 12 critical languages based on number of users.
- **Future Integrations**: For the future, ensure seamless integration with the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) and EPFO's EPFiGMS for lodging and tracking grievances.

3.11. Mobile Interface

- The solution shall include a mobile interface to ensure ease of access for beneficiaries, employers, and other stakeholders. The mobile interface must support all core functionalities. It should be designed for low-bandwidth environments with multilingual support with at least 12 of the 22 scheduled Indian languages and adhere to accessibility and security standards as per Government of India guidelines.

4. Operational Model

- The Agency may propose a flexible and sustainable operating model/s, aligned with EPFO's requirements. This may include Capital Expenditure (CapEx)-based, Transaction-based, Account-based, or any other unit-based pricing model. The proposed model/s should clearly outline cost components, scalability provisions, and value-for-money considerations.

5. Technical and Security Requirements

- **Multi-lingual:** User facing components of the envisaged solution including but not limited to the end user portal, mobile application should support at least 12 of the 22 scheduled Indian languages and adhere to accessibility and security standards as per Government of India guidelines. The solution should adhere to Guidelines for Indian Government Websites (GIGW) and other policies/ guidelines as notified.
- **System Architecture**: Adopt a distributable architecture pattern such as micro services based architecture with API led connectivity, ensuring modularity and scalability. Consideration to scalability is paramount, and hence, the system should be built on principles of functional and non-functional scalability like horizontal scalability, seamless scalability of all underlying components, and modularity (enabling one component to scale independent of other components). Design for components to be minimalistic, independently replaceable and extensible. This will allow different components to be loosely coupled when building solutions. It is expected that design shall incorporate a tiered architecture with each tier independently operating through well-defined open standard specifications, such that should a need arise, each tier component may be replaced with same or better technology component.
- **Rule Engine or Configurability using Business Rule:** The system should allow addition/ edition/ deletion of policies/ rules to ensure "single source of truth". Hence, it is required to decouple business parameters/ rules/ master data from the rest of the solution architecture.

- **Data Driven Decision Making:** The system should be able to provide information to support decision making. The system should also provide ad-hoc reporting functionality to the end users.
- **Data Security**: The system shall implement comprehensive data security protocols, including end-to-end encryption of data, multi-layered access controls, role-based authentication, Robust Infrastructure & edge security imperatives and continuous monitoring for vulnerabilities. The solution must ensure full compliance with data sovereignty requirements by hosting data within India and adhere to the provisions of the Digital Personal Data Protection (DPDP) Act, 2023, as well as applicable guidelines issued by MeitY.

- **Disaster Recovery and High Availability**: Establish disaster recovery protocols and ensure high system availability to maintain uninterrupted services with near zero data loss in case of a disaster.
- **API Integration & Management Layer:** The agency is required to provision an API management layer for integrations with external and internal systems.
- **External Integrations:** The system should allow integrations with e-Shram, NPCI, RBI, WhatsApp, Banks, Email Gateway, SMS Gateway, Payment Gateways and others.
- **Authentication service: The Agency has to provision, implement and manage the organisation wide single sign-on.**
- **Provisioning of an Aadhaar data vault.**
- **Integration of the solution with or development of, modules** such as compliance, legal, recovery, business analytics, reporting and risk management (including fraud detection and prevention), grievance, audit, investment, exemption, HR etc.
- **Migration** from legacy system and scalability for other additional schemes/functions in future

6. Program Management Co-Existence with current system

- It is envisioned that as the system development progresses, some existing flows will migrate over to new setup and will work seamlessly between two systems.
- The existing system sunset shall be taken up post migration of all existing and currently running modules over to new setup, along with relevant data sets.
- System should allow a conflict free deployment between the existing and new system.

7. Eligibility Criteria:

S. No.	Criteria	Eligibility Criteria	Document Proof
1	Legal Entity & regulatory requirements	The Agency shall be legal entity and registered in India which may be: • A company, incorporated under Companies Act, 2013 or 1956,	• Certificate of Incorporation • Copy of PAN

S. No.	Criteria	Eligibility Criteria	Document Proof
		amended till date; or • A Limited Liability Partnership, incorporated under Limited Liability Partnerships Act. • Should be in existence for at least 5 years as on date of submission of bid. • Registered with GST Authority in India • Must not be blacklisted or barred by any Central Government Agency / Scheduled Commercial Bank	• Copy of Registration Certificate with the GST Authority • Self-Certificate by Authorized Signatory that entity is not blacklisted or barred by any Central Government Agency / Scheduled Commercial Bank
2	Average Annual Turnover	• The Agency should have an average annual turnover of not less than INR 100 crores from IT system integration, application design, development and maintenance of IT systems (excluding turnover from hardware supply, infrastructure setup, and operations & maintenance of only IT infrastructure and sale of software licenses other than CBS licenses) during the last three financial years (FY 2021-22, FY 2022-23, and FY 2023-24). • The Agency should be a Profit-making entity during the last three financial years (FY 2021-22, FY 2022-23, and FY 2023-24).	• Audited balance sheet & Profit & Loss Statement • CA Certificate with CA's Registration Number and Seal
3	Experience & technical eligibility	• The Agency should be an Original Equipment Manufacturer (OEM) or Authorized Partner of the OEM of the proposed solution, capable of providing support, maintenance, and upgradation services as	• Completion/ Go-Live certificate/ Self Certificate from Authorized Signatory of the Agency • Work Order/ Copy of

S. No.	Criteria	Eligibility Criteria	Document Proof
		required. • The Agency must have successfully implemented the proposed Core Banking Solution which includes Deposits module, and the solution should have gone live and should be in use in at least one (1) Scheduled Commercial Bank (SCB) in India with at least 10 Crore Deposit accounts as of 31st March 2025.	Contract
4	Certifications	Agency must have latest certifications on following: • ISO 27001, • CMMI Level 5	A copy of the valid certificate issued in the name of the Agency must be submitted, clearly mentioning the certificate number and expiry date.

8. General Instructions for Submission of EOI:

8.1. Instructions for interested firms:

i. The Expression of Interest (EOI) must be complete in all respects and submitted through the designated online portal. All related solution literature or supporting documents must be grouped and clearly marked within the submission.

ii. EPFO may, at its discretion, invite firms for a presentation. Details regarding the date, time, and format of the presentation will be shared via email.

iii. Firms are expected to provide precise and factual responses to all requirements and queries outlined in this EOI.

iv. All submitted documents must be properly organized and serially numbered.

v. All EOIs received by the specified deadline will be opened for initial evaluation at the date and time mentioned in the fact sheet. The opening may be attended by authorized representatives of the participating firms; however, the absence of any representative will not prevent the process from proceeding.

vi. Prior to detailed evaluation, EPFO will assess the responsiveness of each EOI. An EOI will be considered responsive if it matches to all the terms and conditions of the EOI without deviation. Non-responsive EOIs will be rejected and will not be made eligible through subsequent correction by the agency.

vii. EPFO reserves the right to cancel this EOI and issue a Request for Proposal (RFP) on the proposed solution/services, regardless of the outcome of this EOI process.

viii. EPFO also reserves the right to modify, cancel, or reissue this EOI at any time prior to the submission deadline. Any amendments or clarifications will be communicated through corrigenda/addenda on the EPFO website or via official channels. Interested firms are advised to regularly check for updates.

ix. EPFO may extend the submission deadline to allow firms sufficient time to account for any modifications. No revisions to the EOI submission will be accepted after the deadline.

x. Incomplete submissions or those lacking required information may be summarily rejected.

8.2. Submission of EoI:

The Expression of Interest (EoI), duly completed in all respects, must be submitted through the designated online tendering portal on or before the specified due date, in accordance with the instructions provided below.

Interested firms are required to submit the following:

a) Agency's Profile as per Annexure-1

b) About solution/product/service with summary sheet detailing the key functionalities and their fitment with the requirements given in this EoI (maximum 10 pages). This should also include details around off the shelf product coverage and the degree of customisation required to meet EPFOs requirements.

c) Experience: Top project from different functional areas, preferably Bank/Central/ /Financial Institutions
   i. Assignment/Work name:
   ii. Brief Description of Scope of Project including the Functionalities implemented and the scale of the project (number of unique customer ID, transaction volume daily, monthly and yearly etc.)
   iii. Approx. value of the contract (in INR):
   iv. Country:
   v. Duration of Assignment/Work (in months):

d) Comments and suggestions on the Terms of Reference covered in Sections 1, 2 and 3 above including but not limited to the following areas –
   i. Functionalities and innovations
   ii. Timelines and phases of development and rollout
   iii. Hosting of infra and solutions
   iv. Operating model (Capex/ Transaction/Account/ any other unit based)
   v. Timelines and phasing of modules including milestones
   vi. Proposed payment model
   vii. Approach for data migration from existing system
   viii. Approach for integration of the solution with or development of compliance, legal, recovery, business analytics, reporting and risk management (including fraud detection and prevention), grievance, audit, investment, exemption, HR modules etc.
   ix. Dependencies
   x. Proposed SLAs
   xi. Details on transition between cloud deployment and on-premise deployments.
   xii. Any other area

Annexure 1: Agency Profile

<On Company's Letter Head>

Name of the Agency: …………………………………………..

Date of Incorporation in India as:…………………………………………………..

Registration No:…………………………………………………………………

Complete Address: ………………………………………….

………………………………………………………………………………………

…………………………………………………………

Primary Contact Person	Secondary Contact Person
Name:	Name:
Designation:	Designation:
Telephone:	Telephone:
E-mail	E-mail

Agency's Detail:
GSTN:
PAN No:
Annual Turnover

(Signature of Agency with Seal)

Name:

Capacity in which as signed:

Name & address of the Company / Firm:

Date:

Place:

Annexure 2: Key Volumetrics

Particulars	Approximate Monthly Volume	Approximate Annual Volume
Number of new establishments registered	25,000	3,00,000
Total number of new UANs	11,00,000	1,32,00,000
Number of ECR filings	10,00,000	1,20,00,000
Number of active contributing members	-	7,70,00,000
Provident fund final withdrawal claims processed	6,00,000	72,00,000
Total number of advance claims processed	-	7,00,00,000
Monthly pension disbursals	70,00,000	8,40,00,000
Death claims processed under EDLI	7,500	90,000
Average claim amount disbursed	₹ 20,000 Cr.	₹ 2,40,000 Cr.
Member UAN verifications/updates	1,65,000	19,80,000
Number of grievances	1,45,000	18,00,000

Other details -

Particulars	Approximate Number
Number of MIS dashboards available online	70
Number of officers accessing back-office portal	13,000