



**REQUEST FOR PROPOSAL  
FOR**

**Procurement of SMS messaging service**

**in**

**Repco Home Finance Ltd**

**RFP No: 31**

**RHFL/IT/RFP-31/2025-26**

**DT. 12/03/2026**

# Invites quotations for the procurement of SMS Messaging Service in Repco Home Finance Ltd.

---

## I. ABOUT REPCO HOME FINANCE LTD

Repco Home Finance Limited (RHFL) is a professionally managed Housing Finance Company headquartered in Chennai, Tamil Nadu. The company was incorporated in April 2000 to tap the growth potential in the housing finance sector and was registered with the National Housing Bank.

At present, RHFL operates through 210 Branches and 32 Satellite Centres across Tamil Nadu, Andhra Pradesh, Telangana, Jharkhand, Kerala, Karnataka, Maharashtra, Madhya Pradesh, Gujarat, Odisha, Rajasthan, West Bengal and the Union Territory of Puducherry.

All these branches and Satellite Centres are connected with the Corporate Office through a Core Banking Platform, enabling centralized operations and customer service.

## II. PURPOSE OF RFP

Repco Home Finance Limited invites proposals from eligible vendors to provide SMS Messaging Services to support customer communication and notification services across the organization.

Requirement details for the SMS messaging solution are furnished below.

- **Messaging Platform Capability** – Enterprise-grade platform supporting transactional SMS.
- **RCS Messaging Support** – Capability to send Rich Communication Services (RCS) messages.
- **API Integration** – Availability of REST / HTTP APIs for integration with enterprise applications.
- **Delivery Reports** – Real-time delivery reports and analytics dashboard.
- **DLT Compliance** – Support for template registration and sender ID management.
- **Security Features** – Secure authentication and encryption for API communication.
- **Scalability** – Ability to handle high messaging volumes during peak load conditions.
- **Monitoring and Analytics** – Web-based dashboard for monitoring campaigns and delivery status.
- **Support Services** – Availability of 24x7 operational and technical support.

The selected vendor should provide a secure, scalable and reliable messaging platform with API integration capabilities for integration with RHFL applications.

### III. PARTICIPATION METHODOLOGY

- The vendor / partner / distributor / system integrator may submit proposals.
- Interested vendors are advised to go through the entire document before submission of their proposals.
- Eligible vendors desirous of providing SMS messaging services are invited to submit their Technical and Commercial proposals.
- The criteria and evaluation process of responses to this RFP will be entirely at RHFL's discretion.

### IV. PERIOD OF CONTRACT

The contract will be valid for **Three years** from the date of issuing the Purchase Order and may be extended based on mutual agreement and satisfactory performance.

### V. PRE-QUALIFICATION CRITERIA

The bidder must meet the following pre-qualification criteria to be eligible for participation in the RFP process. Supporting documents must be submitted along with the bid.

#### 1. Company Registration

The bidder must be a registered company in India under the Companies Act and must have been operational for a minimum of three (3) years.

The bidder must submit the following documents:

- Certificate of Incorporation
- PAN Card
- GST Registration Certificate

#### 2. Vendor Experience

- The bidder must have minimum three (3) years of experience in providing enterprise SMS messaging services or communication platform services.
- The bidder must have experience of providing messaging services to Banks / NBFCs / Financial Institutions / Large Corporations.
- The bidder must demonstrate proven deployment in high-volume messaging environments.

Client references, work orders, or service agreements must be submitted as proof of experience.

### 3. Financial Strength

The bidder must have an average annual turnover of at least INR 2 Crores during the last three financial years.

The bidder must submit:

- Audited financial statements for the last three financial years, or
- CA Certificate confirming turnover.

### 4. Regulatory Compliance

- The bidder must comply with TRAI DLT regulations applicable to enterprise messaging services.
- The bidder must be registered on TRAI DLT platforms and support DLT template and sender ID management.
- The bidder must comply with all applicable commercial messaging regulations in India.

### 5. Security Certifications

The bidder must possess the following certifications:

- **ISO 27001 Certification**
- **SOC 2 Compliance**

Copies of valid certificates must be submitted along with the bid.

### 6. Infrastructure and Scalability

The messaging platform must support enterprise-grade scalability with the following minimum specifications:

Parameter	Requirement
Message Throughput	Minimum <b>500+ SMS per second</b>
Daily Volume Capacity	Minimum <b>5 million messages per day</b>
Platform Uptime	Minimum <b>99.95% SLA</b>
Peak Load Handling	<b>Dynamic Auto-Scaling Capability</b>

## 7. Support and Service

The bidder must provide:

- **24x7 technical support**
- **Dedicated technical support contact / account manager**

## 8. Blacklisting

The participating vendors should submit a declaration that they have not been blacklisted by any organization elsewhere for a minimum period of proceeding **FIVE** years from the date of submitting the proposals. Any vendor who has been blacklisted and has appealed against the blacklisting and is awaiting a final verdict will be considered ineligible to participate in this process.

A **self-declaration certificate** must be submitted.

## 9. Demonstration

Shortlisted bidders must provide a live product demonstration of the platform showcasing:

- Messaging workflows
- API integrations
- Analytics dashboards
- Journey orchestration capabilities

# VI. TECHNICAL PLATFORM REQUIREMENTS

## 1. Unified Communication Platform (CPaaS)

The bidder must provide a Cloud-based Communication Platform as a Service (CPaaS) capable of supporting multiple communication channels through a single unified platform.

The platform should support:

- SMS Messaging
- RCS Messaging

The platform must allow channel orchestration through a unified interface and APIs.

## 2. Journey Orchestration Engine

The platform must provide a Customer Communication Journey Orchestration Engine enabling automated communications based on customer events.

Required capabilities include:

- Event-triggered messaging
- Conditional workflows
- Multi-step customer journeys
- Multi-channel fallbacks (e.g., **SMS → RCS → WhatsApp**)
- Visual workflow builder capability

### 3. API Integration Capabilities

The bidder must provide **enterprise-grade APIs** with the following features:

- RESTful APIs
- Secure authentication mechanisms (**OAuth / Token-based authentication**)
- High-throughput messaging capability
- Bulk message submission
- Webhook-based delivery tracking
- Event callback support

APIs must support:

- Real-time messaging
- Batch messaging
- Dynamic template insertion

### 4. Security and Data Protection

The messaging platform must comply with **enterprise-grade security standards** and include the following mandatory controls:

- HTTPS secure APIs
- IP Whitelisting
- Role-Based Access Control (RBAC)
- Two-Factor Authentication (2FA)
- Data encryption **in transit and at rest**
- Secure logging and audit trails

The platform must comply with **Indian Data Protection Laws including the Digital Personal Data Protection (DPDP) Act**.

### Commercial Bid Format:

Vendors must provide pricing for the following component:

- SMS – Cost per SMS (in paise)

## VIII. METHOD OF SUBMISSION

Technical and Commercial proposals should be submitted in separate sealed envelopes clearly marked:

Technical Proposal – **“Technical Proposal for SMS Messaging Service”**

Commercial Proposal – **“Commercial Proposal for SMS Messaging Service”**

- Both envelopes should be placed inside a larger sealed cover superscribed: **“Proposal for SMS Messaging Service”**.
- The proposal must reach the address **on or before 26-03-2026 at 05:00 PM** through **Speed Post / Registered Post / Courier**.
- Alternatively, proposals may also be **submitted in person by dropping them in the tender box available at the Corporate Office during working hours on or before 26-03-2026 at 05:00 PM**.
- For any clarification pertaining to this RFP, the bidders may contact **Shri. Arun Pandian K, Manager – IT at Mobile No.: +91 9629224720**.

The proposal should be sent to:

**The Chief Operating Officer  
Repco Home Finance Ltd.  
III Floor, Alexander Square  
No.2, Sardar Patel Road  
Guindy, Chennai – 600032**

After the closing date, the envelope containing the technical proposal will be unsealed first by RHFL’s Technical / Purchase Committee. The envelope containing the Commercial proposal will be unsealed only if the technical proposal submitted by the vendor consists of the specification details as mentioned in “Requirement Details” and also the submission of necessary documentary proof for the details mentioned in “Pre-Qualification Criteria”. If the cover does not contain Technical and commercial proposals in separate sealed envelopes, then the same will not be considered by our Technical / Purchase Committee and the cover will be returned back to the vendor.

## **IX. SELECTION OF VENDOR**

### ***a. Preliminary Scrutiny:***

- The Company will scrutinize the technical proposals received to determine whether they are complete in all aspects as per the requirement of RFP, whether the documents have been properly signed, whether services offered are as per RFP requirements, and whether technical documentation as required to evaluate the offer has been submitted.
- Prior to detailed evaluation, the Company will determine the substantial responsiveness of each proposal to the RFP. Substantial responsiveness means that the proposal conforms to all terms and conditions, scope of work, and is submitted without any material deviations.
- Proposals will be rejected if only one (i.e., technical proposal or Commercial proposal) is received.

### ***b. Clarification of Offers:***

- During the process of scrutiny, evaluation and comparison of offers, the Company may, at its discretion, seek clarifications from any or all vendors on the offer made by them. The vendor shall respond to the Company and submit the relevant proof/supporting documents against the clarification sought, if applicable.
- The request for such clarifications and the vendor's response will necessarily be in writing and should be submitted within the time frame stipulated by the Company.
- The Company may, at its discretion, waive any minor non-conformity or minor irregularity in the offer. The Company's decision with regard to such 'minor non-conformity' shall be final and binding on all vendors.

### ***c. Evaluation:***

- After the closing date, the Company will evaluate the proposals submitted by the vendors under this RFP. The proposal will be evaluated by a committee of officers of RHFL. If warranted, the Company may engage the services of an external consultant for evaluation of the proposals.
- The envelope containing the Technical Proposal will be opened first by RHFL's Purchase/Technical Committee. The envelope containing the Commercial Proposal will be opened only for those vendors who qualify in the Technical Evaluation and meet the eligibility criteria specified in the RFP.

- If the cover does not contain Technical and Commercial proposals in separate sealed envelopes, the same will not be considered by the Purchase Committee.
- The offer in the Commercial Proposal must be made in Indian Rupees only.
- The Commercial Proposal should clearly mention the SMS pricing along with applicable taxes.
- The price validity should be for a minimum period of **three years from the date of issuance of Purchase Order / Agreement**.

***d. Award of Work:***

- On completion of the evaluation process of Technical and Commercial proposals, the purchase order / service agreement will be issued to the vendor who is technically qualified and commercially competitive, after negotiation if required.
- The contract shall be awarded to the selected vendor for providing Enterprise SMS Messaging Services as per the requirements mentioned in this RFP.
- The selected vendor shall submit acceptance of the purchase order within **seven days** from the date of receipt of the order. No conditional or qualified acceptance shall be permitted.
- The effective date of the contract shall be the date of acceptance of the purchase order by the vendor.
- Payment shall be made based on actual usage of SMS services as per the agreed rates mentioned in the commercial proposal.
- The Company reserves the right to place orders fully or partially depending on business requirements.
- The Company shall not be obligated to accept the lowest bid and reserves the right to reject any or all proposals without assigning any reason.
- Canvassing in any form will lead to disqualification.

***e. Penalties / Service Level Agreement (SLA)***

- The vendor shall ensure **99.95% platform uptime** for SMS messaging services on a monthly basis.
- In case of service disruption, delay in message delivery, or system downtime attributable to the vendor infrastructure, appropriate service credits or penalties may be levied as per mutually agreed SLA.
- If the messaging platform remains unavailable for more than the acceptable SLA limits, RHFL reserves the right to impose penalties or terminate the contract after due notice.

- The vendor shall ensure timely delivery of transactional and service messages without delay and maintain compliance with TRAI and DLT regulations.
- Failure to comply with regulatory guidelines or service commitments may result in penalties or termination of the contract.

## X. GENERAL CONDITIONS

- This RFP is not an offer by RHFL, but an invitation to receive responses from the eligible vendors. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized official(s) of RHFL with the selected vendor.
- The purpose of this RFP is to provide the vendor(s) with information to assist preparation of their technical/commercial proposals. RHFL may in its absolute discretion update, amend or supplement the information in this RFP.
- RHFL, its employees, and its advisers make no representation or warranty and shall have no liability to any person, including any applicant or vendor 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 RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this process.
- RHFL, also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any vendor upon the statements contained in this RFP.
- The issue of this RFP does not imply that RHFL is bound to select a vendor or to appoint the selected vendor for the Purchase process and RHFL reserves the right to reject all or any of the vendors or proposals without assigning any reason whatsoever.
- Failure to furnish any or all information required by the document or to submit a proposal not substantially responsive to the RFP in all respects will be at the vendor's risk and may result in rejection of the proposal.

## **XII. RESOLUTION OF DISPUTES:**

All disputes and differences of any kind whatsoever, arising out of or in connection with this offer or in the discharge of any obligation arising under this offer (whether during the course of execution of the order or after completion and whether beyond or after termination, abandonment or breach of the Agreement) shall be resolved amicably. In case of failure to resolve the disputes and differences amicably the matter may be referred to a sole arbitrator mutually agreed upon after issue of at least 30 days' notice in writing to the other party clearly setting out there in the specific disputes. In the event of the absence of consensus about the single arbitrator, the dispute may be referred to joint arbitrators; one to be nominated by each party and the said arbitrators shall appoint a presiding arbitrator. The provisions of the Indian Arbitration and Conciliation Act, 1996, shall govern the arbitration. The venue of arbitration shall be Chennai, INDIA.

## **XII. LEGAL DISPUTES AND JURISDICTION OF THE COURT:**

The Company Clarifies that the Company shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain vendor/prospective vendor from committing any violation or enforcing the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Company may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.

All disputes and controversies between RFHL and the vendor shall be subject to the exclusive jurisdiction of the courts in Chennai, and the parties agree to submit themselves to the jurisdiction of such court as this RFP/contract agreement shall be governed by the laws of India.

## **XIII. DISCLAIMER**

RHFL reserves the right not to consider the proposals submitted by any vendor without assigning any reason whatsoever. Bringing any outside influence will lead to disqualification.

#### **XIV. GRIEVANCE MECHANISM**

Any Vendor participating in this process but aggrieved by the decision of the Company may submit his/her representation in writing (within 10 days of completion of the process) to:

**The Chief Operation Officer,  
REPCO HOME FINANCE LTD,  
Third Floor, Alexander Square,  
New No: 2, Sardar Patel Road, Guindy,  
Chennai - 600 032.**

\*\*\*\*\*