

**M.P. RAJYA SAHAKARI BANK MYDT, ON BEHALF OF STATE
LEVEL IMPLEMENTATION AND MONITORING COMMITTEE
(SLIC) WANTS TO " STRENGTHEN WORKING OF
COOPERATIVE CREDIT STRUCTURE BY IMPROVING
INFORMATION TECHNOLOGY PLATFORM AND ITS
SERVICES IN MADHYA PRADESH "**

(SCCSITS)

**DOCUMENT FOR EXPRESSION OF INTEREST (EOI) FOR APPOINTMENT
OF TECHNICAL CONSULTANT FOR M.P.RAJYA SAHAKARI BANK
MYDT**

**1.0 VISION OF THE PROJECT - 'STATE WIDE CO-OPERATIVE CREDIT
NETWORK (SWCN)'**

M.P. RAJYA SAHAKARI BANK MYDT, (MPSCB) is proposing on behalf of State level implementation and Monitoring Committee of Madhya Pradesh (SLIC) to strengthen the working of Cooperative Banking Services by improving information technology structure and services in the state as a part of the Government of India (GOI) package for revival of Short Term Cooperative Structure (STCCS) being implemented through NABARD. This programme is to incorporate recommendation of the Task Force on assistance for implementing a common accounting and monitoring system with the help of ICT (Information and Communication technology) in cooperative banking structure throughout the state.

The ambitious project envisages a complete 'State Wide Co-operative Credit Network (SWCN)' with the use of ICT (Information and Communication Technologies). The SWCN means a highly motivated programme of making a broad network of M.P. Rajya Sahakari Bank Mydt (Apex Bank) with its Head Office and 21 Branches, 38 DCCBs with their 842 Branches and 4526 PACS all across the State of Madhya Pradesh in a phased manner.

The project is based on one simple Philosophy – Rural India is the back office of corporate India. A vibrant co-operative credit structure (CCS), should not only be accessible to and pervasive for all farmers, but also should be seen as a solution provider for many agriculture related issues. Hence the project envisages co-operative credit movement, as a **for-profit** organization to create and implement a sustainable, scalable platform of entrepreneurship for enabling the development of rural economy and society with the use of Information and Communication Technologies (ICT).

Hence, with the use of ICT, we have to ensure an **effective, efficient, reliable and vibrant** co-operative credit Movement, **to enhance its overall growth**, which symbolizes with **business progress and service delivery**. We have to make our customers ***delighted by giving them e-Services advantage***. ***We have to ensure that all feasible services are now delivered electronically and Gain Customer's Confidence by:***

- (i) Securing online transactions**
- (ii) Ensuring Data privacy and protection**
- (iii) Building their trust and confidence in Co-operative e-services**

The cost for all above activities will be met partially through assistance from GOI and its includes designing the Common Accounting System (CAS) and Management Information System (MIS), software development and implementation , provision of the required Hardware including required training etc.

2.0 Objective:

2.1 Apex bank :-

The Bank wishes to network its 21 sites (branches), deploy an integrated Centralized Core Banking Solution ("CBS") and offer delivery channels like Internet, Phone and Mobile (SMS/WAP) banking. The Bank also wants to implement CBS in any new branches opened during the next few years. The Bank further wishes to set-up a 24 hour centralized customer call centre and help desk facility.

To implement CBS solution, the Bank is looking at a complete turn-key solution, which may inter-alias, include procurement, installation and maintenance of hardware, system software, application software & networking equipments at the HO and Branches, its customization, parameterization and implementation of application software and system integration with facilities management for 5 years (extendable up to 7 years) with training to Bank's designated personnel and handover successfully at the end of the agreed period. Any other related work for smooth implementation of CBS in the Bank must also be undertaken.

2.2 District Central Cooperative Bank :-

The Bank wishes to create computer network for its 38 District Central Cooperative Bank across the state with its 846 branches. After having detailed requirement analysis of DCCBs, the Bank wishes to deploy an integrated Centralized Core Banking Solution ("CBS") with delivery channels like Internet, Phone and Mobile (SMS/WAP) banking etc or atleast a Total Branch Automation solution in branches.

To implement CBS / TBA solution, the Bank is looking at a complete turn-key solution, which may, inter-alias, include procurement, installation and

maintenance of hardware, system software, application software & networking equipments at the HO and Branches, its customization, parameterization and implementation of application software and system integration with facilities management for 5 years (extendable up to 7 years) with training to Bank's designated personnel and handover successfully at the end of the agreed period. Any other related work for smooth implementation of CBS/TBA in the Banks must also be undertaken.

2.3 Primary Agricultural Credit Societies :-

A common Accounting system (CAS) and MIS have been designed for PACS by the NABARD which is to be implemented by all PACS in state. The rationale for this is to ensure quicker consolidation of financial and non-financial information of PACS. It is necessary to provide appropriate information Technology support to the PACS. Information technology support would be in the form of providing necessary hardware and software for maintenance of accounts at the PACS. It is also felt that the IT support to the PACS would not only enable the PACS to maintain data on their accounting systems but would also provide a window to the members of the PACS for e-commerce and e-governance.

It is already decided that CAS and MIS are "the core of the computerization" for PACS. As the entire focus of computerization of PACS is to obtain standardized consolidated information and accounting system in state.

After having detailed requirement analysis of PACS, the Bank wishes to deploy an integrated Centralized Core Banking Solution ("CBS") with delivery channels like Internet, Phone and Mobile (SMS/WAP) banking etc or atleast a Total Branch Automation solution in pacs.

To implement CBS / TBA solution, the Bank is looking at a complete turn-key solution, which may, inter-alia, include procurement, installation and maintenance of hardware, system software, application software & networking equipments at the Dccb's Branches, its customization, parameterization and implementation of application software and system integration with facilities management for 5 years (extendable up to 7 years) with training to PACS designated personnel and handover successfully at the end of the agreed period. Any other related work for smooth implementation of CBS/TBA in the PACS must also be undertaken.

2.4 Project Overview

To achieve the Bank's business objectives effectively and long term goals including attaining higher levels of operational efficiency, growth in business and improving profitability, the Bank intends to implement modern technology solutions that would support all the current and future needs of the Bank and the customers.

3.0 Scope of Work

Project Scope

Scope of Project would include:

1. Preparation and submission of comprehensive PROPOSAL FOR A Project of Software development for CAS/MIS at PACS & CCB level, based on CAS/ MIS manuals, guidelines and subsequently Core Banking Solution of Apex Bank and its 21 branches all across the state of Madhya Pradesh, including detailed methodology, documentation of the Project Plan, functional and its maintenance for 3 years, with updates if necessary, system and network requirements.
2. Software development and preparation of operational manual (also in local language).
3. Data migration, data verification and data validation of existing data lying at 21 branches in digital form.
4. Network configuration, network testing.
5. Security and Control Design.
6. Equipment supply & delivery at site, installation and commissioning.
7. Training, maintenance, warranty.
8. Project management of network and associated services for a comprehensive and integrated Core Banking solution on a day to day basis.

4.0 Composition of the team and expertise required:

The consultant is expected to deploy a team of 3-5 professionals based on the emerging requirement from time to time. Senior level resources will be mobilised by the consultant to guide the resident team. The consultant will be required to nominate a senior level resource person as the Team Leader. The Team Leader will be required to spend at least seven days in a month in Bhopal.

The Team Leader will be an IT expert with over 10 years of post qualification experience and atleast 5 years on managing development and deployment of BANKING AUTOMATION and management information system.

The other professional expertise expected to be required would include Management and IT professionals with more than 5 years of post qualification experience in their respective areas of operation. At least two resources in the team should have hands on experience in bid process management for IT system procurement and managing implementation of proposed system.

5.0 Time duration:

The consultants will be contracted for period of three (3) years. There will be periodic performance assessment by Apex Bank and the contract can be terminated at any time, if performance is not found satisfactory, at its sole discretion. The contract will be an input based contract with outputs being defined from time to time. The IT consultants (the firm and individuals in the team) will not be eligible to be a part of any implementation initiative designed by the consultants.

6.0 Submission of bid and criteria for selection:

The EOI must be submitted in the attached application form, preferably **within 10 pages (excluding CVs)**. **Bulky submissions will carry a negative weight in evaluation.**

The Eoi submissions from the organisations meeting the following qualifying criteria will only be considered for evaluation:

1. Firms submitting EOI must have been in operation over a minimum of ten years
2. Income from fees should be at least Rs. 10 crore (if other activities are included in turn-over, then please enclose a certificate from the Chartered Accountant certifying Income from fee in each financial year).

The EOIs submitted by firms meeting the above qualification criteria would be evaluated on the basis of the following criteria:

No.	Particulars	Max. Marks
I.	Past Experience of the firm	50
a.	Number of years of experience (Minimum ten years (as on 31st March 2008)	10
	Less than 10 years	0
	Experience of 10 years and above	10
b.	Experience in programme of Core Banking Solution	30
i.	Past experience of work of similar nature in one project	10
ii.	Past experience of work of similar nature in three projects	20
iii.	Past experience of work of similar nature in more than 3 projects	30
c.	Experience of supporting capacity building programmes in Banks	10
II.	Experience of Key Personnel	35
a.	Qualifications (as on 31st March 2008)	15
i.	Team Leader - IT expert with over 10 years of post qualification work experience	5
ii.	Other IT professionals – More than 5 years of post qualification experience	10
b.	Relevant Experience of Key Personnel	20
i.	Team Leader - At least 5 years on managing development	10

No.	Particulars	Max. Marks
	and deployment of banking solution.	
ii.	IT professionals - At least 3 years on managing development and deployment of banking solution for IT professionals	10
III.	<i>Financial Strength of the Consultant</i>	15
a.	Turnover figure for Last three Years	10
	<i>Qualifying turnover: Income from fees should be at least Rs. 10 crore</i>	
	Average turn over for 3 years i.e. income from fees (2005-06, 06-07 & 07-08)	
i.	Up to Rs. 20 crore	5
ii.	More than Rs. 20 crore	10
b.	Average Net Profit for 3 years (2004-05, 05-06 & 06-07)	5
i.	Up to Rs. 300 lakh	3
ii.	More than Rs. 300 lakh	5

7.0 Evaluation of Application:

- 7.1 Apex Bank would open the received Applications on 3rd Oct, 2008 for the purpose of evaluation.
- 7.2 Applications for which an acceptable notice of withdrawal has been submitted by an applicant shall not be opened.
- 7.3 Apex Bank would subsequently examine and evaluate Applications in accordance with the criteria set out.
- 7.4 Apex Bank reserves the right to reject any Application, if:
- a. at any time, a material misrepresentation is made or discovered; or
 - b. the Applicant does not respond promptly and diligently to requests for supplemental information required for the evaluation of the Application.

8.0 Reporting:

The consultant will work under the direct supervision of Managing Director, M.P.Rajya Sahakari Bank, Bhopal. The consultant will report to OSD (EDP), Apex Bank for contract related matters.

9.0 Last date and place for submission etc.:

- 9.1 Application Due Date:

Applications should be submitted before 1500 hours IST on September 30th, 2008 i.e. Application Due Date

Apex Bank may, in exceptional circumstances, and at its sole discretion, extend the Application Due Date by issuing an Addendum uniformly for all Applicants.

9.2 Late Applications:

Any Application received after the Application Due Date and time shall not be accepted by Apex Bank. Any such Application received after the Application Due Date shall be summarily rejected and returned unopened.

9.3 Bid Processing Fee:

All interested parties are required to pay Rs. 1,000/- as Bid Processing Fee payable by demand draft favouring Managing Director, M.P. Rajya Sahakari Bank Mydt, Bhopal payable at Bhopal.

EOI document can be obtained by post / courier upon a written request accompanied by the cost of the document. Apex Bank shall not be responsible for any delay, loss or non-receipt of the EOI document sent by post / courier.

Parties may also use EOI form downloaded from the website. While using the downloaded document, parties should submit a demand draft of Rs. 1,000/- favouring Managing Director, M.P. Rajya Sahakari Bank Mydt, Bhopal payable at Bhopal while submitting their application.

9.4 Submission of Application:

All applications shall be submitted in the manner and form as detailed in this EOI Document. Applications submitted either by facsimile transmission or e-mail shall not be acceptable.

The envelopes shall clearly bear the following identification:

**“APPLICATION FOR EXPRESSION OF INTEREST (EOI) FOR
APPOINTMENT OF TECHNICAL CONSULTANT FOR M.P. RAJYA
SAHAKARI BANK MYDT, . , BHOPAL”**

“To be opened by Sub-Committee only”

If the envelope is not sealed and marked as instructed above, Apex Bank assumes no responsibility for the misplacement or premature opening of the contents of the Application submitted and such Application may at the sole discretion of Apex Bank, be rejected.

9.5 Address for submission of Application:

All applications should be submitted in a sealed envelop on the following address:

**Managing Director,
M.P. Rajya Sahakari Bank Mydt.,
New Market, T.T. Nagar,
BHOPAL (MP) - 462 004**

9.6 Qualification and Notification:

After the evaluation of Applications, Apex Bank would announce a list of short listed Applicants who meet the Qualification Criteria.

The Qualified Applicants would then be requested to submit a detailed Proposal in the form and manner to be set out in the RFP Document.

10.0 Conflict of Interest

10.1 Apex Bank requires that Consultants should provide professional, objective, and impartial advice and at all times hold the Apex Bank interest paramount, strictly avoid conflicts with other Assignment/jobs or their own corporate interests and act without any consideration for future work.

10.2 Without limitation on the generality of the foregoing, Consultants, and any of their affiliates, shall be considered to have a conflict of interest and shall not be recruited, under any of the circumstances set forth below:

Conflicting activities: A firm hired to provide consulting Assignment/job for the preparation or implementation of a project, and any of its affiliates, shall be disqualified from 5 subsequently providing goods or works or Assignment/job other than consulting Assignment/job resulting from or directly related to the firm's consulting Assignment/job for such preparation or implementation. For the purpose of this paragraph, Assignment/job other than consulting Assignment/job are defined as those leading to a measurable physical output, for example surveys, exploratory drilling, aerial photography, and satellite imagery.

Conflicting Assignment/job: A Consultant (including its Personnel and Sub-Consultants) or any of its affiliates shall not be hired for any Assignment/job that, by its nature, may be in conflict with another Assignment/job of the Consultant to be executed for the same or for another Employer. A Consultant hired to prepare Terms of Reference for an Assignment/job should not be hired for the Assignment/job in question.

Conflicting relationships: A Consultant (including its Personnel and Sub-Consultants) that has a business or family relationship with a member of the Apex Bank staff who is directly or indirectly involved in any part of;

(i) the preparation of the Terms of Reference of the Assignment/job,

(ii) the selection process for such Assignment/job, or

(iii) supervision of the Contract, may not be awarded a Contract, unless the conflict stemming from this relationship has been resolved in a manner acceptable to the Apex Bank throughout the selection process and the execution of the Contract.

10.3 Consultants have an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve the best interest of their Employer, or that may reasonably be perceived as having this effect. Any such disclosure shall be made as per the Standard forms of technical proposal provided herewith. If the consultant fails to disclose said situations and if the Apex Bank comes to know about any such situation at any time, it may lead to the disqualification of the Consultant during bidding process or the termination of its Contract during execution of assignment.

10.4 No agency or current employees of the Apex Bank shall work as Consultants.

Application Form (To be submitted in 2 Copies)

Application Form to be considered for:

Project Title – “ STRENGTHENING WORKING OF COOPERATIVE CREDIT STRUCTURE BY IMPROVING INFORMATION TECHNOLOGY PLATFORM AND ITS SERVICES IN MADHYA PRADESH “

Contract No -

Please enter the information requested in the spaces provided. Application from separate legal entities of worldwide organisations or multi nationals is acceptable, provided the organisations are eligible to operate in competition with each other. Questions 1, 2, 3 & 4 must be answered for all the consortium partners and the lead partner should be clearly highlighted. Please note that the only additional information should be attached to this application form that is requested in paragraphs 5 - 7. In case of a consortium of firms, the statement should highlight the specific capabilities of each of the consortium member.

1: *Your Details*

Your Name (Company or Individual)

Parent Company (If Applicable)

Your Address

Contact Name

Contact Telephone Number

E-Mail Address

2. *Information Required for Statistical Purposes Only*

Country of Registration (Companies)

Nationality (Application from Individuals)

Number of Employees (as appropriate)

3. Years in Business

How many years have you been in business?

4. Turnover:

What was your company's total annual turnover in Indian Rs Lakh for the last three years?

One year ago?

Two years ago?

Three years ago?

What was your net profit in Indian Rs Lakh, for the last three years?

One year ago?

Two years ago?

Three years ago?

5. Capability Statement:

*Please attach a Capability Statement, of no more than **four A4** pages in font size 10, which in addition to 5 above, illustrates your skills and experience of providing the service under this Contract Notice.*

6. CV(s) of Key Personnel

*Please provide, as an annex to this form, abridged CV(s) of **no more than two pages (for each individual)** in respect of key personnel who would be expected to provide the services listed in the Contract Notice and their relevant experience.*

7. Statement on Conflict of Interest, if any

Please provide a statement on any perceived conflict of interest as per the situations described under Clause 10.

XXXXX