NATIONAL SCHEDULED TRIBES FINANCE AND DEVELOPMENT CORPORATION (NSTFDC)

Request for Proposal

For

Development of Loan Management Software and Re-development of CMS Web-portal of NSTFDC

RFP No: NSTFDC/MIS/2025

Address: NBCC Tower, 5th Floor, Hall No.1
15 Bhikaji Cama Place, New Delhi- 110066

E-Mail: bagyaraj.perumal@nstfdc.nic.in
Website: https://nstfdc.tribal.gov.in/

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Request for Proposal (RFP)

RFP for Development of Loan Management Software (LMS) and Re-development of Content Management System (CMS) Web-portal of NSTFDC

Tender No: NSTFDC/MIS/2025	**Date: 16/02/2025**
Name of the Issuer	National Scheduled Tribes Finance and Development Corporation (NSTFDC)
Date of Issue	16.02.2025
Last Date & Time of Submission of Bid	09.03.2025
EMD Amount	Rs.1,00,000/- (Rupees One lakh only)
Date, Time and Place for Pre Bid Meeting	21.02.2025; 11.30 A.M at NSTFDC; NBCC Tower, 5th Floor, Hall No.-1; 15 Bhikaji Cama Place, New Delhi – 110066
Date, Time and Place for opening of Pre-Qualification Bid	10.03.2025; 15.00 hrs. at NSTFDC; NBCC Tower, 5th Floor, Hall No.-1; 15 Bhikaji Cama Place, New Delhi – 110066
Date, Time and Place for opening of Financial Proposals	Will be intimated separately to the qualified bidders of the technical round
Contact Person for queries Phone No. Email id	Shri Bagyaraj P, Chief Manger (MIS) +91-87221 24353 bagyaraj.perumal@nstfdc.nic.in
Address for the submission of Tender Documents & EMD to be submitted	NSTFDC NBCC Tower, 5th Floor, Hall No.-1 15 Bhikaji Cama Place, New Delhi – 110066
Submission Type	By speed post/ by hand/ by courier [The bid is required to be submitted **in four separate sealed envelope**s as- "EMD and Bid Processing Fee (If applicable)", 'Pre-Qualification Documents", "Technical Bid" and "Financial Bid" superscribed as- "**EMD and Bid Processing Fee (If applicable)", "Pre-Qualification Documents", "Technical Bid" and "Financial Bid"**. All these envelopes may be placed in a larger envelope duly superscribing as "**Tender for Development of Loan Management Software and Re-development of CMS website of NSTFDC**". **Bid not submitted as per the above mentioned criteria, shall be rejected**]

The authority shall have the right to reject the RFP without assigning any reason whatsoever. The bidders are requested to check the official websites frequently for updates.

(Shri Bagyaraj P.)
Chief Manager (MIS)
bagyaraj.perumal@nstfdc.nic.in

A. Instruction to Bidders

1. About Bid

1. Details about Tender		
i. Name of Organisation	:	National Scheduled Tribes Finance and Development Corp. (NSTFDC)
ii. Address	:	The Chief Manager, NSTFDC, 15 NBCC Tower, Bhikaji Cama Place, 5th Floor, Hall No.-1, New Delhi-110066
iii. Name of Work	:	Development of Loan Management Software (LMS) and Re-development of Content Management System (CMS) web-portal of NSTFDC
iv. Tender Currency Type	:	Single (Joint Venture/Consortium not permissible)
v. Tender Currency	:	Indian Rupee (INR)
vi. Estimated Tender Value	:	Rs.25.00 lacs
2. Amount Details		
i. Bid Processing Fee	:	Rs.2,000/- plus 18% GST (Rs. 2,360/-) in form of Demand Draft (Non Refundable). [MSME are exempted from bid processing fees]
ii. Processing Fee Payable To	:	DD in favour of “National Scheduled Tribes Finance and Development Corporation”
iii. EMD (INR)	:	Rs.1,00,000/- (Rupees One lakh only). Agency registered under MSME is however exempted from submitting EMDs subject to submission of supporting document(s) for exemptions.
iv. EMD in favour of	:	DD in favor of “National Scheduled Tribes Finance and Development Corporation” from any Scheduled Commercial Banks.
3. Tender Dates		
i. Bid Document Downloading Start Date	:	16.02.2025 at 11.00 hrs.
ii. Last Date & Time for Submission of Bid.	:	09.03.2025 at 18.00 hrs.
iii. Date & time of opening of Pre-Qualification Bid	:	10.03.2025 at 15.00 hrs.
iv. Bid Validity Period	:	90 days from opening of Financial bid
v. Submission of related documents, etc.	:	Submission of bid in 4 separate envelopes mentioned as- ‘EMD and Bid Processing Fee (If applicable)’, ‘Pre-qualification documents’ ‘Technical Bid’ and ‘Financial Bid’ from 16.02.2025 at 11.00 hrs. upto 09.03.2025 at 18.00 hrs. in the office of NSTFDC, NBCC Tower, 5th Floor, Hall No.-1, 15 Bhikaji Cama Place, New Delhi – 110066; addressed to Shri Bagyaraj P., Chief Manager (MIS), NSTFDC.
vi. Authorized Signatory	:	Bidder shall submit a copy of **Power of Attorney for the authorized representative of the bidder. The original authorization letter shall be attached along with the bid.**

2. EARNEST MONEY DEPOSIT (EMD)

The EMD submitted by the bidder will be forfeited if:

- The bidder withdraws or amends its tender or derogates from the tender in any respect within the period of validity of its tender. Further, if successful tenderer fails to accept the terms and conditions, furnish the required performance security within the specified period, EMD will be forfeited.
- The bidder withdraws his bid after processing but before acceptance of award of contract issued by NSTFDC.
- The bidder violates any of the provisions of the terms and conditions of the tender specifications.
- Final decision on EMD forfeiture will rest with the Competent Authority of NSTFDC.

The EMD will be refunded to:

- The successful bidder, three (3) months after successful Go-Live of the solution.
- The unsuccessful bidders, only after acceptance of award of contract by the selected bidder or in case of cancellation of Tender.
- The Earnest Money Deposit (EMD) will be refunded without any interest under all conditions.

Offers received without EMD will be summarily rejected.

3. PERFORMANCE BANK GUARANTEE (PBG)

a. The successful bidder will require to submit a Performance Bank Guarantee (PBG) issued by any scheduled commercial bank of 10% of the contract value, valid for a period of 12 months within 30 days from signing of contract or deposit equivalent amount with NSTFDC without interest.

b. The PBG may be invoked by NSTFDC in case of failure of bidders to adhere to the terms & conditions of the contract.

c. In case of delays in execution of project, NSTFDC may seek extension of the PBG.

4. **Location for Supply of Product, Services and Installation**

All product delivery, services and installation of application software should be at "National Scheduled Tribes Finance and Development Corporation, 5th Floor, Hall No.-1, 15 Bhikaji Cama Place, New Delhi -110066", at the risk and cost of successful bidder.

5. **Submission of Bid**

Bid Documents shall be submitted by 09.03.2025 in the office of National Scheduled Tribes Finance and Development Corporation, 5th Floor, Hall No.-1, 15 Bhikaji Cama Place, New Delhi -110066, addressed to Shri Bagyaraj P., Chief Manager (MIS), NSTFDC.

Note: All pages of bid document shall be signed and stamped by the authorized representative of the bidder as token of acceptance of the terms & conditions in the tender document. The bids without sign and stamp on each pages shall be summarily rejected for further evaluation.

6. **Non-Transferable Bid**

Neither the contract nor any rights granted under the contract may be sold, leased / sublet, assigned, or otherwise transferred, in whole or in part, by the bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no-effect without the advance written consent of NSTFDC.

7. **Offer Validity Period**

Offer/ Quote should remain valid for a period of 90 days from the date of opening of the financial bid.

8. **Clarifications on Bid**

The interested bidders who would like to participate in this bid may attend pre-bid meeting, if desired by the bidder(s). The clarification if any, to all queries received from the bidders on or before the pre-bid meeting, will be posted on the Corporation's website.

9. **Completeness of Bid Offer**

The bidder is expected to examine all instructions, forms/ Annexures, terms & conditions and specifications in the tender document. Failure to furnish all information required in document or submission of offer not substantially responsive in every respect to the tender document will be at the bidder's risk and may result in the rejection of bid offer. The bid offer is liable to be rejected outright without any intimation to the bidder, if complete information as called in the tender document is not given therein, or if particulars asked for, in the Forms / Performa/ Annexures in the tender are not fully furnished.

10. Technical Offer

a. The technical offer (**pre-qualification criteria**) should comply with all items asked for in **Annexure-1**;

b. The technical offer [**Specifications for Technical Offer (General Compliance**)] should be complete in all aspects to indicate that all products and services asked for, are quoted and also include all items asked for in **Annexure 3**;

c. The technical specifications are the minimum requirements of NSTFDC *(exhaustive requirements will be firmed up during Customization Requirement Specification (CRS) by NSTFDC after discussion with selected bidder/agency).*

(However, the bidder is at liberty to indicate higher specifications than the minimum level)

d. NSTFDC reserves the right to place order at the higher specifications offered by the bidder.

e. Notwithstanding any improvements in the specifications, the payment to selected bidder will be limited to the rates accepted by NSTFDC.

f. Any other optional services that may be required for the smooth functioning of the system may also be indicated by the bidder.

11. Financial Offer

a. Financial Offer should be submitted as per **Annexure-5**.

b. It should give all relevant price information and should not contradict the technical offer in any manner.

c. The prices quoted in the financial bid should be without any conditions.

d. The price schedule must be filled in completely, without any error, erasures or alterations.

e. Bidder should quote as per the format specified in Annexure 5, with charges for product / services, tax amount and total cost. However, charges quoted for product/ services (excluding taxes) etc. will only be considered for bidder selection. Other than applicable taxes at the time of billing, no additional / hidden charges for supply, installation, commissioning, transportation, forwarding, insurance, warranty etc. will be permitted.

f. All prices to be quoted in Indian Rupees only.

g. Price quotation accompanied by vague and conditional expression such as "subject to immediate acceptance", "subject to confirmation before sales", etc. will be treated as being at variance and shall be liable for rejection.

h. It is the responsibility of the bidder to clearly identify all costs associated with any item or series of items in this bid. The bidder must include and complete the financial bid in a clear and accurate manner. Omissions, errors, misrepresentations or inadequate details in the bidder's financial proposal will be considered as valid ground for rejection of the bidder's proposal. Costs that are not clearly identified will be borne by the bidder.

i. The financial offer should include incidental charges and initial customization charges (prior to Go Live) if any.

12. Authorized Signatory

The selected bidder shall indicate the authorized signatories who can discuss and correspond with NSTFDC, with regard to the obligations under the contract/LoA. The selected bidder shall provide the name of authorizing official(s) of the bidder along with the copy of **Power of Attorney**, to discuss, sign agreements / contracts, etc. with NSTFDC. **The original authorization letter shall be attached along with the bid**.

13. Preliminary Scrutiny

- NSTFDC will determine the responsiveness of each offer to the bid document. For the purpose of this clause, a responsive bid is one which confirms the pre-eligibility criteria and all the terms and conditions of the tender document without any material deviations. The material deviations are defined as non-production of evidence of eligibility under the stipulated conditions as mentioned in pre-eligibility criteria and non-acceptance to the technical specifications and terms & conditions mentioned in the bid document. *NSTFDC's determination of an offer's responsiveness shall be based on the contents of the bid offer itself without recourses to extrinsic evidence.*
- Bid offer determined as non-responsive will be rejected by NSTFDC.
- **NSTFDC reserves the rights to allow any bidder to clarify/furnish further documentation/information which does not alter the bid.**

14. Evaluation Criteria
The evaluation will be based on the following parameters:

S. No.	Parameter	Supporting documents	Max. Marks	Description
1.	Average annual revenue from operation/ turnover of the bidder in the last three financial year from IT services (2021-22, 2022-23 & 2023-24)	CA certificate to be attached	10	1) Between Rs.2 cr. to Rs.4 Cr. (6 marks) 2) Between >Rs.4 cr. to Rs.6 Cr. (8 marks) 3) >Rs.6 cr. (10 marks)
2.	Experience of	Work Order	25	Five mark each for every completed project

S. No.	Parameter	Supporting documents	Max. Marks	Description
	developing loan management software with financial organizations under Government Sector and /or PSUs/private sector during last five financial years.	along with completion certificate		for maximum five work order
3.	Bidder's experience in developing web portal during last five financial years.	Work Order along with completion certificate	20	Four marks each for every completed project for maximum five work order
4.	Employees on Rolls ((Domain Professional on Payroll)	Self certificate from HR deptt	8	1. 25-50 technical manpower (4 marks) 2. 51 to 75 technical manpower (6 marks) 3. >75 technical manpower (8 marks)
5.	CMMi Level and ISO certification	Self certified copy	7	• CMMI Level above 3 along with ISO 9001 and ISO 27001 : 7 Marks • CMMI Level 3 and ISO 9001 and ISO 27001 : 5 Marks • ISO 9001 and ISO 27001: 3 marks (for CMMI Level below Level 3, not eligible for marks in this category)
6.	Presentation on the Bidder's Approach and Methodology		30	Technical proposal explaining their understanding of the objective of the project, approach, methodology (in line with the technical requirements as per the Annexure 3 and scope of work) and work plan. The presentation would entail following elements: • CMS Demo (for web-portal)-Dynamic functionalities; LMS Demo (for loan management) - Dynamic functionalities; Flow-chart-Loan Software Process; Algorithm and technical implementation; Detailed explanation of Security measures and data protection for loan data. • Overall presentation and communication on approach, methodology (in line with the technical requirements as per the Annexure 3 and scope of work) and work

S. No.	Parameter	Supporting documents	Max. Marks	Description
				plan.
	Total Marks		**100**	

Scoring Methodology

- Bidders must achieve a minimum of 70 marks to qualify for the financial bid.
- Marks for each parameter will be awarded based on the quality, relevance, and completeness of the submission.

Presentation/Demonstration Requirements

The bidders will be required to deliver a brief presentation (20 minutes for presentation followed by Q&A) covering the following:

1. Company Profile;
2. Scope of Work Understanding for both the Website and Loan Management Software. The presentation would entail elements such as: CMS Demo (for web-portal)-Dynamic functionalities; LMS Demo (for loan management) - Dynamic functionalities; Flow-chart-Loan Software Process; Algorithm and technical implementation; Detailed explanation of Security measures and data protection for loan data.
3. Approach and Work Plan, including design and architecture;
4. Relevant Case Studies and Client References.

The presentation will be evaluated by a committee comprising senior officials from NSTFDC.

- The bidders/agencies will have to give a physical presentation online to a committee consisting of senior officials from different departments of NSTFDC.

Note: The presentation should strictly follow technical requirements as per Annexure-3 and Scope of work mentioned under the tender, based on which evaluation will be ascertained.

15. Evaluation of Bid

a. The response of only those bidders who qualify the preliminary scrutiny will be further evaluated for their responsiveness as mentioned above.

b. When deemed necessary, NSTFDC may seek clarification(s) on any aspect(s) of their bid from the bidder. To speed up the response process, NSTFDC at its discretion may ask for such clarification(s) to be submitted by means of scanned copy through email by the bidder. In such cases, original copy of the document describing the technical clarification must be sent to NSTFDC by means of speed-post/ courier/ in person. However, that would not entitle the bidder to change or cause any change in the substance of the bid submitted. This would also not mean that their proposal quote has been accepted.

c. The Committee will invite the bidders for making presentation/ demonstration/ discussion. Calling for presentation/ demonstration/ discussion does not imply that the technical bid is accepted.

15.1. Evaluation of Technical Bid

a. The Technical Evaluation would be done for only those bidders, who comply with the pre-qualification criteria mentioned in – Minimum Eligibility Criteria/Pre-Qualification Criteria. This Bid is based on Quality & Cost Based Selection (QCBS) method. The technical qualification parameters are:

   Quality and Cost based Selection (QCBS) = 80:20 (Technical: Financial)

   Total Minimum Qualifying Marks for Technical Score= 70

b. Only those bids which have a minimum technical score of 70 marks as mentioned at point no.14, shall be considered as qualified.

c. The score of the bidders will be given by the committee constituted by the Corporation. The information of the qualified bidder in Technical round will be published in NSTFDC portal.

d. The Bidder's offer will be disqualified, if the clarifications / additional particulars sought are not submitted within the specified date and time.

15.2. Evaluation of Financial Bid

a. Financial bid submitted by only those bidders, who have qualified both pre-qualification and Technical evaluation, shall be eligible for further evaluation.

b. The Financial Bid of the technically qualified bidders shall then be opened on the notified date and time as published in website.

c. Financial Bids that are not as per the format provided, shall be liable for rejection.

d. In the case of a tie between two or more bidders (i.e. equal financial quote), the bidder with lowest financial quote between the tied bidders shall be ranked first in order.

e. If Bidder quotes NIL charges, the bid shall be treated as unresponsive and shall not be considered for evaluation.

15.3. Treatment of discrepancies

a. Where there is a discrepancy between amounts in figures and in words, the amount in words will govern;

b. Where there is a discrepancy between the unit rate and the line item total resulting from multiplying the unit rate by the quantity, the unit rate as quoted will govern;

If a Bidder refuses to accept the correction, their Bid will be rejected.

15.4. Corrupt and Fraudulent Practices

NSTFDC will reject a proposal for award if it determines that bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract/LoA in question. **The bidder is liable to be blacklisted in such an event.**

15.5. Letter of Award (LoA)/ Contract Agreement

NSTFDC will issue work order to the successful bidder mentioning in brief on rates, terms & conditions. The acceptance and return of one copy of the LoA/ Contract Agreement duly signed as token of acceptance will be construed as entry into the contract by both parties.

16. Timeline of the Project

Sl. No.	Activity for development of LMS and Re-development of CMS web-portal	Day (D_0)*
1.	Acceptance of Work Order	D_0
2.	Project Initiation and Kick-off	$D_0 + 7$
3.	Demonstration of existing application, Study & Submission of Customization Requirement Specifications (CRS) document	$D_0 + 15$
4.	Freezing / Approval of Customized Requirement Specification (CRS)	$D_0 + 20$
5.	Installation & Demonstration of Beta Version	$D_0 + 45$
6.	User Acceptance Testing	$D_0 + 60$
7.	Signoff / Installation of Final Version / Training & Go Live	$D_0 + 75$

*** D_0: From the date of issue of Work Order by NSTFDC and acceptance of same by Selected Bidder**

17. Payment Conditions

- TDS shall be deducted on all the payments made to the selected bidder on the rates as specified by Govt. of India.
- Payment of taxes and other applicable Government levies will be made according to the rules and regulations as existing on the date of the payment.
- All payments will also be subject to liquidated damages.

17.1. Terms of Payment

- 10% on submission of Customized Requirement Specification (CRS);
- 60% on installation and demonstration of Beta Version;
- 30% on Go-Live & Handover.

17.2. Liquidated Damages

For each week delay due to fault of vendor beyond the schedule for Signoff / Installation of Final Version Training & Go Live, liquidated damages equal to 0.5% of project cost will be levied.

18. Subcontracting

The bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the bidder under the contract/LoA. Neither the contract nor any rights granted under the contract may be sold, leased / sublet, assigned, or otherwise transferred, in whole or in part, by the bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void.

19. Arbitration

NSTFDC and selected Bidder will make every effort to resolve amicably, by direct negotiation, any disagreement or dispute arising between them under or in connection with the work order. If any dispute will arise between parties on aspects not covered by this agreement, or the construction or operation thereof, or the rights, duties or liabilities under these except as to any matters the decision of which is specially provided for by the special conditions, such dispute will be referred to arbitrator, to be appointed by CMD, NSTFDC, New Delhi and the award of the arbitration, as the case may be, will be final and binding on both the parties. Such arbitration will be governed in all respect by the provision of the Arbitration and Conciliation Act, 1996 or later and the rules there under and any statutory modification or re- enactment, thereof. All Arbitration proceedings shall be held at New Delhi and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.

20. Applicable Law and Jurisdiction of Court

The contract with the selected bidder shall be governed in accordance with the Laws of India and will be subject to the exclusive jurisdiction of Courts at Delhi (with the exclusion of all other Courts).

21. No Legal Relationship

No binding legal relationship will exist between any of the Recipients / Bidder / Service Providers and Council until execution of a contractual agreement.

22. GENERAL TERMS AND CONDITIONS

1. Bidders are advised to study the Tender/Bid Document carefully. Submission of the Bid shall be deemed to have been done after carefully studying and examination of all instructions, eligibility criterion, terms and requirement specifications contained in the tender/bid document with full understanding of its implications. Failure to furnish all information required in the Tender/Bid Document or submission of a bid not substantially responsive to the Tender/Bid Document in all respects will be at the bidder's risk and may result in the rejection of the bid.
2. Bidders are requested to submit the bids in English language only.
3. Bidders have the opportunity to get a clarification on bidding conditions and processing system beforehand i.e. before the last date for submission of Tender/Bid Document.
4. NSTFDC will not be responsible for any delay on the part of the bidder in obtaining the clarification(s) on the Tender/Bid Document notice(s) or submission of the bid. NSTFDC shall not be responsible either for non-receipt of the quotation or its receipt after the stipulated date and time due to any reasons what so ever including postal delay.
5. The offers submitted by fax/ E-mail etc. shall not be considered. No correspondence will be entertained on this matter.
6. Un-signed, un-stamped and without certificate of authorized person from bidder's, bid shall not be accepted.
7. Conditional tenders shall not be accepted on any ground and shall be rejected straightway.
8. Ambiguous bids will be out-rightly rejected.
9. Techno-commercial Bid not accompanied by desired documents, the same would be rejected. ***Undertaking for subsequent submission of any of the above document will not be entertained.*** However, NSTFDC reserves the right to seek fresh set of documents or seek clarifications on the already submitted documents.
10. Discretion of power to waiver of part or whole of the liquidated damages based on merits of application from the successful bidder, will rest with Chairman-Cum-Managing Director, NSTFDC and his decision will be binding on the bidder.
11. NSTFDC reserves the right to cancel the bid or modify the requirement without assigning any reason(s). NSTFDC will not be under obligation to give clarification(s) for doing the aforementioned.
12. NSTFDC also reserves the right to modify / relax any part of the tender/bid prior to the submission date and time. Any such changes will be published on the website and E-Procurement portal as

corrigendum and the participating bidders are supposed to take the corrigendum also into account prior to the bid submission.

13. The decision of NSTFDC arrived during the various stages of the evaluation of the tender/bid is final & binding on all bidders. Any representation towards these shall not be entertained by NSTFDC.

14. In case the selected bidder is found in-breach of any condition of tender/bid, at any stage during the course of supply/ installation/commissioning or warranty period, the EMD/Performance Bank Guarantee shall be forfeited/invoked, besides debarring & Black listing the selected bidder, for further dealing with NSTFDC.

15. Any attempt by bidder to bring pressure towards NSTFDC's decision making process, such bidders shall be disqualified for participation in the present tender/bid and those bidders may be liable to be debarred from bidding for NSTFDC tenders in future.

16. Upon verification, evaluation/ assessment, if in case any information furnished by the bidder is found to be false/ incorrect, their total bid shall be summarily rejected and no correspondence on the same, shall be entertained. Further, EMD/Performance Bank Guarantee shall also be forfeited/ invoked.

17. NSTFDC will not be responsible for any misinterpretation or wrong assumption by the bidder, while responding to this tender. The bidder shall be governed by the laws and procedures established by Govt. of India, within the framework of applicable legislation and enactment made from time to time concerning such commercial dealings/processing.

18. NSTFDC, without assigning any further reason(s) can reject any bid(s), in which any prescribed condition(s) is/are found incomplete in any aspect.

19. NSTFDC has the right to terminate the contract, invoking the Performance Bank Guarantee, if the bidder abandons the work or fails to commence and complete the work in time, or fails to abide by the contract/LoA conditions. If delay is on NSTFDC’s part, then extension of time will be granted to the bidder for satisfactory completion of the work.

20. In the event of furnishing false or frivolous information, NSTFDC may take action(s) as deemed, fit by it on a case to case basis.

21. **All documents attached with the Tender form should be signed and stamped by an authorized signatory of the Agency on each page. An undertaking certifying the truthfulness and factualness of the contents of the enclosed minimum/desirable norms is to be submitted as per Annexure 4**

22. Any Act on the part of the Agency to influence anybody in the Corporation shall be liable for

rejection of the Tender.

23. The successful bidding Agency shall not sub-let/ outsource transfer the job to any other Agencies in any manner. If noticed such instance, work order will be cancelled and any payment(s) released will be recovered & bank guarantee will be revoked.

24. **When deemed necessary, NSTFDC may seek clarifications on any aspect from the Agencies. However, that would not entitle the Agencies to change or cause any change in the substance of the Tender submitted or price quoted.**

B. About Tender

1. Overview of Organization

1.1. National Scheduled Tribes Finance and Development Corporation (NSTFDC) is incorporated as a Govt. Company under the Ministry of Tribal Affairs (MoTA) and granted license under Section 25 of the Companies Act, 1956 (now Section 8 of the Companies Act, 2013). It is managed by the Board of Directors having representation from Central Govt., State Channelizing Agencies, National Bank for Agriculture and Rural Development (NABARD), Industrial Development Bank of India (IDBI) Tribal Co-operative Marketing Development Federation of India Ltd. (TRIFED) and eminent persons representing Scheduled Tribes. The Corporation plays a leading role in the economic upliftment of Scheduled Tribes by providing them financial assistance at concessional rates of interest through channelizing agencies for setting up viable income generating project.

1.2. The interested Agencies may apply in the prescribed format - Annexure I (List of documents/requirements for Pre-Qualification Technical Bid), Annexure II (Evaluation Criteria for reference), Annexure III (List of requirements and Specification for Technical Offer), Annexure IV (Letter of Undertaking as part of Pre-Qualification documents) & Annexure V (Financial Bid) on or before 09.03.2025 up to 18.00 hrs.

2. Place of Submission of Tender

2.1. The RFP/tender document is required to be submitted in **four separate sealed envelopes**. The "EMD and Bid Processing Fee (If applicable)", 'Pre-Qualification Documents", "Technical Bid" and "Financial Bid" are to be placed in 4 different sealed envelopes and superscribed as- **"EMD and Bid Processing Fee (If applicable)", "Pre-Qualification Documents", "Technical Bid" and "Financial Bid"**. All these envelopes may be placed in a larger envelope duly superscribing as "**Tender for Development of Loan Management Software and Re-development of CMS website of NSTFDC**". The envelope containing the proposal shall be sent by speed post/ by hand/ by courier dropped in the **"Tender Box"** placed at Regd. Office of NSTFDC addressed to Shri Bagyaraj P., Chief Manager (MIS), NSTFDC. **The non-submission of bids as per the above-mentioned criteria shall be rejected**.

2.2. The Technical Bid of only those bidders will be opened who meet the pre-qualification criteria.

2.3. The selection will be based on two-stage QCBS method and the work will be awarded to bidder with the Highest Composite Score.

2.4. Bid(s) shall remain valid for 90 days after the date of opening of Financial Bid prescribed by the issuer. A bid valid for a shorter period may be rejected by the issuer as non-responsive.

3. Pre-Qualification Eligibility Criteria:

S. No.	Required Document	Document to be submitted
1.	The bidder shall submit an authorization letter enclosed with the bid, certifying the signing authority of the bidder.	Submission of Power of Attorney in the name of the authorized person.
2.	The bidder should be a Company registered under Companies Act, 1956 and Registered with the GST Authorities for at least 05 years.	Copy of Certificate of Incorporation (COI), GST and other relevant documents
3.	Bidder should have valid registration with Employees Provident Fund organization under 'EPF and Miscellaneous Provisions Act, 1952.	Copy of EPFO Registration Certificate
4.	The Bidder must have an average annual revenue from operation/ turnover of Rs.2 Cr. in the last three financial year from IT services (2021-22, 2022-23 & 2023-24). [The bidder incurring any loss in last three FY would not be considered for technical evaluation.]	The Bidder must submit the audited Balance Sheet and P&L Statements of three financial years of the company (2021-22, 2022-23 and 2023-24). CA Certified turnover certificate must be submitted.
5.	The bidder must have completed at least 01 project each of Loan Management Software and Content Management System web-portal for financial institution under Government sector/ PSUs/Private Sector	Proof of Work Orders.
6.	The bidder should have minimum 25 skilled technical personnel on roll.	A certificate from HR Department of the bidder certifying the same to be attached along with the list of proposed team for the project with qualification and experience.
7.	Project manager should have at least 8 years of experience in the field of web portals/CRM ERP/BPM software Customization.	Detailed CV of the project manager and other senior professionals-operations manager, etc. to be involved in the implementation and operation of this project shall be submitted.

S. No.	Required Document	Document to be submitted
8.	The bidder should have valid CMMi Level 3 and above; and/or ISO 9001 and ISO 27001.	Copy of certificates to be attached
9.	Bidder must have a Service Location / Office in Delhi-NCR.	Relevant document/Rent Agreement and GST registration certificates to be enclosed
10.	The bidder should not have been black-listed under Central Government/ State Government (s) or any government recognized agencies/bodies/ PSUs etc. The Bidder must certify to that effect.	Self-Certificate / affidavit mentioning that the bidder is not blacklisted to be enclosed.
11.	Bid Security amount (EMD) (refundable) of Rs.1,00,000/- (Rupees One lakh only) to be submitted.	DD in favor of "National Scheduled Tribes Finance and Development Corporation" from any Scheduled Commercial Bank. (Unless Exempted)
12.	Bid Processing fees of ₹2000/- plus 18% GST to be submitted.	Pay Order/DD in favour of NSTFDC (Non Refundable). [**Unless exempted]**

Note: All pages of the bid and enclosed certificates & documents should be self-attested by the authorized representative of the agency.

4. Selection Process

4.1. Technical Score

Step 1: Pre-Qualification of Technical Bid

The Technical Bid of only those Agencies shall be considered that fulfills all the pre-qualification eligibility criteria (mentioned in Section B, point no.-3) and have submitted required supporting documents including the EMD and Bid processing fees. The EMD shall be refunded to unsuccessful bidders without interest within three months from the date of opening of Tender (Financial Bid).

Step 2: Pre-Bid Meeting

The Pre-Bid meeting will be held on 21.02.2025 at 11.30 A.M. at NSTFDC H.O., and if there is a change in the date it will be intimated on the official website of NSTFDC (https://nstfdc.tribal.gov.in/).

Step3: Evaluation of Pre-Qualification Criteria

The Pre-Qualification Bid will be opened on **10.03.2025** at **15.00 Hrs.** by a Bid opening committee constituted by NSTFDC for the purpose in presence of the representatives of agencies, who wished to be present during opening of the Bids. **The bids will be opened only on receipt of minimum 3 bids from the bidders or else tendering process will be cancelled and bids will be returned**.

Step 4: Evaluation of Technical Bid

The bidders fulfilling pre-eligibility criteria will be evaluated by the Tender Evaluation Committee for technical evaluation. Such committee at its discretion may visit Agencies' office/work place to check infrastructure/relevant documents as available with the Agency. The bid will be evaluated as per the criteria specified in this document.

Step 5: Evaluation of Financial Bid

The Financial Bids of only those Agencies shall be opened who have secured minimum 70 marks in technical bid. The day and time for opening of Financial Bid will be fixed by the Committee and will be intimated to the qualified bidders which can be attended by the authorized signatory and/or their representative(s). **The selection will be based on two-Stage QCBS method and the work will be awarded to bidder with the highest Final Score**.

4.2. Financial Score

a) The financial score of the bidder will be calculated with respect to the lowest quote by any bidder. The lowest Financial Proposal (FM) shall be given a financial score (F) of 100 points.

b) Financial Score (FS) of the Bidder under consideration

FS = (Lowest price quote from all the qualified bids (F) / price quote of the bidder under consideration) X 100

4.3. Final Score

a) The Technical bid shall have a weightage of 80% in the overall evaluation of the bid and the Financial bid shall have a weightage of 20% in the overall evaluation. The final score of the bidder shall be 0.8 x (Technical Score) + 0.2 x (Financial Score).

b) The bidder with the highest final score shall be eligible for award of the contract.

Note: In case of tie up of score, the bidder having lowest financial bid amongst the tied-up bidders will be eligible for award of contract.

C. Project Proposal for Development of Loan Management Software and Re-development of CMS website of NSTFDC

The basic flow of activities of the Corporation is provided below for interpretation in developing the LMS platform:

A. State Channelizing Agencies:

1. Application Processing

a. Peruse the online applications received from beneficiaries and forward to NSTFDC
b. To upload the physical applications received from beneficiaries and forward to NSTFDC
c. Reject the applications with comments
d. Allow for resubmission of rejected applications with requested documents

2. Processing of Application

a. Submission of application to concerned zones of NSTFDC
b. Providing appropriate response(s) in case of rejected proposals/applications.
c. Receipt of Sanction Letter
d. Resubmission of request letter (with digital signature) after acceptance of terms and conditions
e. Generation of request for disbursement – Upload beneficiary list in prescribed format or enter the list of beneficiaries manually.

3. Receipt of funds

a. Acknowledgement of receipt of funds
b. Provision to give reply if disbursement is stalled on account of deficit in eligibility criteria
c. Regeneration of request for disbursement

4. Refund of funds

a. Intimation of refund of funds
b. Reasons for refund of funds

5. Utilization Certificate

a. Submission of beneficiary list
b. Updating demographic details of the beneficiary
c. Modify the beneficiary details
d. Flag outperforming units for success stories

B. Apex Corporation – NSTFDC:

1. SCA Bulletin (Provision to update the details along with frequent notifications to SCAs):

a. Information of SCA (Head of the institution, location, contact information, etc.,)

b. Status of Guarantee

c. Status of Over dues

d. Status of Utilization Certificate

e. Notional Allocation

2. Application Processing

a. Peruse the online applications received from SCA

b. Reject the applications with comments

c. Allow for resubmission of rejected applications with requested documents

3. Processing of Application

a. Application segregation based on zones

b. Financial analysis of the proposal by Desk-In-Charge

c. Forwarding of application to PCC

d. Sanction of application in respective IDs of GM, CGM and CMD

e. Generation of Sanction Letter (with Digital Signature)

4. Disbursement Norms:

a. Creation of Disbursement Note

b. Error Message – if Guarantee/Overdues/UC norms are not satisfied

c. Forwarding to Finance Department after approval from proper channel (GM – CGM - CMD)

C. Beneficiary Interface:

1. Beneficiaries online Application

1.1. Loan Request

a. Application for Financial Assistance

b. Uploading supporting documents

c. Demographic Details

d. Receipt of notification on acceptance or rejection

e. Resubmit the application after providing the missing documents

1.2. Notifications

a. Acceptance or rejection of documents

b. Sanction by NSTFDC

c. Disbursement by SCA

d. Repayment Dates

e. Reminders on default of repayment

1.3. Proof Submission

a. Acknowledgement of funds after receipt of funds

b. Photo of the Outlet and activities (until loan term)

c. Insurance document if any

d. Year wise mark sheet in case of educational loan

e. Resolution regarding interest rate in case of MCF (SHGs)

1.4. Registration for participation

a. Awareness Camps

b. Financial Literacy Camps

c. Entrepreneurship Development Programme

d. National Level Events (for successful beneficiaries)

D. Finance Department

1. Disbursement Norms:

a. Perusal of Disbursement note received from Proj. Dept.

b. Decline request in case of any discrepancies

c. Raise dispute to the respective SCA if they didn’t meet eligibility criteria

d. Release the funds and get acknowledgement

e. Raise dispute if UC is not received within stipulated time and prompt for refund

2. Recovery Measures:

a. Raise quarterly demand for repayment

b. Reminders for repayment

c. Request for explanatory note if SCA defaults in payment

D. Scope of Work (SOW)

1. **Desirable Structure for Loan Management Software (LMS) and Re-development of CMS website of NSTFDC's operational requirements**

S. No.	Requirements	Specification(s)
1.	**(CMS –Website) -** General	• Application: Web-based or Cloud-based or Mobile Based; Architecture: Scalable and Multi-tier; Password Policy; Access Rights (Department Wise); Reminders and Alerts; Online Tutorial; Technology to be used; Hosting and Deployment; Storage Capacity; Updates and Maintenance, etc.
2.	**(CMS –Website) -** Human Resource Management	• Headcount Report; Employee Details (Demographic, Job Level, Department, Dependents); Recruitment; Employee Benefits management; Training & Development Programs; Payroll management; Attendance report; Annual Performance Appraisal; Tour Program schedule & Approval; Assets & Liabilities of employees; Grievance Redressal (Number, frequency and clearance); etc.
3.	**(CMS –Website) -** Grant Management - Programs & Camps- MIS	Grant-In-Aid assistance for strengthening of SCAs/CPs and under promotional schemes of NSTFDC viz. Vocational/ Skill Training Schemes, etc., and its utilization. a. Registration b. Proposal with Cost Factor c. Process the proposal d. View status of the submitted proposal e. Generate sanction letter f. View sanction letter / details, if the proposal is accepted g. Generate fund release request h. View / approve / reject release request from SCAs i. Submit utilization details to NSTFDC j. Forward reminders to SCAs/CPs on unutilized fund
4.	**Loan Management Software (LMS) -** Functional Specification –	**1. <u>Apex Corporation (Loan Related):</u>** a. Definition of Roles b. Notional Allocation c. Annual Action plan d. Guarantee Details

S. No.	Requirements	Specification(s)
		e. Loan Appraisal f. Loan Sanction g. Interest Rate application based on quantum of loan h. Letter of Intent i. Receipt of request for disbursement j. Disbursement Data k. Refund Data l. Demand Notice for Repayment m. Utilization Status n. Intimation/Alerts – Both Ends (Proposals/Repayment/Utilization) o. Awareness Camps (Description & Gallery) p. Data Mining (For SCAs – Limited to Agency's Data) q. Miscellaneous Requests – Receipt/Approval/Rejection (For Peripherals, Awareness Camps, Joint Training Programs) r. Calculation of education loan (ASRY, NSTFDC) subsidy (under Ministry of Education), eligibility and amount. **2. <u>Apex Corporation-Skill Training Requirements</u>** a. Nature of Skill Training b. Tie-Ups c. Beneficiary Data d. Application from Training Institutes / NGOs e. Sanction f. Release of Funds g. Linkage with SCAs for Financial Assistance **3. <u>State Channelizing Agency (SCA)</u>** a. Registration b. Submit Guarantee (including Additional) c. Submission of Annual Action Plan d. Processing direct application from beneficiary e. Submission of Proposal

S. No.	Requirements	Specification(s)
		f. Retrieval and Acceptance of LOI g. Submission of LOI h. Request for release of funds i. Repayment Schedule j. Intimation of Refund k. Receive Demand Notice l. Intimation of Repayment m. Submission of Utilization Certificate n. Proposal for conducting Awareness Camps o. Submission of Miscellaneous Requests p. Submission of Proof of Work q. Success Stories **4. <u>Beneficiary (Loan Application)</u>** a. Registration (Demographic Details) b. Capturing ID Proof (Caste Certificate/UID/PAN/Ration Card/Income certificate) c. Selection of Loan Schemes d. Loan Requirement e. Guarantor/Security if any f. Uploading Supporting Documents (Training Certificate/Quotation/FRA details/ SHG details/ Society Registration Certificate/ Bonafide Certificate with fee structure for ASRY/ etc.) g. In principal approval by SCA (notification) h. Pre-Sanction Inspection Report (self-uploading) i. Sanction or Rejection with reasons from SCA (notification) j. Intimation of Disbursement of Funds k. Post-Sanction Inspection Report l. Flag for Success Story
5.	**Loan Management Software (LMS) -** Management	• Year-wise & Plan wise Financial & other achievements • State-wise, SCA-wise & year-wise disbursement details under NSTFDC schemes.

S. No.	Requirements	Specification(s)
	Information System – Reports	• Status of Govt. Guarantee availability • Generation of Monthly / Quarterly Progress Reports • State-wise notional allocations for a particular Financial Year • Allocations for the Zones in a Financial Year • Community-wise, Gender-wise, & Area-wise Break-up of Sanction, Disbursement and Utilization of funds. • Awareness Camp details with GI Tagged photos date and places. • Bifurcation of Sanction, Disbursement and UC (Up to ₹5.00 lacs to ₹10 lacs, ₹10-20 lacs as per credit limit). • State-wise, Year-wise & cumulative Un-Utilized amount • Status of repayment of SCAs • Various reports under Grant in Aid assistance scheme year-wise, State-wise, funds allocated & utilized
6.	**Loan Management Software (LMS) -** DASH BOARDS (in HOME PAGE)	• Facility for a Dashboard view of all alerts and to select two types of Dashboard views; to select which item need to come on the Dashboard; to change Dashboard items when required
7.	**Loan Management Software (LMS)** DOCUMENTS	• Facility to attach and send multiple documents to multiple users; to mark as Important; to view a list of Received Documents; to forward a document to other users; to view a list of Sent Documents; to archive Documents, etc.

Note: The above requirements are only tentative and subject to change during Customization Requirement Specification

2. Technical/General Specifications for the Proposed Software Solution:

S. No.	General Compliance
1.	The solution will be browser based. It supports all the browser like Google Chrome, Mozilla Firefox, Microsoft Edge, Internet Explorer etc. Also, the solution will be support Mobile / Desktop Display.
2.	The proposed solution will support Scalable and Multi-tier architecture.
3.	The solution shall support definition of Users, Groups and Roles relation in the system
4.	The solution shall have a facility to define password policy with extensive password validations like passwords must be of minimum 8 characters, shall be alphanumeric,

	locking of user-id after three unsuccessful attempts, password expiry, password history so that passwords are not same as previous passwords etc. Session expiry provision is also to be made available
5.	The solution shall support browser based administration module for the complete management of the system (CMS)
6.	The Admin module shall support Users/Groups/Role definition and granting Access Rights to them and set password and session expiries
7.	The system shall have the facility to set automatic reminders and alerts to concerned users
8.	**Desirable Technology to be used:** The proposed software to be developed using following technologies. Front End Tools : HTML, CSS , AJAX, Jquery ,Bootstrap Back End Tool : ASP.Net , C# Database: MS SQL server 2016 or above.
9.	**Hosting & Deployment:** The proposed software to be hosted in NSTFDC, central server after Go Live. After the completion (Go-Live) of the proposed software it will be hosted on vendor's staging server (MeitY empanelled company) for a period of 12 months (considered as first year of maintenance of the total period of 3 years) during which, modifications (defect/bug life cycle or improvements if any) & implementation (including training, data migration, exit management, etc.) is carried out.

Note: The above requirements are only tentative and subject to change during Customization Requirement Specification

3. Scope for Redevelopment of CMS Website (https://nstfdc.tribal.gov.in/)

3.1. Objectives

- **Modernize the Users Experience:** Enhance the website's usability and accessibility for all users giving an aesthetic experience.
- **Improve Functionality:** Streamline content management processes and integrate new features to better serve the NSTFDC's mission.
- **Boost Performance:** Optimize site speed, security, and scalability to handle increased traffic and data.
- **Ensure Compliance:** Adhere to all relevant standards and regulations, including those related to web accessibility and data protection.

3.2. Key Features and Enhancements

1. **User Interface (UI) Design**
   a. **Redesign:** Update the website's visual design to reflect NSTFDC's branding vision, mission, objective(s) and activities.
   b. **Responsiveness:** Ensure the design is fully responsive across all devices (desktops, tablets, and smartphones).
   c. **Accessibility:** Implement features that meet WCAG (Web Content Accessibility Guidelines) standards.

2. **User Experience (UX) Improvements**
   a. **Navigation:** Simplify and enhance site navigation to improve user flow.
   b. **Search Functionality:** Incorporate advanced search options to help users find information quickly.
   c. **Content Layout:** Optimize content presentation for readability and engagement.

3. **Content Management**
   a. **Admin Dashboard:** Develop an intuitive and user-friendly admin dashboard for content management.
   b. **Content Editing:** Implement WYSIWYG (What You See Is What You Get) editors for easy content updates.
   c. **Media Management:** Improve tools for managing and uploading images, documents, and videos.

4. **Technical Upgrades**
   a. **Performance Optimization:** Implement caching strategies, optimize images, and minify scripts to enhance load times.
   b. **Security Enhancements:** Include features like SSL certificates, regular security updates, and user authentication measures.
   c. **Scalability:** Design the CMS to handle future growth and increased user traffic.

5. **Integration and Functionality**
   a. **APIs and Integrations:** Integrate with other systems and APIs, such as databases or third-party services, as needed.
   b. **Forms and Applications:** Improve or develop new forms for loan applications, project submissions, and other interactive features.

6. **Content Migration**
    a. **Data Migration:** Transfer existing content from the old CMS to the new system, ensuring data integrity and minimal downtime.
    b. **Legacy Systems:** Address any compatibility issues with existing legacy systems and data formats.

7. **Testing and Quality Assurance**
    a. **User Testing:** Conduct usability testing with target users to gather feedback and make necessary adjustments.
    b. **Performance Testing:** Test for load times, responsiveness, and overall performance under various conditions.
    c. **Bug Fixing:** Identify and resolve bugs or issues discovered during testing.

8. **Training and Documentation**
    a. **Training:** Provide training sessions for NSTFDC staff on using the new CMS.
    b. **Documentation:** Create comprehensive documentation for CMS functionality, administration, and troubleshooting.

9. **Support and Maintenance**
    a. **Post-Launch Support:** Offer support for a defined period after launch to address any issues or adjustments.
    b. **Maintenance Plan:** Develop a maintenance plan for ongoing updates, security patches, and system upgrades.

3.3. REQUIREMENTS

As per the guidelines for Indian Government Websites and Apps the following requirements is expected from the bidder:

3.3.1. Basic Requirements

1. **Streamlined Content Creation:** The CMS provides an intuitive and user-friendly interface, allowing authors to create and contribute content without the need for technical expertise. This streamlines the content creation process and empowers content contributors to focus on generating high-quality content.

2. **Efficient Content Management:** With version control and archiving features, the CMS ensures accountability by tracking content creation, modifications, and approvals. It also automatically archives outdated content, maintaining a clean and up-to-date content

repository. The customizable workflow facilitates collaboration among various stakeholders, ensuring accurate and timely content updates.

3. **Comprehensive Reporting:** The CMS offers a wide range of reports for users and administrators, providing valuable insights into content performance and usage. Proactive alerts help users keep track of content that requires attention, while usage statistics enable data-driven decision-making and optimization of popular areas.

4. **Flexible Publishing Options:** With support for multiple formats and stylesheets, the CMS enables content to be published in various output formats such as web, print, PDF, and mobile devices. The separation of content from presentation allows for consistent branding and layout across different channels while catering to diverse user preferences.

5. **Enhanced User Experience:** Usability testing and adherence to accessibility standards ensure that the CMS delivers an exceptional user experience. Users can easily navigate and interact with the content, regardless of their abilities or the devices they use. Valid markup ensures cross-browser compatibility and optimal performance.

3.3.2. Technical Requirements

a. **Content Creation:** Content creation functionality is crucial for authors (content contributors) utilizing the CMS. An effective authoring process enables users to easily adopt the CMS. The CMS should provide the following features for effective content contribution:

   i. **Single-sourcing (content re-use):** The CMS should allow content to be contributed once and reused in different contexts. For example, a circular/ notification/ picture/ press release/ new scheme/ forms should be updated on the website and made available under various sections such as Downloads, What’s New, and Press Releases, without the need to upload it multiple times.

   ii. **Metadata creation:** Metadata, such as creator, subject, and keywords, should be captured by the CMS. Including keywords for pictures or scanned images makes the information searchable.

   iii. **User-friendly interface and efficiency:** The CMS should enable authors to create pages without requiring HTML or technical knowledge. An effective CMS should be easy to use and maintain.

b. **Content Management:** To effectively manage content, a CMS should include the following functionality and features:

    i. **Version control and archiving:** The CMS should have login-based access to track details such as content creators, modifications, and approvals. These features ensure accountability for content creators and approvers. Additionally, the CMS should automatically archive content after reaching a predefined age, maintaining archives of old and relevant content while displaying only current content.

    ii. **Workflow:** A CMS should enable decentralized content management, allowing content input at the source. For example, the Personnel department would be responsible for updating content related to changes in responsibility, designation, and physical location. The CMS should support customizable workflows, accommodating changes in the organizational structure. Multiple levels of personnel should contribute, review, and approve content to ensure accuracy.

    iii. **Reporting:** The CMS should provide a wide range of reports for users and administrators. It should proactively send alerts for content that needs review, update, archival, or permanent purging. This feature helps maintain the currency of content. Additionally, the CMS should generate reports on usage statistics, such as the most popular pages, daily usage, search engine usage, and downloads. Customized reporting support is also desirable.

c. **Content Publishing:** A CMS should provide the following publishing functionality and features:

    i. **Stylesheets and support for multiple formats:** Stylesheets control the final appearance of content, separating it from its presentation. This separation allows the CMS to publish content in multiple formats, such as HTML (web), printed, PDF, handheld (WAP), and any emerging formats. Separating content from presentation during authoring ensures high-quality output in every format.

    ii. **Page templates:** Page templates define the overall layout of pages. Ideally, a non-technical interface should be provided for managing page layout. Using templates helps maintain consistency, as the page layout doesn't need modification whenever content in specific sections is updated.

d. **Content Presentation:** To ensure valuable content for users, a CMS must meet certain standards, including:

   i. **Usability:** The CMS should focus on aspects such as ease of use, learnability, and efficiency. Conducting tests with real users on prototype designs can assure usability.

   ii. **Accessibility:** The CMS must publish content that adheres to standards like the W3C Web Content Accessibility Guidelines (WCAG). Conforming to accessibility standards ensures content remains accessible to all users, regardless of ability or device, and remains functional across various browsers.

   iii. **Valid markup:** All pages must conform to the current HTML specification. This ensures maximum compatibility across different browsers and platforms.

   iv. **Additional requirement:** The agency might have to create additional pages (80-100 pages), including but not limited to landing pages, based on further requirements as part of the project.

3.3.3. Training Requirements

Training shall be provided to the users of NSTFDC at New Delhi. All necessary infrastructures for conducting the training will be provided by NSTFDC. The AMC would cover training of SCA employees in connection to the MIS platform as and when required.

3.4. Tentative Structure of a website (with tentative drop down list)

ORGANIZATION	SCHEMES & PROGRAMMES	LENDING NORMS
About us; Mission & Vision; Our Objectives; Functions Share Capital; CMD's Message; Board of Directors; Team NSTFDC; CSR Brochures; Awards & Certifications	Skill & Entreprenual Development Programme; Term Loans; Adivasi Mahila Sashaktikaran Yojana (AMSY); Adivasi Shikha Rrinn Yojana (ASRY); Micro-credit schemes (MCS); Tribal Forest Dwellers Empowerment Scheme; Assistance to TRIFED empanelled ST Artisans; Marketing Support Assistance; Lending to NGOS/EVAS; Margin Money	Eligibility Guarantee Repayment of Loan Utilization Allocation of funds Disbursements

	Support Scheme	
HELP ZONE How to Apply SCA List Zonal Offices Download Form Indicative Schemes Model Project Profiles Useful Links Banks Citizen Charter Public Procurement Policy MSME Annual Procurement Plan	**E-CITIZEN** RTI Tenders MoU Important Links FAQ Feedback Contact Us	**DOWNLOADS** Annual Report Application Forms (For Various Schemes & Loans) E-Patrika VIGILANCE Model code of Business Conduct Cyber Security Guidelines Grievance Redressal Procedure
CAREER Advertisement Notice Results	**IT Initiatives** IT Acts IT Policy User Manuals	**NSTFDC Initiatives** Awareness Programs Skill Training Financial Literacy Camps
Important-Link Achievements / Success Stories / Awareness Program /Backlog Vacancies Reserved For SC/ST/OBCs / Associated Banks/ Code of Business Conduct Ethics/ Employee Corner / Photo Gallery/ Register for Camps/ SCAs/ Tenders/ RTI		

4. Scope for Loan Management Software (LMS)

The development of the Loan Management Software for NSTFDC involves a detailed workflow that ensures seamless interaction between State Channelizing Agencies (SCAs), NSTFDC, and beneficiaries. The software will automate the end-to-end loan application, approval, MIS and disbursement process, allowing for transparency and efficient loan management.

4.1. State Channelizing Agencies (SCA) Portal

4.1.1. Application Processing:

- **Peruse Online Applications:** SCAs can review online applications submitted by beneficiaries.
- **Upload Physical Applications:** SCAs can upload physical applications and supporting

documents on behalf of the beneficiaries and submit them to NSTFDC.

- **Reject with Comments:** SCAs have the option to reject incomplete or incorrect applications and add comments on the rejection.
- **Resubmission of Rejected Applications:** Beneficiaries can resubmit rejected applications with the requested documents.

4.1.2. Processing of Applications:

- **Forwarding Applications to NSTFDC Zones:** SCAs forward complete and correct applications to the relevant NSTFDC zone.
- **Receipt of Sanction Letter:** Upon approval, SCAs will receive a sanction letter from NSTFDC.
- **Resubmission of Request Letter:** After accepting terms, SCAs can submit a digitally signed request letter.
- **Disbursement Request:** SCAs will generate a disbursement request by uploading a beneficiary list or manually entering beneficiaries.

4.1.3. Receipt and Refund of Funds:

- **Acknowledgment of Funds:** SCAs will acknowledge funds received from NSTFDC.
- **Refund Process:** SCAs can submit refund requests and provide reasons for fund return when necessary.

4.1.4. Utilization Certificate:

- **Submit Beneficiary List:** SCAs must submit a list of beneficiaries.
- **Update Beneficiary Details:** SCAs can update demographic or other relevant details of beneficiaries.
- **Flag Outperforming Units:** SCAs can mark successful beneficiaries for NSTFDC's success stories.

4.2. NSTFDC (Apex Corporation) Portal

4.2.1. SCA Bulletin:

- **SCA Information Update:** SCAs will regularly update their details such as location, head of the institution, and contact information.
- **Track Guarantee and Overdues:** SCAs can view the status of their guarantee and overdue repayments.
- **Utilization Certificate Status:** SCAs can monitor the status of submitted or pending utilization certificates.
- **Notional Allocation:** Allocation status will be available for SCAs.

4.2.2. Application Processing:

- **Review SCA Applications:** NSTFDC officials will review applications forwarded by SCAs.

- **Reject with Comments:** Applications can be rejected with comments, and SCAs can be requested to resubmit with additional documentation.
- **Resubmission of Application:** The system will enable SCAs to resubmit applications after correction.

4.2.3. Approval and Sanction:

- **Zone-based Segregation:** Applications will be segregated by NSTFDC zones.
- **Financial Analysis:** Proposals will undergo financial analysis before forwarding to the Project Clearance Committee (PCC).
- **Sanction Letter Generation:** A sanction letter, with a digital signature, will be generated and sent to SCAs.

4.2.4. Disbursement and Fund Management:

- **Create Disbursement Note:** NSTFDC will create a disbursement note after reviewing the application.
- **Eligibility Check:** If guarantee or overdue norms are not satisfied, an error message will appear.
- **Forward to Finance:** Once approved by relevant authorities (GM, CGM, CMD), the disbursement note will be sent to the finance department for fund release.

4.3. Beneficiary Portal

4.3.1. Loan Application:

- **Online Application Submission:** Beneficiaries can apply for loans online through the portal.
- **Document Upload:** Beneficiaries will upload required supporting documents and demographic details.
- **Application Tracking:** Beneficiaries will receive notifications about the acceptance or rejection of their applications and can resubmit the application with additional documentation if required.

4.3.2. Notifications:

- **Status Updates:** Beneficiaries will receive notifications regarding document submission, application sanction, fund disbursement, repayment dates, and reminders on defaults.

4.3.3. Proof of Loan Utilization:

- **Funds Acknowledgment:** Beneficiaries will acknowledge receipt of funds.
- **Proof Submission:** Beneficiaries must upload photographs of the outlet or activity, insurance documents, and other relevant proofs.

4.3.4. Registration for Camps and Programs:

- **Event Registration:** Beneficiaries can register for financial literacy camps, entrepreneurship development programs, and national events.

4.4. Finance Department (NSTFDC)

4.4.1. Disbursement Process:

- **Review of Disbursement Note:** The finance department will review the disbursement note from the project department.
- **Discrepancy Resolution:** In case of discrepancies, the department will raise disputes with SCAs.
- **Fund Release:** After verification, funds will be released to SCAs, with a requirement for acknowledgment.

4.4.2. Recovery Measures:

- **Demand for Repayment:** The system will raise quarterly demands for repayment from beneficiaries.
- **Default Reminders:** SCAs and beneficiaries will receive automated reminders for loan repayment.
- **Dispute Management:** The finance department can raise disputes if SCAs fail to submit the utilization certificates within the stipulated time, prompting fund recovery.

5. Deliverables for CMS Website and Loan Management Software (LMS)

5.1. Implementation and Functionality

- **Fully Tested and Functional Loan Management Software:** Develop, test, and deploy a fully functional Loan Management Software that meets all requirements specified in the tender. The software should handle all aspects of loan management, including application processing, approval, disbursement, and reporting.

- **Content Management System (CMS):** The web-portal shall be redesigned with updated UI/UX and migration of existing content shall be completed and integrated to the latest updated version of Drupal as the CMS. Ensure that the CMS is fully functional and compatible with the Loan Management Software, allowing for easy content management and updates.

- **Vulnerability Assessment and Penetration Testing (VAPT):** Perform comprehensive VAPT by CERT-In empaneled agency to identify and address any security vulnerabilities in the software. Ensure that all security issues are resolved before deployment.

- **GIGW Compliance:** Ensure that the website and software meet the Guidelines for Indian Government Websites (GIGW) standards. This includes adherence to accessibility, usability, and content guidelines.

- **STQC Certification:** Obtain and provide the STQC (Standardisation Testing and Quality Certification) certificate for the software, confirming that it meets the required quality and security standards.

5.2. Maintenance and Server Details

- **Maintenance:** Provide maintenance services for the software, including bug fixes, updates, and performance enhancements as needed. Define the scope and duration of the maintenance support in the proposal.

- **Server Details:** The platform should be hosted in server of Ministry of Electronics and Information Technology (MEITy) empaneled company. Outline the server requirements for hosting the software, including hardware specifications, operating system, and any additional software or services required. Ensure that the software is hosted on a server provided by NSTFDC or as specified in the tender.

5.3. Source Code and Documentation

- **Source Code:** Deliver the fully functional and latest version of the source code for the Loan Management Software. The source code must be complete, well-documented, and provided to NSTFDC upon project completion.

- **User Manual:** Provide a comprehensive user manual that includes instructions on how to use the Loan Management Software and CMS Website. This manual should be detailed enough to assist NSTFDC officials in operating the software effectively.

- **Technical Documentation:** Supply all technical documentation related to the software, including system architecture, database schema, API documentation, and any other relevant technical details.

- **Transfer and Handling:** Ensure a smooth transfer of the software to NSTFDC, including training for NSTFDC officials if required. Provide any additional details necessary for the effective handling and operation of the software.

5.4. Ownership and Confidentiality

- **Ownership:** The Loan Management Software developed will be the sole property of NSTFDC. All rights, including intellectual property rights, will be transferred to NSTFDC upon project completion.

- **Non-replication:** The tenderer shall not copy, replicate, or use the developed software for any other purposes outside the scope of this tender. The software is intended exclusively for NSTFDC and should not be used or distributed elsewhere.

- **Confidentiality:** The tenderer must maintain the confidentiality of all business affairs, methods of operation, and any other sensitive information related to NSTFDC. This includes ensuring that all personnel involved in the project adhere to strict confidentiality agreements.

5.5. Additional Requirements

- **Additional Pages:** There is a provision to add extra pages (80-100 pages) to the website as per further requirements, including landing pages or other content areas as needed.

- **Detailed Scoping:** Ensure detailed scoping of all activities involved in the software's development, including application processing, fund management, beneficiary interaction, and financial recovery measures.

E. Functional Specifications

1. Loan Management (Loan to SCAs/RRBs/PSBs/Implementing Agencies based on NSTFDC Lending Schemes)

It shall be a software solution that caters to the automation of loan processing and related MIS based on lending schemes of NSTFDC. The key features are as mentioned below:

1.1. Channelizing Agency (SCAs/RRBs/PSBs/Implementing Agencies)

One- time registration and login facility for the Channelizing Agency which shall have facility to: view Letter of Intent/Sanction Letter on approved allocation for the year forwarded by NSTFDC; to forward Annual Action Plan to NSTFDC; to view the sector wise notional allocation for the year forwarded by NSTFDC; to view approved allocation for the year forwarded by NSTFDC; to generate and forward LOI/Sanction Letter acceptance letter to NSTFDC; to generate Drawl Request for disbursement of funds by NSTFDC; to attach project proposal while forwarding Drawl Request to NSTFDC; to submit Guarantee details; to view communication from NSTFDC on approval / rejection of Drawl Request; to view disbursement received details; to submit utilization details to NSTFDC; to view repayment schedule from NSTFDC; to view demand notice from NSTFDC; to record and forward refund details to NSTFDC; to parameterized search facility,etc.

1.2. Apex Corporation (NSTFDC)

Shall have role based login facility for NSTFDC for sector wise notional allocation for the year and to forward the same to Channelizing Agency; to generate invitation of Annual Action Plan for the year and forward the same to Channelizing Agency; to view Annual Action Plan from Channelizing Agency**;** to generate Letter of Intent/Sanction Letter on approved allocation for the year and forward the same to Channelizing Agency; to view LOI/Sanction Letter acceptance letter forwarded by Channelizing Agency; to view Drawl Request for disbursement of funds submitted by Channelizing Agency; to process generate demands of State Channelizing Agencies/ Implementing Agencies; to view project proposal submitted by Channelizing Agency; to view Guarantee details submitted by Channelizing Agency; to view approve / reject Drawl Request from Channelizing Agency; to enter disbursement details; to calculate interest on the sum of utilization of funds/disbursement of funds along with charging of penalty related to delay in utilization and delay in repayment of loan; to view utilization details submitted by Channelizing Agency; to prepare repayment schedule based on reducing balance; to generate demand notice and forward the same to Channelizing Agency through email; to view refund details submitted by Channelizing Agency; to view the repayment status of Individual Beneficiary on real time; to identify eligible education loan for subsidy and eligible amount; and parameterized search facility.

1.3. Portal for Applicant and SCA

1. An applicant Registration/login facility to apply for loan under various schemes offered by the Channelizing Agency like Term Loan, AMSY, MCF, ASRY etc., The application form for the same shall include relevant input fields like demographic details, Account Details, Religion, Pan No, Aadhaar No, Sector, Activity Proposed etc.
2. The portal shall have facility to attach Documents like income certificate, caste certificate, applicant photograph, proof of work after disbursement etc.; to Edit/Save/Submit the details given by the applicant in Application Form; login facility for the SCA head office /district level offices (if required) of Channelizing Agency (Channel Partners); SCA head office / district offices of Channelizing Agency (Channel Partners) to have a facility to verify the application form; for the SCA head office /district offices of Channelizing Agency to update the Loan status (Approved/ Rejected/ Pending/others); for the SCA head office /district offices of Channelizing Agency to update the loan status (Approved/ Recommended/ Forwarded/ Rejected/ Pending/ Others to Channelizing Agency); to upload the Repayment Schedule by Channelizing Agency against each individual beneficiary; for Channelizing Agency to update the repayment status of each installment by the beneficiary; and generation of various MIS Reports as per Common Reporting Standard (CRS).

1.4. Mobile App for Applicant

1. An applicant Registration/login facility to apply for loan under various schemes offered by the Channelizing Agency**.** The application form for the same shall include relevant input fields like demographic details, Account Details, Religion, Pan No, Aadhaar No, Sector, Activity Proposed

etc. The app shall have facility to attach required documents; to Edit/Save/Submit the details by the applicant in Application Form; for the applicant to know the status of application; any other requirements.

1.5. General Instructions

1. Software make calculations (current principal and current interest) in fractions; which later on during totaling / addition leads to difference in net amount. It is advised that necessary updations be made at the Current Principal and Current Interest cells, so that the calculations in each cell are done in whole numbers and total has absolute number.

2. Apart from dues on quarter ending, dues/ demand on a random date may also be calculated by the software.

3. Loan Accounting requires full access for the UC data, date of release wise/ date of UC received and Repayment period etc. to check and authenticate information for demands generation and repayment received.

4. There should also be a provision to EXPORT TO EXCEL under Existing Beneficiary UC Data of Advance Fund for Grouping.

5. As regards AMRCD cases, provision for two separate demands (AMRCD Dues and Other than AMRCD dues) be made. Appropriation method of Repayments be changed/ updated as under:

   a) AMRCD dues Previous Interest (if any)

   b) AMRCD dues Previous Principal

   c) Current Interest AMRCD dues (if any)

   d) Previous Interest (Other than AMRCD)

   e) Previous Principal (Other than AMRCD)

   f) Current Interest (other than AMRCD dues)

   g) Current Principal (Other than AMRCD)

   Note: Please refer Office Memorandum No. 0S/0003/2019-FTS-10937, dated 14th December, 2022 under Department of Public Enterprises, Ministry of Finance, Government of India for further details on AMRCD

6. Quarterly Ageing of Principal and Interest Overdue be done/ automated by software.

7. Utilisation Data entered by agencies to be updated against Identified Advance Fund only.

8. Provision to Reschedule loan repayment: Software should also have provision to modify the

repayment period of individual loan which may be carried on demand of implementing agencies either retrospective or prospective effect. Accordingly, the current principal be adjusted by the software.

9. After the moratorium period, software should auto create demand as per selected repayment period.

10. Status report of implementing agency wise Advance Fund (un-utilised funds) as on a specific date may be generated.

11. Full description (e.g. Number of beneficiaries clubbed, date of release, parent folio/file details, gender, loan/ repayment period) to be mentioned against new file/folio's created by software.

12. Utilisation Certificate details / Reports may also be generated.

13. File/Folio-wise calculations be made available in the software for MIS for a definite period.

14. Calculations in respect of Penal Interest (Both On Delay in Repayment and Utilisation) to be incorporated in demand.

15. Since Penal Interest Demands (Both On Delay in Repayment and Utilisation) are to be incorporated/ automated in the Software, appropriation of Repayments be re-programmed as under:
    a) Previous Interest
    b) Previous Principal
    c) Penal Interest (Both On Delay in Repayment and Utilisation); (if any), to appear separately
    d) Current Interest, and
    e) Current Principal.

16. Calculations in respect of Incentives (based upon U.C. and Repayments) may also be incorporated.

17. Calculation of NPA (required for Finalisation of quarterly and Annual Financial Statements)/ Classification of Total Loans in to Current/ Non-Current and further in to Secured, Unsecured and Bad Loans based upon Guarantee given by Implementing agency may also be made available in the software.

18. Provisional Calculation of current principal for certain number of future quarters be done by software. Principal falling due in next certain quarters for classification of loans as Current/ Non-Current. Software should calculate the file/folio wise data accordingly.

19. Files/Folios against which full payment has been received and do not have any outstanding balance (principal and interest) need not be displayed in demands. A separate report may be

generated for closed loans.

Note: Software to fetch real time repayment status of individual SCAs/ Implementing Agencies through API and also provide inbuilt system to give 0.5% rebate to SCAs which has made prompt repayment.

Software should generate forwarding letters of demand and cover letter. It should also generate reminder letters towards providing utilization details against loan release and outstanding amount.

2. Management of Information System(MIS) Requirements:

A wide range of MIS reports shall be generated from the system. **The number of reports and the format for each report shall be finalized in consultation with NSTFDC during the detailed system analysis for customization, to be conducted at NSTFDC head office.** Based on this exercise the final list of reports will be decided. However, few of the already identified reports for the core Loan Module & Financial Accounts Management System are as listed below.

2.1. MIS of Finance Department (LMS):

Management Information System (MIS) is maintained & updated periodically whenever any disbursement is made and repayment/refund is received (as the case may be). The following reports under this category are prepared:

1. Preparation of Summary Sheet along with detailed group wise/agency wise sheet regarding loan released/ disbursement (Term Loan Disbursement, Advance Fund and Education Loan) during specific period (viz. Q1, Q1, Q3, Q4, Financial year or particular period or date) along with sum total.
2. Preparation of Summary Sheet along with detailed group wise/agency wise sheet regarding Repayment received (Principal and Interest segregation) along with Refund received during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.
3. Generation of quarterly Demand Notices/ revised demands as the case may be agency wise.
4. Preparation of Summary Sheet along with detailed group wise/agency wise sheet regarding interest dues/ income during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.
5. Preparation of Summary Sheet along with detailed group wise/agency wise sheet regarding loan becoming due/ current dues during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.

6. Statement showing customized reports agency wise total dues (Principal and Interest cumulative), repayment dues (Principal and Interest cumulative) and overdues (Principal and Interest cumulative) along with recovery percentage as per requirement on day to day basis.

7. Preparation of Summary Sheet along with detailed agency wise sheet regarding Loans/ Principal and Interest Overdue during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total. Updation of respective loan/ ledgers folios upon disbursement, receipt of utilization, refund, generation of demand/ interest dues and receipt of repayment agency wise and print-out of respective loan/ ledgers folios along with all folios of respective agency.

8. Age wise analysis of outstanding dues agency wise as on a particular date.

9. Maintenance of Utilization Data w.r.t. Utilization percentage of Advance Fund/ Notional Allocation and tracking of Un-utilised/ Delayed fund in order to calculate interest on unutilised funds. Generation of Penal Interest Demands/ Interest on Unutilised/ Delayed Utilized funds and Demands for Liquidated Damages as per lending policy/ norms.

10. Preparation of Summary Sheet along with detailed agency wise sheet regarding Loans Outstanding but not due, Loans Overdue, Interest Overdue and Total Overdue/Total Outstanding during specific period (viz. Q1, Q2, Q3, Q4, Financial year or particular period or date) along with sum total.

11. Comparison of Guarantee/ Security against the Total Overdue to arrive and Secured and Unsecured Loans as on a particular date.

12. Calculation of Loans/ Principal becoming due in the succeeding financial year agency wise and group sum on the close of a financial year.

13. Generation of Balance Confirmation agency wise as on a particular date.

14. Updation of complete bank details agency wise and transaction details RTGS/ NEFT/ e-transfer along with bank details in the system.

15. Agency wise sorting (descending/ ascending) on the basis of overdues/ overdue percentage.

16. Filter Flexibility to extract customize reports as per requirements in due course.

2.2. Summary Reports

2.3.1. General Reports

- Facility to generate summary of all the transactions involving reception of amounts

- Facility to change the period of time for which report has to be generated
- Facility to generate the report for time period specified by the user

2.3.2. Reporting requirements of the Finance & Accounts Department of NSTFDC

- Capturing SCAs/RRBs/PSBs/Implementing Agencies details; Loaning scheme details
- Capturing Loan sanction details; Disbursement; Refund details; Receipts from SCAs/RRBs/PSBs/Implementing Agencies Computation of Principal and Interest due for all schemes and disbursements;
- Printing of demand notices for all schemes and disbursements or any scheme or disbursements for any date/period/quarter; and due date diary for all schemes and disbursements or any scheme or disbursements;
- Adjustment/appropriation of receipts as per the policy of NSTFDC;
- Adjustment/appropriation of left over receipts and recalculation of dues;
- Printing of ledger for all schemes and sanctions or any scheme or disbursements; Outstanding for all schemes & disbursements or any scheme or disbursements; overdue/default for all schemes and disbursements or any scheme or disbursements; appropriated receipts; vouchers of interest due and compound interest due; vouchers for receipt of loan repayment/refund and appropriation of receipts; acknowledgement of receipts of repayments, balance confirmation statement – quarterly, etc.;
- Aging of over-dues as per the requirement of accounting policy w.r.t. provision of loan.
- Provisioning as per NSTFDC norms;
- Current & noncurrent- assets & liabilities (All loan and payables);
- Due and date-wise receipts during the period;
- Receipts against the current period dues;
- Receipts against the over dues;
- Opening dues, further dues, receipts during the period and balance outstanding statement
- Accrued interest working sheet, statement;
- Interest accrued but not due statement for audit purpose;
- Disbursement and refund during the period;
- Premature payment statement;
- Preparation of various statements required by the Management from time to time pertaining to SCAs/RRBs/PSBs/Implementing Agencies /NGOs loan/repayments/over dues/aging etc.;
- Alert for preparation due notices at least 15 days before the due date;
- Freezing & rescheduling of dues/ over-dues;
- Calculation of amount for writing off penal interest under one-time settlement and its adjustments/prior-period adjustments;
- Preparation of monthly progress report and regular Agenda pertaining to repayment during the month as per format;
- The software should be able to be integrated with website of NSTFDC.

2.3.3. MIS of Projects Department

- Year-wise & Plan wise Financial & Physical achievements
- State-wise, Implementing Agency-wise & year-wise disbursement details Under Term- Loan Scheme

- Scheme-wise & year-wise disbursement details
- State-wise & year-wise disbursement details Under Education Loan Scheme
- Statement Showing Total Allocation Proposed by Implementing Agencies, Approved by NSTFDC and amount disbursed by NSTFDC under Term- Loan Scheme
- Statement Showing Total Allocation & Disbursements made by NSTFDC & amount utilized by SCAs for the last five years including current year
- Status of Govt. Guarantee covers available; Generation of Monthly / Quarterly Progress Reports; State-wise allocations for a particular Financial Year; Allocations for the North Eastern States in a Financial Year; Statement showing State-wise disbursements & utilization under Old Micro credit Scheme;
- Statement showing State-wise disbursements & utilization under Term Loan Scheme; State/UT wise details of Equity ear-marked, contributed & Pending; State-wise, Year-wise & Scheme wise overall details; List of candidates placed successfully with details of placement
- Details under Education Loan, Name of College, University, Name of Course, Duration, installments etc.,
- Awareness Camp details with date and places
- Sector wise utilization of funds
- Indirect Employment Implementation details
- Bifurcation of UC
- New input of UC /Release/Refund should be reflected on Dash Board.
- Recovery % : IA wise
- BGG : IA wise/Date wise details/Validity period- Available BGG
- Old data needs to be ported.
- Demand should be generated in such a manner that it can be generated/ viewed / downloaded by the IA on any date.
    - Following fields /MIS should be generated: PROJECT CATEGORY; GENDER; AGE; SUBCASTE (check box to identify PVTGs); DOB; ANNUAL INCOME; CATEGORY (GEN/SC/ST/OBC); RELIGION; URBAN & RURAL; EDUCATION QUALIFICATION; TECHNICAL EXPERTISE/EXPERIENCE.
    - Facility for directing Enquiries for loan to IA.

2.3.4. MIS of Monitoring Cell of NSTFDC

The Monitoring Cell, usually receives on a regular basis, data from different departments viz., Projects, Finance & Accounts Departments and generates the following reports separately for the various schemes of NSTFDC for a selective period:

- Cumulative, State-wise/Implementing Agency-wise Disbursement; Cumulative Scheme wise Utilized amount and Cumulative Scheme wise Un-utilized amount
- State-wise/ SCAs/RRBs/PSBs/Implementing Agencies – wise & Scheme-wise Disbursement;
- State-wise/Implementing Agency-wise, year-wise & Scheme-wise Disbursement

- Year-wise & Scheme-wise allocations; Year-wise achievements; Year-wise, State-wise, District-wise, Scheme-wise, etc., beneficiaries details; Date-wise scheme-wise, disbursement / utilization / refund etc.. details; Year-wise & Scheme-wise Disbursement
- State-wise/ Implementing Agency -wise, year-wise & Scheme-wise allocations; State-wise & Year-wise Un-Utilized amount; State-wise & Year-wise Utilized amount; State wise equity details; State-wise / Implementing Agencies -wise / Year-wise Equity Contribution Details; State-wise/ Implementing Agencies -wise Govt. Guarantee status
- Status of repayment of Implementing Agencies
- Details of defaulting Implementing Agencies & NGOs
- Overall equity Status
- Details of beneficiaries (name, address, district. State, AadharNo, amount sanction/ disbursed/ utilized, cheque number & date etc.)
- Cumulative, State-wise, year-wise & Scheme-wise women Beneficiaries; Cumulative Institute-wise, course-wise & gender-wise details of educational loan
- Various reports under Grant in Aid assistance scheme year-wise, State-wise, funds allocated & utilized and Various reports under Old Micro finance through NGOs.

2.3.5. MIS of Human Resource Management (CMS)

- Headcount Report:
  Facility to
  - Map all the employees as per work location
  - Create and modify employee hierarchy
  - Maintain data of contract employees
- Employee Details:
  Facility to
  - Create or remove an employee
  - Include demographic details
  - Define department, job level, roles and responsibilities
- Recruitment:
  Facility to
  - Publish Notifications, information and results
  - Application Registration
  - Uploading required documents
- Employee Benefits Management:
  Facility to
  - Exhibit Employee Benefits
  - Calculate and update increment on salary

        - Initiating Claim
        - Upload supporting Documents
        - Generate report of total claim received, processed and released.

    - Training and Development Programs:
      Facility to
        - Exhibit information on Training Programs
        - Employee registration
        - Generate report on programs conducted and employees participated.

    - Payroll Management:
      Facility to
        - Calculate CTC including temporary employees
        - Link with ‘Leave Management’ platform to factor in Salary Calculation
        - Generate report on various heads of expenditure made to employees.

    - Attendance Report:
      Facility to
        - Link with attendance software
        - Apply, reject or authorize for leave
        - Populate attendance data from excel sheet to platform.
        - Establish link with ‘Headcount Report’ platform to initiate attendance requisite
        - Generate report on employee attendance including disparate leaves availed.

    - Annual Performance Appraisal:
      Facility to
        - Notify employees (by mail & message) to submit APR report
        - Submit the report online
        - Peruse/acknowledge/approve the report
        - Generate report on year wise rating received by employees.

    - Tour Program schedule and approval:
      Facility to
        - Initiate request for official tour
        - Peruse/acknowledge/approve the tour
        - Upload approval of CMD for the tour
        - Link with ‘Attendance Report’ platform to mark as On-Duty.

    - Assets and Liabilities:

Facility to

- Notify employees (by mail & message) to submit A&L report
- Submit the report online
- Peruse/acknowledge/approve the report
- Generate employee wise report on year wise A&L declared.

- Grievance Redressal (including POSH):
  Facility to
  - Submit grievance of each employee
  - Accept/reject the grievance with suitable remarks
  - Formation of committee for addressing the issue and intimating the members
  - Generate report on grievances received and cleared.

Annexure 1

Prescribed Format for Pre-Qualification to Technical Bid: Compliance with Minimum Eligibility Criteria

Pre-Qualification Criteria

S. No.	Required Document	Document to be submitted	Response (Yes/No)	Page No.
1.	The bidder shall submit an authorization letter enclosed with the bid, certifying the signing authority of the bidder.	Submission of Power of Attorney in the name of the authorized person.		
2.	The bidder should be a Company registered under Companies Act, 1956 and Registered with the GST Authorities for at least 05 years.	Copy of Certificate of Incorporation (COI), GST and other relevant documents		
3.	Bidder should have valid registration with Employees Provident Fund organization under 'EPF and Miscellaneous Provisions Act, 1952.	Copy of EPFO Registration Certificate		
4.	The Bidder must have an average annual revenue from operation/ turnover of Rs.2 Cr. in the last three financial year from IT services (2021-22, 2022-23 & 2023-24). [The bidder incurring any loss in last three FY would not be considered for technical evaluation.]	The Bidder must submit the audited Balance Sheet and P&L Statements of three financial years of the company (2021-22, 2022-23 and 2023-24). CA Certified turnover certificate must be submitted.		
5.	The bidder must have completed at least 01 project each of Loan Management Software and Content Management System web-portal for financial institution under Government sector/ PSUs/Private Sector	Proof of Work Orders.		
6.	The bidder should have minimum 25 skilled technical personnel on roll.	A certificate from HR Department of the bidder certifying the same to be attached along with the list of proposed team for the project with qualification and experience.		

S. No.	Required Document	Document to be submitted	Response (Yes/No)	Page No.
7.	Project manager should have at least 8 years of experience in the field of web portals/CRM ERP/BPM software Customization.	Detailed CV of the project manager and other senior professionals-operations manager, etc. to be involved in the implementation and operation of this project shall be submitted.		
8.	The bidder should have valid CMMi Level 3 and above; and/or ISO 9001 and ISO 27001.	Copy of relevant certificates to be attached		
9.	Bidder must have a Service Location / Office in Delhi-NCR.	Relevant document/Rent Agreement and GST registration certificates to be enclosed		
10.	The bidder should not have been black-listed under Central Government/ State Government (s) or any government recognized agencies/bodies/ PSUs etc. The Bidder must certify to that effect.	Self-Certificate / affidavit mentioning that the bidder is not blacklisted to be enclosed.		
11.	Bid Security amount (EMD) (refundable) of Rs.1,00,000/- (Rupees One lakh only) to be submitted.	DD in favor of "National Scheduled Tribes Finance and Development Corporation" from any Scheduled Commercial Bank. (Unless Exempted)		
12.	Bid Processing fees of ₹2000/- plus 18% GST to be submitted.	Pay Order/DD in favour of NSTFDC (Non Refundable). [**Unless exempted]**		

Note: All pages of bid document to be self-attested (signed and stamped) by the authorized representative of the bidder.

Signature & seal (Authorised Signatory):
Name:
Designation:
Contact Details:
Email ID:

Annexure-2

Evaluation Criteria

S. No.	Parameter	Supporting documents	Max. Marks	Description
1.	Average annual revenue from operation/ turnover of the bidder in the last three financial year from IT services (2021-22, 2022-23 & 2023-24)	CA certificate to be attached	10	1) Between Rs.2 cr. to Rs.4 Cr. (6 marks) 2) Between >Rs.4 cr. to Rs.6 Cr. (8 marks) 3) >Rs.6 cr. (10 marks)
2.	Experience of developing loan management software with financial organizations under Government Sector and /or PSUs/private sector during last five financial years.	Work Order along with completion certificate	25	Five mark each for every completed project for maximum five work order
3.	Bidder's experience in developing web portal during last five financial years.	Work Order along with completion certificate	20	Four marks each for every completed project for maximum five work order
4.	Employees on Rolls ((Domain Professional on Payroll)	Self certificate from HR deptt	8	1) 25-50 technical manpower (4 marks) 2) 51 to 75 technical manpower (6 marks) 3) >75 technical manpower (8 marks)
5.	CMMi Level and ISO certification	Self certified copy	7	• CMMI Level above 3 along with ISO 9001 and ISO 27001 : 7 Marks • CMMI Level 3 and ISO 9001 and ISO 27001 : 5 Marks • ISO 9001 and ISO 27001: 3 marks (for CMMI Level below Level 3, not eligible for marks in this category)
6.	Presentation on the Bidder's Approach and Methodology		30	Technical proposal explaining their understanding of the objective of the project, approach, methodology (in line with the technical requirements as per the Annexure 3 and scope of work) and work plan. The

S. No.	Parameter	Supporting documents	Max. Marks	Description
				presentation would entail following elements: • CMS Demo (for web-portal)- Dynamic functionalities; LMS Demo (for loan management) - Dynamic functionalities; Flow-chart-Loan Software Process; Algorithm and technical implementation; Detailed explanation of Security measures and data protection for loan data. • Overall presentation and communication on approach, methodology (in line with the technical requirements as per the Annexure 3 and scope of work) and work plan.
	Total Marks		**100**	

Signature & seal (Authorised Signatory):
Name:
Designation:
Contact Details:
Email ID:

Annexure 3

Specifications for Technical Offer (General Compliance)

(Please also refer to Scope of Work)

Sl. No.	General Compliance	Complied (Yes / No)	Remarks
1.	The solution should be browser based.		
2.	The proposed solution should support Scalable and Multi-tier architecture.		
3.	The solution shall support definition of Users, Groups and Roles relation in the system		
4.	The solution shall have a facility to define password policy with extensive password validations like passwords must be of minimum 8 characters, shall be alphanumeric, locking of user-id after three un- successful attempts, password expiry, password history so that passwords are not same as previous passwords etc. Session expiry provision is also to be made available		
5.	The solution shall support browser based administration module for the complete management of the system		
6.	The Admin module shall support Users/ Groups/ Role definition and granting Access Rights to them and set password and session Expiries		
7.	The system shall have the facility to set automatic reminders and alerts to concerned users		
8.	**Desirable Technology to be used:** The proposed software to be developed using following technologies. Front End Tools : HTML, CSS , AJAX, Jquery ,Bootstrap Back End Tool : ASP.Net , C# Database: MS SQL server 2016 or above.		
9.	**Hosting & Deployment:** The proposed software to be hosted in NSTFDC, central server after Go Live. However the proposed software to be hosted on vendor's staging server for a period of 12 months during development & implementation period.		
10.	The Admin module shall provide facility to take complete and incremental Backups		
11.	The system should have the facility to set automatic reminders and alerts to concerned users		

Sl. No.	General Compliance	Complied (Yes / No)	Remarks
12.	API based data fetching from other modules / application software of implementing agencies.		
13.	The solution should have Mobile App for users.		

Signature & seal (Authorised Signatory):
Name:
Designation:
Contact Details:
Email ID:

Annexure 4

LETTER OF UNDERTAKING

I________________(Name of authorized representative) __________________the (designation)of the organization hereby certify that the contents of the enclosed Minimum/Desirable norms are true and factually correct.

The Terms & Conditions as laid down in the tender are acceptable to the Organisation. We also accept the Arbitration by Chairman cum Managing Director, NSTFDC as full, final & binding in case of any dispute arising during the development and implementation of the project.

Date : **Signature and seal of the**

Place: **authorized signatory**

Annexure 5

Financial Bid

(In letter head of the bidder to be submitted as financial bid)

S. No.	Item Description	Basic Rate (₹)	#Taxes as applicable in %	Taxes as Amount (₹)	Total (₹)
1.	Loan software with CMS				
2.	STQC Certificate				
3.	Cyber Security Audit/ VAPT by CERT-In empaneled agency				
4.	SSL Certificate				
5.	Server (One Year) in Ministry of Electronics and Information Technology (MEITy) empaneled company				
6.	Maintenance (3 Years)				
7.	*Grand Total (₹)				

***Grand Total excluding taxes will be considered for price evaluation**
#Apart from applicable taxes, no other hidden / additional charges will be allowed.

Date :
Place:

Signature and seal of the authorized signatory