

National Bank for Agriculture and Rural Development
Office of the Managing Director
Head Office, Mumbai – 400 051



Request for EXPRESSION OF INTEREST (EOI)

Identification of OEM / Product Vendor / SI for implementing Core Banking Solution

National Bank for Agriculture and Rural Development, Head Office, invites EOI from potential OEMs / Product vendors / System integrators for implementing Core Banking Solution (CBS) including Financial Inclusion on an ASP model including procurement, customization, installation and maintenance of CBS in about 100 cooperative banks. The details are available on NABARD's website <http://www.nabard.org> at the link 'Tender Notices'.

Note:

1. *NABARD reserves the right to reject without assigning any reason, any or all EOI, if the conditions set out in the request for EOI document are not fulfilled.*
2. *NABARD will not be responsible for any delay on the part of the OEMs / Product vendors / system integrators in obtaining the terms and conditions of EOI or submission of EOI.*
3. *The last date for submission of EOI is 26 April 2011 up to 1 pm (IST). The EOI received after the prescribed scheduled date will not be accepted.*

Dr. KG Karmakar
Managing Director

Request for Expression of Interest (EOI)

Implementation of Core Banking Solution (CBS) including Financial Inclusion on an ASP model including procurement, customization, installation and maintenance of CBS in about 100 cooperative banks.

**Last Date for Submission of Completed EOI
26 April 2011 up to 1 pm (IST)**



National Bank for Agriculture and Rural Development

Office of the Managing Director

Head Office

Bandra-Kurla Complex

MUMBAI - 400 001, INDIA

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Disclaimer

This request for EOI is not an offer by NABARD, but an invitation to receive response from eligible interested OEM / Product Vendor/ system integrators for implementation of Core Banking Solution (CBS) including Financial Inclusion on an ASP model including procurement, customisation, installation and maintenance of CBS in cooperative banks. No contractual obligation whatsoever shall arise from the EOI process unless and until a formal contract is signed and executed by NABARD with OEM / Product Vendor /the System Integrator. This document should be read in its entirety.

Expression of Interest

Identification of OEM / Product Vendor / SI for implementing Core Banking Solution

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Expression of Interest

Identification of OEM / Product Vendor / SI for implementing Core Banking Solution

1. Purpose

- The National Bank for Agriculture and Rural Development, hereinafter referred to as “NABARD” issues this ‘Expression of Interest’, hereinafter called “EOI”.
- NABARD proposes to implement a Core Banking Solution (CBS) including Financial Inclusion in participating State Cooperative Banks (SCBs) and Central Cooperative Banks (CCBs). The SCBs and CCBs will hereinafter be referred to as “Cooperative Banks”.
- CBS will be implemented in around 100 Cooperative Banks covering about 2500 branches across India.
- This EOI is issued for inviting proposals for end-to-end implementation of CBS including Financial Inclusion across all branches and Controlling Offices of these cooperative banks, covering all banking and accounting operations.
- The CBS should, among others, facilitate improved customer service and operational efficiency, and provide the cooperative banks with capabilities to offer retail lending products, deposit products, remittances, credit disbursement and monitoring, general ledger, and MIS reports related to statutory reporting, internal control and business development etc.
- The CBS software must be able to interface with alternate delivery channels like ATM, internet banking, SMS banking, mobile banking, POS etc. It must not be restrictive as to operating environment.
- The CBS solution will be offered on an Application Service Provider (ASP) model to cooperative banks.

- The CBS vendor will be responsible for end-to-end implementation including, developing and customizing the CBS and other application software, user training, regular maintenance and support of related hardware and software, and data migration.
- NABARD may choose to appoint one or more vendor/s for the participating cooperative banks.
- This EOI is limited to Original Equipment Manufacturers (OEM) / Product Vendors of Core Banking Solutions having ownership of all proprietary rights attached, and System Integrators that are authorized by the OEM/ Product Vendors to make customizations to the CBS application.
- Intellectual Property Rights for all major modules / products developed specifically for the Cooperative Banks and integrated with CBS will rest solely with the Cooperative Banks. This is a mandatory requirement and will form a part of the final contract between the vendor and the Cooperative Banks.
- A vendor submitting the proposal in response to EOI for Implementation of the CBS project shall hereinafter be referred to as “Product Vendor / OEM / Bidder / Vendor / System Integrator / SI” interchangeably.
- This EOI document is neither an offer letter nor a legal contract, but an invitation for expression of interest.
- No contractual obligation on behalf of NABARD whatsoever shall arise from this EOI process unless and until a formal contract is signed and executed by duly authorized officers of NABARD and the bidder.
- NABARD may modify any/ all of the terms of this EOI giving due notification through NABARD’s website and shall be entitled if necessary to invite ‘Request for Proposal’ (RFP) only from select eligible bidders based upon transparently laid out norms set out in this document. The proposed RFP will provide the detailed scope of the implementation of the CBS.

- NABARD will not be liable for any costs incurred by the bidder in the preparation of the response to this EOI. The preparation of bidder's proposal will be made without obligation by NABARD to acquire any of the items included in the vendor's product, or to select any vendor's proposal, or to discuss the reasons why the bidder's proposal is accepted or rejected.
- All information included by the bidders in their proposal will be treated in strict confidence.
- The EOI shall be made strictly in accordance with the specifications laid out in this document. Any deviations from such specifications may disqualify the bidder and NABARD reserves the right to disqualify all such offers, which in their opinion do not conform to the specifications mentioned, without having to assign any reason for such disqualification, to anyone. No representation of any kind will be entertained as to the reasons and/or exigencies under which such offers were disqualified.
- A pre-submission meeting will be arranged by NABARD to clarify any doubts or issues regarding the EOI. This will be held as per the details below:

Date: 07 April 2011 (Thursday), from 11am – 1 pm

Venue: 4th Floor, Conference Room, D-Wing

Head Office, NABARD,

C-24, G Block, Bandra-Kurla Complex

Bandra (E), Mumbai - 400 051, INDIA

- Bidders interested in attending the pre-submission meeting are requested to intimate through e-mail to nabrepo@nabard.org as well as to nabcbs@gmail.com

1.1 Submission of Completed EOI

- The EOI should be sealed and hand delivered at the following address:

Dr. K. G. Karmakar

Managing Director

National Bank for Agriculture and Rural Development,

Head Office,

7th Floor,

C-24, G Block, Bandra-Kurla Complex,

Bandra (E), Mumbai - 400 051, INDIA

- The last date for submission is 26 April 2011 up to 1 pm. Any proposal received after the above stated time will be disqualified and rejected.
- The completed EOI shall be HAND DELIVERED to the office of the Managing Director between 11:00 am to 4:00 pm at the address mentioned above on all the working days (except on 26 April 2011 when the submission is up to 1 pm). If 26 April 2011 is declared public holiday, the last date of submission of EoI will be 27 April 2011 up to 1 pm. NABARD is not open on Saturdays, Sundays and other Holidays as per the Negotiable Instrument Act.
- NABARD is not responsible for non-receipt of EOI within the specified date and time due to any reason whatsoever including holidays or delays or strikes.

Note: The bidders are requested to submit the visiting card with contact person name, email, and phone number for future communications.

- Date and time for opening the EOI will be 26 April 2011 at 4 pm at the conference room (address mentioned above). If 26 April 2011 is declared public holiday, the bids shall be opened on 27 April 2011 at 4 pm. The bidders which

submit their proposals may be required to make a presentation before the appropriate selection committee the details of which would be intimated at a later date.

- NABARD's representative is:

Dr. Prakash Bakshi

Executive Director,

National Bank for Agriculture and Rural Development,

Head Office,

7th Floor, 'C' Wing

C-24, G Block, Bandra-Kurla Complex,

Bandra (E), Mumbai - 400 051, INDIA

- The submitted EOI shall be the property of NABARD. NABARD shall not entertain the bidders to re-submit the EOI.
- Bidders may request any clarification on this EOI only by e-mail on or before 13 April 2011. NABARD will respond to timely requests and will send written response by e-mail (including an explanation of the query but without identifying the source of inquiry) to all bidders which have informed us by e-mail at nabrepo@nabard.org and nabcbs@gmail.com

1.2 Evaluation of EOI

- NABARD shall scrutinize the submitted EOI with certificates/documents of the bidders (as specified in the various forms) and short-list the eligible bidders. The eligible bidders will be informed by NABARD suitably at the address mentioned in EOI. Any change in address of the bidder should therefore be promptly notified to NABARD.

- If any information provided in EOI is found to be incorrect or misrepresented, at any stage , NABARD retains the right to summarily disqualify the bidder.
- NABARD reserves the right to accept or reject any or all EOI, to take exception to these EOI specifications or to waive any formalities. Bidders may be excluded from further consideration for failure to fully comply with the specifications. NABARD is under no obligation to explain why any EOI is accepted or rejected. NABARD's decision shall be final.
- During evaluation any clarification / rectifications by NABARD in case of deviations will be called for in writing. It is made clear that the failure to submit the same within the specified time-limit may result in rejection of the EOI.

1.3 Governing Law and Disputes

- The EOI shall be governed by and construed according to the laws of India.
- All settlement of disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of this Document shall be settled amicably between NABARD (represented by Dr. Prakash Bakshi, Executive Director) and the bidder's representative as specified in the EOI. If, however, such settlement is not possible within 30 days of the receipt of notice by the other party, then such unsettled dispute or difference shall be referred to arbitration by sole arbitrator as mutually agreed in accordance with the Arbitration and Conciliation Act, 1996. If no agreement is arrived at within 30 days from the date of notice of arbitration on who shall be the sole arbitrator, NABARD shall send to the bidder for arbitration a panel of five names of persons who shall be presently unconnected with NABARD or the bidder. The bidder shall on receipt of the names as aforesaid, select any one of the persons so named to be appointed as sole arbitrator and communicate his name to NABARD within 30 days of receipt of the names. NABARD shall thereupon without any

delay appoint the said person as the sole arbitrator. If the bidder fails to select the person as sole arbitrator within 30 days of receipt of the panel and inform NABARD accordingly, NABARD shall be entitled to appoint one of the person from the panel as sole arbitrator and communicate his name to the bidder. If the person so appointed is unable or unwilling to act or refuses his appointment or vacates his office due to any reason whatsoever, another person shall be appointed as aforesaid.

- The venue of the arbitration shall be Mumbai.

1.4 Indemnification

- The short listed bidders shall, at its own expense, defend and indemnify NABARD against all third-party claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights arising from use of the Products or any part thereof in India, against any claims in respect of any damages or compensation payable in consequences of any accident or injury sustained or suffered by its (short listed bidder) employees or agents or by any other Third Party resulting from or by any action, omission or operation conducted by or on behalf of the short listed bidder of and against any and all claims by employees, workmen, contractors, sub-contractors, suppliers, agent(s), employed, engaged or otherwise working for the short listed bidder, in respect of wages, salaries, remuneration, compensation or like.
- All the software (including operating system/s software, Application software, etc.) to be supplied by the final selected bidder shall be legal and the bidder shall give indemnity to that effect.

2. Introduction

- The National Bank for Agriculture and Rural Development was established by an Act of Parliament (The National Bank for Agriculture and Rural Development Act 1981)
- NABARD has its Head Office at Mumbai, Regional Offices located in each of the states, a Cell at Srinagar and training establishments at Bolpur, Hyderabad, Mangalore and Lucknow.
- NABARD is an Apex Development Bank with the mission to promote sustainable and equitable agriculture and rural prosperity through effective credit support, related services, institutional development and other innovative initiatives.
- A key objective of NABARD is to strengthen the rural credit delivery system through institutional development, with focus on the Short Term Cooperative Credit Structure (STCCS) and RRBs.
- The STCCS plays an important role in widening the reach of institutional credit both from a geographic and socio-economic perspective. Their extensive branch network with reach in remote areas makes them an important channel for achieving greater financial inclusion.
- The STCCS, in majority of states, has three tiers, comprising of State Cooperative Banks (SCBs) at the apex level, Central Cooperative Banks (CCBs) at the intermediate level and Primary Agriculture Credit Societies (PACS) at the village level.
- NABARD with objective of fulfilling its mandate would like to implement CBS including Financial Inclusion on an ASP model in participating SCBs and CCBs across India, numbering around 100.

2.1 Key roles and activities undertaken by State Cooperative Banks

As the apex bank in the state, SCBs carry out commercial banking activities through the affiliated CCBs in the state. Broadly, the SCBs are involved in retail banking and providing refinance to CCBs.

The key activities of SCBs include:

- Retail banking
- Business banking including project finance, and corporate/ institutional finance
- Providing refinance to CCBs for Short term, Medium term and Long term agriculture credit
- Providing other types of loans to CCBs
- Availing refinance from other financing agencies like NABARD etc.
- Investments and deposits in commercial instruments, government securities and interbank operations etc.

2.2 Key roles and activities undertaken by Central Cooperative Banks

CCBs, with their Head Office located in respective district head quarters, have a network of branches across urban, semi-urban and rural locations in the districts. Each CCB has a number of PACS that are affiliated to it.

The key activities of CCBs include:

- Retail banking
- Business banking including project finance, and corporate/ institutional finance
- Providing refinance to PACS for Short term, Medium term and Long term agricultural credit
- Providing other types of loans to PACS
- Monitoring the functioning of PACS
- Availing refinance from other financing agencies eg. SCB, NABARD etc.

2.3 Objectives of Core Banking Solution for cooperative banks

The implementation of CBS across cooperative banks is meant to achieve the following key objectives:

- Improve operational efficiency
- Improve profitability
- Enable banks to offer wider, more flexible product portfolio
- Improve customer service
- Enhance availability of MIS for more effective management control and monitoring
- Compliance with all regulatory requirements in operations and reporting

2.4 Current Status of IT across Cooperative banks

The starting position of IT across banks varies considerably. Most banks have manual operations, while some banks are operating on Total Branch Automation (TBA). In some states, the SCBs are already on CBS/ or have started implementation of CBS and only participating SCBs and CCBs will be joining NABARD's CBS initiative. PACS in all states are in the process of getting computerized with basic accounting package, and shall not be joining this project.

2.5 Future roadmap post CBS

It is envisaged that post implementation of CBS including Financial Inclusion, Cooperative banks will also implement internet banking, phone banking, ATM network etc. The proposed solution must be compatible with all alternate delivery channels, as well as interface with the software operational at PACS. It must not be restrictive to the operating environment.

3. Broad functional requirements of CBS solution

The CBS application should encompass the following broad functional requirements. This list is not exhaustive, but merely indicative.

3.1 Core modules

- General Ledger, Trial balance, Profit and Loss account, Balance Sheet
- Share capital accounting
- Asset Liability Management
- Agency banking transactions and reconciliations
- Any branch banking
- Clearing house operations

3.2. Retail banking

- Savings Bank account including no-frills account
- Current account
- All types of term deposits
- Recurring deposits
- Tax deduction at source
- Cheque book request
- Standing instructions
- Extension counter and main branch accounting
- Direct and Indirect tax collection and remittance

3.3 Loans and Advances

- Cash credit and overdraft
- Short term, medium term and long term loans, including agriculture loans with interest subvention
- Mortgage loans

- Kisan credit card operations
- Gold loans for agriculture / rural development purposes
- Asset classification (NPAs)
- Re-scheduling/ restructuring of loans
- Borrowings from higher financing agencies
- Resetting of interest (back dated calculation of interest)

3.4 Remittances and Services

- Demand draft, pay order
- Electronic Clearing Services (ECS)
- Safe deposit lockers
- Card products
- Fixed Deposits
- Government securities
- Other Marketable Securities
- Stock Market Investments

3.5 Reporting and MIS, regulatory and other requirements

- Basic statistical returns (BSR)
- Monthly balance sheet
- Anti money laundering
- Service tax
- Asset classification, NPA provisioning
- Detailed audit trail
- Statutory returns
- Audit schedules
- Inspection report schedules
- SLR/CRR maintenance and reporting
- Priority Sector Statements and Tax Collection reports

3.6 Customer Information

- Store customer details
- Link collaterals, limits and accounts to customers
- Personal and business customer profiles
- Name search facility
- Customer and account enquiries
- User defined relationships
- Customer passwords and data security

3.7 Any Other Banking Requirements of the Cooperative Banks

4. Broad Scope of Work

The broad scope of work is mentioned below:

- To implement CBS including Financial Inclusion on an ASP model across participating State Cooperative Banks (SCBs) and Central Cooperative Banks (CCBs), including procurement, customization, installation and maintenance of the Core Banking Solution across the cooperative banks' controlling offices and branches and training to banks' staff.
- To set up, maintain and run daily operations of Data Centre, Disaster Recovery sites including network connection to respective bank branches and Controlling Offices.
- Data migration across bank branches and Controlling Offices, including data entry to convert manual data to digital format if required.

Core Banking Solution Application

- Prepare CBS implementation plan in conjunction with the cooperative banks and NABARD.
- Study existing business processes and IT infrastructure across participating cooperative banks, including existing applications and legacy software.

- Supply Core Banking Solution customized as per the requirements of cooperative banks. CBS application at CCBs should be able to integrate with any existing CBS application at SCBs, as required.
- Pilot run at selected branches.
- Conduct end-user training and handholding.
- Prepare detailed training manuals/ presentations/ other related documentation.
- Prepare all operating manuals, user manuals, system manuals, IT security manuals etc.
- Post implementation support across all locations.
- All software related support and maintenance services post warranty period.
- Parallel and Reverse parallel runs with existing software.

The above list is not exhaustive, but indicative. NABARD reserves the right to change the scope of work, based upon the requirements.

5. Qualification Process

The bidder has to fulfill the following the qualification criteria outlined below in order to be shortlisted for the RFP.

If two or more vendors join together and form a consortium to offer their products/services to NABARD, as per the intent of this EoI, the leader of the consortium who submits the response to the EoI, on behalf of consortium and its members, will be hereinafter referred to as the “prime vendor”.

The qualification criteria 5.1.1 to 5.1.13 (including supporting documents) outlined in this section are applicable to the prime vendor only. **However, all vendors in the consortium must individually fulfill the qualification criteria 5.1.3.**

5.1 Qualification Criteria

Company details

- 5.1.1 Only Original Equipment Manufacturers (OEM)/ Product Vendors of Core Banking Solutions, or organizations authorized by the OEM/ Product Vendors to make customizations to the CBS application are allowed to bid.
- 5.1.2 The bidder must have presence in India for at least 5 years.
- 5.1.3 The company should have registered office with legal presence in India with a localized development and support center.
- 5.1.4 The bidder must be a profit making company for the last three years.
- 5.1.5 The bidder must have an annual financial turnover of at least Rs. 150 Crore during the last three years ending 31st March 2010.
- 5.1.6 The bidder must have a permanent establishment with adequate technical staff attending to product development work as well as maintenance and customer support services across India. A stand alone liaison office will not be considered as a permanent establishment. All bidders must ensure that the name of the legal entity on the technical proposal must correspond to the name on the financial statements. Bidders must submit copies of annual report for the last three financial years as well as attested copies of any additional documents containing required information.
- 5.1.7 The bidder must warrant that the key project personnel to be deployed in this project have been sufficiently involved in similar projects in the past

three years. The bidder should provide documentary evidence of the same.

- 5.1.8 The bidder must have the capability to ramp up the team size (resources) at any time during the Project Life Cycle to meet the project objectives in a timely fashion and maintain the quality. The bidder should provide documentary evidence of the same.

Product details

- 5.1.9 The product offered by the bidder should have been in the market for a minimum period of three years and offered version should be compatible with the latest technology. The bidder should provide documentary evidence of the same.

- 5.1.10 Broad functional requirements have been articulated in Section 3 relating to Functional Requirements for CBS of this document. NABARD would prefer if all its functional requirements are met through an off-the-shelf CBS product, however if customizations are identified by the vendor, the same should be indicated separately in the response.

CBS Experience

- 5.1.11 The bidder must have past experience in end-to-end implementation of CBS application. Experience should strictly be end-to-end implementation and not implementation of part/parts of a CBS project.

Experience in implementation of Total Branch Automation (TBA) will not be considered as CBS experience.

- 5.1.12 The bidder must fulfill the following criteria:

(a) Should have completed implementation of CBS in at least one Scheduled Commercial Bank in India with minimum 200 branches with the product running successfully for at least two years.

OR

(b) Should have completed implementation of CBS in at least three Cooperative Banks (including Urban Cooperative Banks) or Regional Rural Banks in India with minimum 100 branches combined with the product running successfully for at least one year.

5.1.13 For the criteria specified in 5.1.11 and 5.1.12 above, the bidder must provide documentary proof such as acknowledgement Letter on the customer's letterhead indicating the scope of CBS related work, region coverage, number of branches, volume of transactions etc.

Supporting Documents

Bidders should submit the following as part of their EOI.

5.1.14 Copies of annual report and audited balance sheet for the last three financial years. If the bidder is a consortium, only the prime vendor is required to submit the copies of annual report and audited balance sheet for the last three financial years.

5.1.15 Documents and brochures pertaining to all products that will be deployed in the proposed solution.

5.1.16 Current installed base of CBS clients, with details, client-wise, of hardware, operating systems, application software, delivery channel technology deployed, size of network (number of cities, branches/locations), date of installation and size of database.

5.1.17 Number of states in India with completed CBS implementations along with number of branches in each state.

5.1.18 Copy of agreements, legal documents, including agreement with other vendors with whom the Prime vendor will work in the consortium to provide the proposed solution.

5.1.19 Documentary evidence as described in 5.1.6 to 5.1.10 and 5.1.13 above. The vendor must fulfill the qualification criteria listed above in order to be eligible to get shortlisted for the RFP stage. Fulfillment of all the qualification criteria, however, does not guarantee that the NABARD will shortlist the bidder for RFP stage. NABARD reserves the right to release the RFP only to a select number of vendors based on an assessment of information provided by the vendors as part of the qualification criteria.

6. Bidder's Response

- A vendor can only bid with a single CBS product for the EOI. Bids from the same vendor proposing multiple CBS products will not be considered.
- A vendor can only propose a CBS product which has been implemented by the vendor adhering to the qualification criteria as mentioned in Section 5.
- The prime vendor will be the single point of contact/reference for the Company.
- The prime vendor will take up the responsibility of the project with direct involvement of senior personnel to ensure success of the project.
- The prime vendor is required to provide proof that he is authorized to bid on the behalf of the consortium and must also confirm that all the members of the consortium are agreeable for terms of the EoI offered by the prime vendor.
- The prime vendor must also furnish letters from other members of consortium in support of the same.
- The proposal should clearly indicate the role of prime vendor and other vendors.
- It is the responsibility of the prime vendor to integrate the proposed network and the CBS application.

- NABARD will interface/ communicate only with the prime vendor for all requirements and other project management activities.
- Bidders are expected to provide information about their company and product in the format provided in Section 8 of the EOI.
- NABARD requires the bidders to respond in the following sequence:
 - Company & Product Information (as indicated in Section 8)
 - Approach (maximum 10 pages)
 - The bidder should provide an Excel sheet indicating the gap/availability on the functional requirements (mentioned in Section 3) in the proposed CBS product.
 - Proposed Team Structure
 - Client Reference
- The bidder must ensure that the response to the EOI should not exceed a total of 50 pages excluding the documentary evidence.
- The bidder must submit a hard copy and a soft copy (on a CD-ROM) of the proposal in a single sealed envelope at the specified address within the prescribed closure time. Soft copy must be compatible with MS Office 2007.
- **No reference to cost or price of the services must be mentioned. If any commercial reference is made, the bid would be disqualified.**
- All queries must be addressed by email only. Telephonic queries will not be entertained.
- All replied queries would be periodically updated on NABARD's website.

7. Disclaimer and Disclosures

- This EOI is not an offer to enter into a contract. This EOI is a description of NABARD's objectives and requirements articulated in a structured manner to

enable NABARD to evaluate all the responses received and make an informed decision.

- NABARD makes no commitments, implied or otherwise, that the issuance of this EOI, the bidder's preparation and submission of a response and subsequent evaluation of the bidder's response can result in qualification of the bidder for the RFP for the bidder even if the qualification criteria and requirements in the EOI are met.
- NABARD makes no commitments, implied or otherwise, that the issuance of this EOI, the bidder's preparation and submission of a response and subsequent evaluation of the bidder's response can result in a business transaction with the bidder or any other participant, even if the qualification criteria and other requirements in the EOI are met.
- NABARD reserves the right to accept or reject any responses, in whole or in part, and to enter into discussions and/or negotiations with any one or more prospective service providers at the same time and/or at any time, and to terminate negotiations at any time without incurring any liability.
- NABARD reserves the right to make any changes in the terms and conditions of the EOI. The Bank will not be obliged to meet and have discussions with any OEM/Product Vendor/System Integrator and / or to entertain any representations.
- In no event can NABARD, the cooperative banks, their affiliates or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including, without limitation, lost profits) relating to the subject matter of this EOI or to awarding (or not awarding) any contract to any entity. By participating in this EOI process, the bidder agrees to be bound by each of the terms and conditions set forth under “Disclaimer and Disclosures.”
- The proposal in response to the EOI should be signed and submitted by a person duly authorized to bind the bidding company to the details submitted in the proposal in response to the EOI. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered

by the competent authority to sign the necessary documents and bind the bidding. All pages of the tender documents except brochures if any are to be signed by the authorized signatory.

- Any clarification sought can be mailed to nabrepo@nabard.org as well as to nabcbs@gmail.com. All clarifications sought shall be replied individually and also posted in NABARD's website. All clarifications sought should end ideally three days prior to the closure of the last date of submission of the EOI.

8. Company & Product Information

- In case where a system integrator and product vendor bid, company information form must be filled up by both product vendor and system integrator.
- All the 5 forms given below must be filled.

**FORM 1: COMPANY INFORMATION FOR OEM / PRODUCT VENDOR /
SYSTEM INTEGRATOR**

Head office:

Tel:

Fax:

Web:

Key Contact:

Position:

Email Id:

Company formed Year /Place / Core activities

Countries in which company has offices:

Offices in India:

Product Service Centre:

Countries in which company has distributors:

Number of employees in India:

out of which number employees engaged in :

i) product design and development (which is being offered under this EOI)

ii) Customer support services

Number of employees across the world excluding India:

Turnover in India for 2009-2010:

Worldwide turnover for 2009-2010:

FORM 2: CBS PRODUCT / SUITE OF APPLICATIONS PROPOSED BY THE RESPONDENT – TECHNICAL INFORMATION

Core Product (mention latest version number):

Product modules available:

Alliances (third-party products):

First commercial installation by the respondent (mention product version):

Latest commercial installation by the respondent (mention product version):

Current version and date of release:

Indian languages available:

FORM 3: CBS PRODUCT PROPOSED BY THE RESPONDENT – TECHNICAL INFORMATION

Operating systems supported: (mention version number)

RDBMS supported: (mention version)

Mainframes supported: (mention name and model number)

Product developed in: (programming language)

Solution architecture: (2 tier or 3 tier; thick/thin client etc)

Support end-to-end Public Key Infrastructure for all transactions:

FORM 4: CBS PRODUCT PROPOSED BY THE RESPONDENT – TECHNICAL INFORMATION

Maximum number of users supported concurrently:

Details of the multiple channels supported:

Highest volume throughput:

Broad Network backbone - architecture, bandwidth and throughput (including expected latency, bandwidth required etc):

FORM 5: INSTALLED BASE

Number of installed customers:

Breakdown:

(i) Customers in India (sector-wise i.e. Public Sector, Private Sector, Foreign Banks, Urban

Cooperative Banks, District Cooperative Banks, Regional Rural Banks etc)

With details of installations including no. of branches (state wise)

(ii) Worldwide customers

With details of installations including no. of countries & continents

Smallest implementation: The following must be clearly indicated:

a. number of users

b. number of concurrent users

c. volume of customers

Largest size implementation:

The following must be clearly indicated:

a. number of users

b. number of concurrent users

c. volume of customers