

# National Bank for Agriculture and Rural Development



## Request for Expression of Interest (EOI)

### Identification of OEM/ Product Vendor/ SI for implementing Centralized Loan Management and Accounting System

Date of Release: March 11, 2011

Accounts Department  
2<sup>nd</sup> Floor, E Wing  
C-24, G-Block  
Bandra Kurla Complex  
Bandra (E), Mumbai – 400051  
Maharashtra, India

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## 1. Purpose

- 1.1. The National Bank for Agriculture and Rural Development, hereinafter called “NABARD” or “Bank” issues this “Expression of Interest” hereinafter called “EOI”.
- 1.2. NABARD proposes to implement a Centralized Loan Management and Accounting System for its operations.
- 1.3. This EOI is issued for inviting proposals for end-to-end implementation of the said system across all the offices of the Bank.
- 1.4. This EOI is limited to Original Equipment Manufacturers (OEM) / Product Vendors of Financial Solutions, and Bidders that are authorized by the OEM/ Product Vendors to make customizations to such applications.
- 1.5. A bidder submitting the proposal in response to EOI for Implementation of the solution shall hereinafter be referred to as “Product Vendor / OEM / Bidder / Vendor / System Integrator / SI” interchangeably.
- 1.6. This EOI document is neither an offer letter nor a legal contract, but an invitation for expression of interest.
- 1.7. No contractual obligation on behalf of the Bank 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.
- 1.8. NABARD can modify any / all of the terms of this EOI giving due notification through the Bank’s website and shall be entitled to send ‘Request for Proposal’ (RFP) only to the eligible bidders who will be selected based on transparently laid out norms as set out in this document. The proposed RFP will provide the detailed scope of the implementation of the Centralized Loan Management and Accounting solution and other relevant details in this regard.
- 1.9. NABARD will not be liable for any costs incurred by the bidder.
- 1.10. Based on the eligibility criteria mentioned in Chapter 7, the qualified bidders would be short-listed.
- 1.11. The last date for submission of the expression of interest is **March 25, 2011 13:00 IST**. The sealed envelopes should be received by NABARD up to 13:00 IST and will be opened on the same day, i.e., **March 25, 2011 at 15:00 IST**. The bidder may be present at the time of opening of EOI, or may if so desired, have one of their representative to be present at the opening of EOI. Any EOI received by NABARD after the deadline prescribed shall be rejected/over-looked.

1.12. All EOIs should be enclosed in a big sealed envelope, super scribed as "EOI for Identification of Product Vendor for Centralized Loan Management and Accounting System" and addressed to:

**Mr. K S Padmanabhan**  
**Chief General Manager**  
**Accounts Department**  
**NABARD**  
**2<sup>nd</sup> Floor, E Wing, C-24, G-Block**  
**Bandra Kurla Complex**  
**Bandra (E), Mumbai – 400051**  
**Maharashtra, India**

1.13. Bidders are requested to refer to Chapter 8 for detailed instructions on submission of EOI.

**1.14. Terms of Reference**

<b>Tender Reference</b>	EOI for end to end implementation of 'Centralized Loan Management and Accounting System' at NABARD
<b>Issue Date</b>	March 11, 2011
<b>Purpose</b>	For short listing of interested parties for implementation of a Centralized Loan Management and Accounting System at NABARD and its offices in India
<b>Last Date for submission</b>	March 29, 2011, 13:00 IST
<b>Address for submission of EOI</b>	<b>NABARD, Accounts Department</b> <b>2<sup>nd</sup> Floor, E Wing</b> <b>C-24, G-Block, Bandra Kurla Complex</b> <b>Bandra (E), Mumbai – 400051</b> <b>Maharashtra, India</b>
<b>Date of opening EOI</b>	March 29, 2011, 15:00 IST
<b>Contact Numbers</b>	<b>+91 22 26539267, +91 22 26539530</b>
<b>Email</b>	<a href="mailto:clmas@nabard.org">clmas@nabard.org</a> ; <a href="mailto:nabrepo@gmail.com">nabrepo@gmail.com</a>

## 2. Introduction

**2.1.** National Bank for Agriculture and Rural Development (NABARD) is a body corporate established under the NABARD Act, 1981, having its Head Office at Plot No. C-24, Block G, Bandra Kurla Complex, Bandra (East), Mumbai – 400051. NABARD is the apex bank for agriculture and rural development of India.

**2.2.** NABARD was set up with a mandate for providing and regulating credit and other facilities for the promotion & development of agriculture, small scale, cottage & village industries, handicrafts & other rural crafts, and other allied economic activities in rural areas with a view to promoting integrated rural development and securing prosperity of rural areas.

**2.3.** Some of the key financial functions of the Bank include:

2.3.1. Providing refinance to approved financial institutions for lending to ultimate borrowers for approved purposes – both in farm and non-farm sectors

2.3.2. Providing loans to state government for developing critical rural infrastructure including social infrastructure and strengthening cooperative credit institutions

2.3.3. Provide support for micro credit innovations of NGOs and other formal and informal agencies

2.3.4. Monitoring and evaluation of projects financed

2.3.5. Co-financing with financial institutions

2.3.6. Provide grant-based support for various farm and non-farm activities like watershed development, tribal development, natural resources management, entrepreneurship development, skill upgradation of rural artisans and rural women, capacity building initiatives, technology development for financial inclusion, etc.

**2.4.** The client institutions of the Bank are broadly classified into two categories - credit related and development related. An illustrative list of institutions is provided here:

**2.4.1. Credit Related**

- Scheduled Commercial Banks
- Regional Rural Banks
- State Cooperative Banks (SCBs) and District Central Cooperative Banks (DCCBs)
- State Cooperative Agriculture and Rural Development Banks (SCARDBs)
- Primary Urban Cooperative Banks (PUCBs)
- Non Banking Finance Companies (NBFCs)
- State Governments

#### 2.4.2. Development Related

- Regional Rural Banks (RRBs)
- State Cooperative Banks (SCBs) and District Central Cooperative Banks (DCCBs)
- State Cooperative Agriculture and Rural Development Banks (SCARDBs)
- NGOs and voluntary agencies
- Rural Development and Self Employment Training Institutes (RUDSETIs)

**2.5.** The Bank has its Head Office at Mumbai, 30 Regional Offices (ROs) located in the states, 6 Training Establishments and offices of the 396 District Development Managers (DDMs) functioning at district level.

**2.6.** The Finance Department (FD of NABARD) manages funds including borrowings and investments of the Bank. It also releases refinance to commercial banks and meets fund requirements of regional offices for release of refinance to cooperative banks and regional rural banks and for administrative expenses of NABARD.

**2.7.** The Accounts Department (AD of NABARD) maintains the accounts of the Bank. Currently, the accounts of the administrative expenses and loan operations are maintained separately. Each Regional Office (RO) is treated as a separate accounting unit. ROs submit their monthly trial balances, which are reconciled and consolidated at the Head Office (HO). The AD monitors demands raised by ROs for various products, disbursements made and outstanding under various schemes/products. It also monitors the operations under various funds maintained by NABARD. Besides, assets accounting, estimating accrued interest on assets, provision for liabilities and depreciation on fixed assets/capital items are handled in the Accounts Department

**2.8.** Currently all transactions – external as well as internal - are recorded in a software called InstaAccount which generates vouchers for release of payments. The software is decentralized. For more details on the current IT systems in place at the Bank, please refer to Chapter 6.

**2.9.** The current transactions of the bank are largely captured in a decentralized manner. The Bank intends to implement a centralized online transaction and accounting system with an Enterprise General Ledger to capture all the transactions – internal as well as external - across various departments of the Bank

**2.10.** The Bank also intends to implement a single uniform loan management system which will take care of all the credit related transactions or financing activities of the Bank – whether it is refinance, co finance, loan cum grant, or exclusively grant, etc.

### 3. Operations of NABARD

The lending operations of the Bank are carried out by its State Projects Department (SPD), Investment Credit Department (ICD) and Production Credit Department (PCD) at Head Office and their counterparts in the Regional Offices. Similarly, the management of grant-based operations for various development initiatives of the Bank is carried out by its Micro-credit Innovations Department (mCID), the Development Planning Department - Farm Sector (DPD-FS), the Development Planning Department – Non-Farm Sector (DPD-NFS), the Financial Inclusion Department (FID) and the Institutional Development Department (IDD). The financial products in this regard are detailed in the following paragraphs:

#### 3.1. Loans for Financing Rural Infrastructure Development Projects

##### 3.1.1. Procedures for sanction

- 3.1.1.1. Scrutiny and appraisal by Regional office of NABARD with the help of consultants
- 3.1.1.2. Preparation of MoS and Sanction by Project Sanction Committee at HO level

##### 3.1.2. Type of Product

- 3.1.2.1. Term Loan

##### 3.1.3. Client Institutions

- 3.1.3.1. State Governments
- 3.1.3.2. Panchayati Raj Institutions
- 3.1.3.3. Non-Government Organizations
- 3.1.3.4. Self-Help Groups
- 3.1.3.5. National Rural Roads Development Authority

##### 3.1.4. Terms of lending

- 3.1.4.1. Sanction against budget allocated to each State, which is based on specified weight given to various parameters
- 3.1.4.2. Preference given for thrust areas
- 3.1.4.3. Phasing allowed from 3 to 5 years
- 3.1.4.4. NABARD disbursements after execution of Mandate with RBI, acceptance of General and Specific terms of Sanction, and submission of Time Promissory Note
- 3.1.4.5. First installment disbursed as start-up advance and subsequent installments only against physical progress
- 3.1.4.6. Institution specific exposure norms applicable on outstanding loan from NABARD
- 3.1.4.7. Interest rate on loan linked to RBI's Bank Rate plus some margin, except in case of NRRDA where it is linked to market rates
- 3.1.4.8. Repayment periods 7 years with 2 year grace period

- 3.1.4.9. Installments fall due annually
- 3.1.4.10. Penalty charged for default of loan
- 3.1.4.11. Conditional rephasing and cost-escalation allowed in case of genuine cases

### **3.1.5. Information needed for management of loan**

- 3.1.5.1. Data relating to rural population, geographical area, index of infrastructure development, utilization of sanction, utilization in past tranches and rural CD ratio
- 3.1.5.2. Potential assessed in Plan Documents
- 3.1.5.3. Operational data, e.g. total financial outlay, ineligible cost, expenditure incurred, project tenure, benefits to be achieved, etc.
- 3.1.5.4. Project-wise details of physical and financial progress
- 3.1.5.5. State-wise allocated budget and utilization
- 3.1.5.6. Default and risk assessment
- 3.1.5.7. Details of rephasing
- 3.1.5.8. Periodical monitoring/tracking of physical progress – different norms for different category of projects based on size
- 3.1.5.9. Project Completion Report

## **3.2. Refinance for term loans financed by eligible institutions for Agriculture, Allied and Non-Farm activities**

### **3.2.1. Procedures for sanction**

- 3.2.1.1. Schematic route where technical, commercial, financial, management, economic, social, environmental appraisal is done for each project, which is either a high-cost, hi-tech, innovative, export-oriented, or co-financed project.
- 3.2.1.2. Automatic route where no appraisal is needed for routine type of investments – list is updated from time to time.
- 3.2.1.3. Interim finance to specific institutions which have to be regularized to refinance after actual lending

### **3.2.2. Type of Product**

- 3.2.2.1. Term Loan
- 3.2.2.2. Subscription to debentures floated by the client institutions
- 3.2.2.3. Interim Finance
- 3.2.2.4. Soft Loan for Margin Money

### **3.2.3. Client Institutions**

- 3.2.3.1. Scheduled Commercial Banks
- 3.2.3.2. State Cooperative Banks
- 3.2.3.3. State Cooperative Agriculture and Rural Development Banks
- 3.2.3.4. Regional Rural Banks
- 3.2.3.5. Primary Urban Cooperative Banks

#### 3.2.3.6. Non-Banking Financial Companies

### **3.2.4. Terms of lending**

- 3.2.4.1. Execution of General Refinance Agreements
- 3.2.4.2. Loans disbursed for eligible purposes
- 3.2.4.3. Disbursements only against disbursements made by them at the ground level
- 3.2.4.4. Disbursements should not be more than 12 months' old while claiming refinance
- 3.2.4.5. Annual limits / allocation fixed for each institution based on either NPA level, recovery performance, or audit classification
- 3.2.4.6. Institution specific exposure norms applicable on outstanding refinance from NABARD
- 3.2.4.7. Quantum of refinance and interest rate thereon varies from institution to institution, from region to region, and for thrust areas
- 3.2.4.8. Preference given for thrust areas
- 3.2.4.9. Collateral securities required in case of certain type of institutions
- 3.2.4.10. Repayment periods vary from 3 to 15 years with institution/purpose-specific grace and moratorium periods
- 3.2.4.11. Installments fall due half-yearly or annually depending upon the purpose of investment
- 3.2.4.12. Penalty charged for default and prepayment of loan
- 3.2.4.13. Conditional rephasing of disbursement in case of sanctioned projects and rescheduling of installments in case of sanctioned as well as automatic refinance cases allowed in case of genuine ground level difficulties
- 3.2.4.14. Separate norms for NABARD's share in cofinanced projects

### **3.2.5. Information needed for management of loan**

- 3.2.5.1. Project-wise details of physical and financial progress including borrower's contribution and bank's loan in respect of schematic refinance and cofinanced loans
- 3.2.5.2. District-wise and purpose-wise summary of physical and financial data in respect of automatic refinance facility
- 3.2.5.3. State-wise allocated budget and utilization
- 3.2.5.4. Details of rephasing, rescheduling
- 3.2.5.5. Mid-term evaluation report in some schematic cases for ensuring proper end-use of funds
- 3.2.5.6. Progress reports on funds sanctioned from government sponsored schemes for GoI
- 3.2.5.7. Flow of subsidy under various Central Government schemes administered by NABARD
- 3.2.5.8. Default / forecasting of default
- 3.2.5.9. Assessed risk based on eligibility / exposure norms

### **3.3. Long-term Loans to State Governments for Contribution to Share capital of Cooperative Credit Institutions**

#### **3.3.1. Procedure for sanction**

- 3.3.1.1. Consolidated loan on behalf of various recipient institutions in the cooperative credit structure on a reimbursement basis

#### **3.3.2. Type of Product**

- 3.3.2.1. Term Loan

#### **3.3.3. Client Institutions**

- 3.3.3.1. State Governments

#### **3.3.4. Terms of lending**

- 3.3.4.1. Share capital contribution to eligible cooperative credit institutions
- 3.3.4.2. Size determined on the basis of eligibility norms
- 3.3.4.3. Repayment period generally fixed for 10 years with moratorium of 3 years
- 3.3.4.4. Conditional rephasing of installments allowed
- 3.3.4.5. Installments fall due annually
- 3.3.4.6. Penalty charged for default in repayment and/or delay in utilization

### **3.4. Refinance for Production Credit Requirements**

#### **3.4.1. Procedure for sanction**

- 3.4.1.1. Consolidated Annual Credit Limits - institution specific lines of credit for various purposes

#### **3.4.2. Type of Product**

- 3.4.2.1. Cash credit

#### **3.4.3. Client Institutions**

- 3.4.3.1. Scheduled Commercial Banks (for specific purposes)
- 3.4.3.2. State Cooperative Banks (on behalf of District Central Cooperative Banks)
- 3.4.3.3. State Cooperative Agriculture and Rural Development Banks
- 3.4.3.4. Regional Rural Banks

#### **3.4.4. Terms of lending**

- 3.4.4.1. Annual credit limits fixed for each institution based on eligibility taking into account compliance to recovery and NPA criteria, compliance to minimum capital criteria and audit classification

- 3.4.4.2. Institution specific limits are fixed as % of Realistic Lending Program for the year
- 3.4.4.3. Quantum of limit varies in accordance with credit absorption capacity of the institutions depending upon their NPA level
- 3.4.4.4. Realistic Lending Program will depend on average growth in lending during last three years
- 3.4.4.5. Government guarantee or pledge of approved securities or FDRs of commercial banks required for ineligible SCBs and non-scheduled SCBs
- 3.4.4.6. Drawals allowed against outstanding non-overdue loans and regulated based on coverage of small and marginal farmers, tenant farmers and oral lessees
- 3.4.4.7. Drawals not allowed on behalf of institutions, which have defaulted to their federated higher unit.
- 3.4.4.8. Quantum of refinance and interest rate on refinance varies from institution to institution, from region to region, and for thrust areas
- 3.4.4.9. Preference given for thrust areas
- 3.4.4.10. Securities required in case of certain institutions
- 3.4.4.11. Repayment periods vary from 12 to 18 months – generally 12 months
- 3.4.4.12. Each drawal valid for a period of one year
- 3.4.4.13. Penalty charged for shortfall in non-overdue cover and default in repayment of loan to NABARD

### **3.4.5. Information needed for management of loan**

- 3.4.5.1. Status of Memorandum of Understanding under Revival Package
- 3.4.5.2. Status of audit classification
- 3.4.5.3. Inspection report for compliance on licensing
- 3.4.5.4. Status of exemption granted by Govt of India for compliance to the minimum capital requirement as provided for in Banking Regulation Act, 1949 (AACS)
- 3.4.5.5. Availability of State Govt Guarantee in case of weak banks
- 3.4.5.6. NPA position
- 3.4.5.7. Loans disbursed in last four years
- 3.4.5.8. Monthly statement of non-overdue loans
- 3.4.5.9. State-wise sanction and utilization of refinance for providing concessional facilities to farmers affected by natural calamities

## **3.5. Medium-term Loans for Conversion and Reschedulement of Refinance for Production Credit due to Natural Calamities**

### **3.5.1. Procedures for sanction**

- 3.5.1.1. Case-by-case Credit Limits for specific regions

### **3.5.2. Client Institutions**

- 3.5.2.1. State Cooperative Banks on behalf of District Central Cooperative Banks
- 3.5.2.2. Regional Rural Banks

### **3.5.3. Terms of lending**

- 3.5.3.1. Limit fixed based on approved norms
- 3.5.3.2. Repayment period generally fixed ranging between 3 and 7 years
- 3.5.3.3. Region to be declared affected by Natural Calamity by State Govt and notified in the Gazette
- 3.5.3.4. Installments fall due annually
- 3.5.3.5. Penalty charged for default in repayment and/or delay in utilization

## **3.6. Subsidy in respect of Government Sponsored Schemes**

### **3.6.1. Procedure for sanction**

- 3.6.1.1. Eligibility determined based on the norms prescribed in the relevant schemes

### **3.6.2. Type of Product**

- 3.6.2.1. Capital / Interest subsidy

### **3.6.3. Client Institutions**

- 3.6.3.1. Scheduled Commercial Banks
- 3.6.3.2. State Cooperative Banks
- 3.6.3.3. State Cooperative Agriculture and Rural Development Banks
- 3.6.3.4. Regional Rural Banks
- 3.6.3.5. Primary Urban Cooperative Banks
- 3.6.3.6. North-Eastern Development Finance Institution

### **3.6.4. Terms of release of subsidy**

- 3.6.4.1. Stage-wise release – both for advance subsidy and final subsidy depending upon completion of project or scheme
- 3.6.4.2. Adherence to norms relating to category of borrower, technical and financial requirements relating to project outlay, margin, etc. as specified under each scheme

### **3.6.5. Information needed for management of loan**

- 3.6.5.1. Physical and financial progress and utilization of subsidy
- 3.6.5.2. Scheme wise / district wise generation of data under all schemes
- 3.6.5.3. Progress under different schemes
- 3.6.5.4. Reconciliation of subsidy with release of funds

### **3.7. Grants for Implementation of various Development Projects / Programs**

#### **3.7.1. Procedure for sanction**

- 3.7.1.1. Desk and Field Appraisal and Sanction by Sanctioning Committee of ROs/HO

#### **3.7.2. Type of Product**

- 3.7.2.1. Grant
- 3.7.2.2. Grant-cum-Loan
- 3.7.2.3. Equity contribution
- 3.7.2.4. Soft Loan Assistance
- 3.7.2.5. Revolving Fund Assistance

#### **3.7.3. Client Institutions**

- 3.7.3.1. NGOs
- 3.7.3.2. Banks
- 3.7.3.3. Farmers' clubs
- 3.7.3.4. Individual Rural Volunteers
- 3.7.3.5. Micro-Finance Institutions
- 3.7.3.6. RUDSETIs
- 3.7.3.7. Panchayati Raj Institutions
- 3.7.3.8. SHGs/JLGs and their federations
- 3.7.3.9. State government bodies/corporations and their federations
- 3.7.3.10. Companies – private and public, LLPs, etc.
- 3.7.3.11. Village watershed committees
- 3.7.3.12. Producer companies
- 3.7.3.13. Cooperatives and MACS

#### **3.7.4. Terms of release of grant**

- 3.7.4.1. Quantum of assistance varies depending upon the scheme, capacity of client for promotion and development
- 3.7.4.2. Release made in stages depending upon progress

#### **3.7.5. Information needed for management of grant**

- 3.7.5.1. Availability of budget under each project – for each State
- 3.7.5.2. Environmental data on population, area, economic backwardness, availability of infrastructure and linkages, etc.
- 3.7.5.3. State-wise physical and financial progress against sanction
- 3.7.5.4. Data on number of programs conducted, people trained, etc.
- 3.7.5.5. Data on beneficiaries / groups linked with banks and their account details

## 4. Functional Requirements

Major functional requirements from the Centralized Loan Management and Accounting system (but not limited to) are mentioned below.

### 4.1. General Requirements

- 4.1.1. The **transaction and accounting system** should account for all the payments and receipts from various channels (staff and subsidiaries of the Bank as well as outside clients, bidders, institutions, individuals, etc.) under appropriate heads and balance the ledger automatically.
- 4.1.2. The **loan origination and management system** should take care of complete lifecycle of the financial product (loan/grant/refinance, etc.) from origination to sanction, disbursement, repayment and closure. Broadly, the nature of operations to be captured by the system is detailed in previous section or Section 3. The Bank may choose not to use some of the features - such as online sanction - as extensively to begin with. The detailed functional specifications for the system will be defined in the 'Request for Proposal' document. However, the system proposed should have an in built loan origination and workflow system, which can seamlessly integrate, should the Bank decide to completely migrate all its functions online in future.
- 4.1.3. The Bank is also in the process of creating new products and offerings such as lending directly to various organizations/corporations involved in rural development. There should be a provision to define new kind of lending products and capture their workflows in the system
- 4.1.4. The Bank acknowledges that there might be very few off the shelf products available to cater to its requirements. The Bank would like to implement software, which needs **least customization**.
- 4.1.5. The system should provide **one single integrated platform**. It should therefore integrate data from across different departments and make available **MIS** as needed, pulling out information from various sources
- 4.1.6. It should support Hindi fonts as some of the MIS are required to be in bilingual.
- 4.1.7. The system should integrate seamlessly with current and future IT applications as part of NABARD's roadmap. Among the current applications, an integrated HRMS and Payroll System is going to be implemented in the Bank shortly. The systems, which would be implemented in future, include Risk Management, Treasury, Asset Liability Management, Document Management, Enterprise Data Warehouse, Knowledge Management, etc. as discussed in Section

6.3. The system should integrate seamlessly with future IT applications as part of NABARD's roadmap.

## **4.2. Specific Requirements**

### **4.2.1. Centralized transaction and accounting system**

- Provide single General Ledger for the Bank including all departments and regional offices
- Account for all the transactions - payments and receipts - through various channels of the Bank under appropriate heads.
- Automatic balancing of ledger accounts
- General Ledger should also include sub-ledgers by products, etc. to generate balance sheet/Profit and loss accounts for ROs or specific financing activities.
- The system should provide amount sanctioned, disbursed, current outstanding, etc. for various schemes and products of the Bank
- All transactions made by the Finance Department pertaining to borrowings and investments should be accounted for under appropriate head in the General Ledger. The system should provide a link to the payment gateways such as RTGS, NEFT, etc
- All payments made by General Administration Department towards maintenance of premises, payments of external vendors, payment to employees for various benefits should get recorded in the system. The system should also automate calculation of depreciation for assets purchased by the Bank and provide MIS for tax calculation.
- The system should also record expenses incurred by Human Resource Development Department for training and Department of Economic Analysis and Research for research purpose.
- All transactions of the Bank should get recorded and accounted for in the system.
- The system should also record TDS and generate TDS return.

### **4.2.2. Loan Origination System with workflow**

- It should allow client institutions to apply and track the status of their application online
- It should support different application origination channels
- Provide ability to track status of each application online
- Should support all types of loan and grant-based activities of the Bank – refinance, co finance, direct lending, grants (loan cum grant or grant), revolving fund assistance (RFA), working capital, term loan, etc.

- Should enable one to control and monitor various steps in loan processing using digital imaging technology
- Manage workflows, which map to business processes and maintain unique workflows for each product, unique project/proposal identification number.
- Generate letters and forms automatically – such as loan scrutiny and disbursement notes and sanction letters
- Allow adding and configuring new products

#### **4.2.3. Loan Management System**

- Capture basic information about schemes, categories, rates of interest, etc. and generate required information for the management for various credit related activities of the Bank – refinance, co finance, grants, revolving fund assistance (RFA), working capital, etc.
- Generate alerts for dues and receipts of payments and repayments. It should also calculate repayment schedule and interest product.
- Capture rules for each category and scheme. The rules should be user dependent and not system dependent.
- Provide for capturing and generation of reports on State wise, block wise, district wise, category wise, scheme wise, borrower wise, etc.
- Capture hypothecation of securities against each loan
- Provide flexibility in change of interest rates and re-calculation of interest for all loans/ EMI.
- Allow for conversion & rescheduling of existing loans.
- Provide for calculation of subsidy wherever required and generate alerts for adjustment of backended subsidy.
- Provide for partly or fully waiving off the interest
- Manage NPA and generate alerts thereof.
- Generate reports for credit information agencies and regulators such as RBI, GOI, etc.
- Provide integration with other systems running in NABARD
- Allow online submission of application and status checking
- Generate MIS for the purpose of asset liability management
- Generate MIS for the purpose of Income Tax

## **5. Broad Scope of work**

### **5.1. Solution Architecture**

- 5.1.1. The proposed solution should connect all the TEs, HO and ROs at the Bank. The DDMs should be provided with a web based secure access through which they can access the system.

### **5.2. Implementation**

- 5.2.1. Study the existing business processes and IT infrastructure at NABARD
- 5.2.2. Redesign business processes in coordination with NABARD implementation team to define future state of the processes
- 5.2.3. Implement an appropriate centralized transaction and accounting system running on a single GL covering a range of banking and accounting operations (both internal and customer) undertaken across all of its Offices/Departments.
- 5.2.4. To implement an Enterprise General Ledger along with the application
- 5.2.5. Build seamless interfaces (wherever needed) with identified existing applications of NABARD or other related entities.

### **5.3. Customization**

- 5.3.1. Build customization/interface as per the business requirements of the Bank.
- 5.3.2. Build reports for MIS purposes, which may not be readily available in the solution offered.
- 5.3.3. Customized reports may need to be built as per user requirements.

### **5.4. Hardware Deployment**

- 5.4.1. If separate independent server(s) is(are) required for the proposed solution, the configuration of the hardware with required system software licenses (including that for database licenses) and other bundled software as required will have to be done by the bidder.
- 5.4.2. The bidder will also have to do the necessary setup at the disaster recovery site separately maintaining the same performance characteristics of the system.
- 5.4.3. The desired performance of the software should be the guideline for prescribing any hardware requirement or system software for the Bidders.

### **5.5. Data Migration**

- 5.5.1. Prepare data migration strategy and plan prior to roll-out.

### **5.6. Testing**

5.6.1. Conduct tests (hardware (if required), software UAT etc) as per the test plans to be devised by the Bank and appropriately carry out the measures to meet with the set standards.

5.6.2. Pilot Run at nodal offices/departments

## **5.7. Training**

5.7.1. Conduct end-user training across all locations for the Bank for identified group of employees. Bidder should also follow a train-the-trainer approach for training using various mediums of communications and training tools.

5.7.2. Prepare detailed training manuals / presentations containing appropriate flowcharts etc for end user training. End User Training will be conducted at locations specified by NABARD.

## **5.8. Documentation**

5.8.1. Prepare all operating manuals, user manuals, system manuals, IT security manuals etc as required

## **5.9. Post Implementation Support**

5.9.1. The selected bidder will also have to provide post implementation support across all locations.

5.9.2. The contract with the final selected bidder will include a one year warranty and also would involve an Annual Maintenance of the system for a period of five years on completion of warranty period providing for changes/ updation that would be required for the system due to policy changes, etc.

5.9.3. The warranty and AMC will cover hardware / software / supporting applications

5.9.4. The final selected bidder will be asked to provide a highly skilled professional resident engineer(s) providing both hardware and software support onsite for the full time during one year warranty period and five years AMC period.

Various activities cited above are illustrative and are not an exhaustive list. All activities need to be performed and delivered within the given timelines as shall be specified in RFP, without compromising the quality standards.

## 6. Current state of IT at the Bank

Information Technology is used for coordinating various important activities within NABARD largely using stand-alone, desktop-based applications and word processing software, primarily used for simple data aggregation, accounting and publishing. The IT eco-system in the organization is generally fragmented with some exceptions like 'NABNET', an intranet portal for interfacing staff and organization.

### 6.1. Applications

- An RDBMS based accounting system called "Instaccount" has been installed in NABARD where the application runs on Windows 2003 Server and database on SQL 2000 Server. This is, however, used in a decentralized manner, where all the 33 accounting units maintain separate instances of the package locally.
- A COBOL based standalone software ICDFAD has also been implemented for processing ICD related bank-wise statements such as due date diary, loan ledger. The application is working in a few ROs
- A COBOL based standalone software CBS-REF is used for processing of commercial bank transactions by Finance and Accounting Department.
- A VB & MS Access based application RIF is implemented for processing of Rural Innovation Fund and related MIS
- SAP – CFM is implemented for Treasury Management
- **The proposed centralized loan management and accounting system is expected to replace these legacy applications at NABARD**
- **The Bank is also in the process of implementing a Human Resource Management System (HRMS) based on Oracle Peoplesoft platform. The proposed loan management and accounting system should seamlessly integrate with the HRMS solution and should also be capable of interacting with the future applications as part of IT roadmap for NABARD (to be shared with the winning bidder), some of which are mentioned in Section 6.3**

### 6.2. Network

- NABARD has recently deployed and is in the process of fine-tuning a MPLS network connecting its Head Office to 30 Regional Offices. Each individual RO has a Local Area Network and the man to machine ratio is 1:1.

### **6.3. IT Roadmap**

- NABARD also has plans to implement a few other systems as part of its IT roadmap in phases. Each system is envisioned to exchange data with other systems in a seamless fashion through an organization wide network.
- NABARD has an “IT Plan Document” which will be shared with the selected final Bidder, and the roadmap defined in this document has to be incorporated while implementing the proposed loan management and accounting system
- A brief overview of these systems is as follows:
  - Project Management System to track projects, associated budgets and actuals
  - Risk Management System to perform risk related functions in the mid office
  - Treasury and asset liability management systems
  - Enterprise Data Warehouse for porting and storage of data on-line
  - Business Intelligence System to collect, integrate, analyze, interpret, present data and information for making predictions
  - Knowledge Management System to manage knowledge, especially linking data and information from multiple sites
  - Document Management System to store and track life cycle of electronic documents as well as images of paper documents
- The proposed loan management and accounting solution is envisioned to seamlessly integrate with other solutions towards the ultimate goal of an ERP solution.
- Implementation of the loan management and accounting package should not result in NABARD being forced to implement a particular ERP solution. The choice of an ERP solution should be open to NABARD whenever it decides to implement it.

## 7. Qualification Process

### 7.1. Primary Criteria

- 7.1.1. The bidder should be a reputed IT solution provider possessing at least a **valid SEI CMMi Level 5 certification or a valid ISO 9001:2000 standard certification** for any of the following: Design / Development/ Implementation for Software. The Bidder must submit evidence of the certification.
- 7.1.2. The bidder **should not be blacklisted** by any public sector financial institution for implementing solutions to be proposed in response to this EoI.
- 7.1.3. The bidder should have **registered office with legal presence in India** with a localized development and support center. The bidder should be in **existence for a minimum period of 5 years**.
- 7.1.4. The bidder must have annual financial **turnover of at least Rs. 50 crores** in each of the last three years ending 31<sup>st</sup> March 2010.
- 7.1.5. The bidder should be a **profit-making company with positive networth** during the last three accounting years. Audited Balance Sheet and Profit and Loss Account (amount in Rupees) for last three years should be submitted.
- 7.1.6. The bidder must ensure that the name of the legal entity specified on the proposal must correspond to the name on the financial statements.
- 7.1.7. The bidder must warrant that it is **financially solvent**, i.e. it is able to meet all its debts as and when they fall due, which is certified by a Chartered Accountant (CA).
- 7.1.8. 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.
- 7.1.9. 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.
- 7.1.10. The products offered by the bidder should have been in the market for a minimum period of three years and the offered version should be compatible with the latest technology.

7.1.11. The bidder should have implemented the latest version of the product available in the market in the recent three years.

7.1.12. In case where the product vendor ties up with another vendor:

- The proposal should clearly indicate the role of the prime bidder and other bidders.
- All the members of the consortium should satisfy primary criteria set out in paragraphs 7.1 to 7.4. All other criteria are applicable for prime bidder only.
- The Bank will interface / communicate only with the prime bidder for all requirements and other project management activities. The prime bidder will take up the responsibility of the project with direct involvement of senior personnel to ensure success of the project.
- The prime bidder 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 bidder. The prime bidder must also furnish letters from other members of consortium in support of the same.

7.1.13. Past Experience in end to end implementation

The bidder or the prime bidder along with other members of consortium should have experience in end-to-end implementation - design, implementation, customization, support and maintenance - of the proposed centralized accounting and loan management solutions in India. The bidder can propose multiple solutions that can meet the functional requirements of NABARD as specified in Chapter 4. The qualifying criteria and scoring for past experience will be as follows:

7.1.13.1. Centralized transaction and accounting system

- The proposed centralized transaction and accounting systems should have been implemented in at least three banks / financial institutions in India.
- The bidder should have experience in end-to-end implementation of the proposed solutions in at least one public sector bank/public sector financial institution in India with at least 100 branches. The system should have been in place for at least 2 years from the date of Go Live stage and should be currently in use.

7.1.13.2. Loan Management System

- The proposed loan management solutions should have been implemented in at least three banks / financial institutions in India.
- The bidder should have done an end-to-end implementation of loan management systems proposed in at least one financial institution in India. The implementation can:
  - a. Either be the development and deployment of an end to end lending solution from loan origination to disbursement, NPA management and closure,

OR

  - b. Development and deployment of a loan origination system and integrating it with an already running CBS in the organization

The implementation should have been in place for at least 6 months from the date of Go Live stage and should be currently in use.

## **7.2. Secondary Criteria (Max Marks: 50)**

Additional points will be given for the following:

- 7.2.1. Implementation of the proposed centralized transaction and accounting system in any public/private sector bank/financial institution in India with at least 100 branches. The solution should have been in place for at least 2 years from the date of Go Live stage and should be currently in use. **(20 marks)**
- 7.2.2. Implementation of the end to end lending solution proposed, as per the following condition:
  - 7.2.2.1. It should either be an implementation of an end to end lending solution from loan origination to disbursement, NPA management and closure OR
  - 7.2.2.2. An implementation of a loan origination system integrated with an already running CBS in the organization in any private/public sector bank/financial institution in India. The implementation should have been in place for at least 6 months from the date of Go Live stage and should be currently in use. **(20 marks)**
- 7.2.3. Implementation of centralized accounting and lending solution in a development financial organization with similar products and MIS requirements as those of NABARD in India or abroad. **(10 marks)**

## **7.3. Evaluation of EoI**

- 7.3.1. The bidder must fulfill all the Primary Criteria listed in this chapter in order to be eligible to get shortlisted for the RFP stage. Fulfillment of all the Primary Criteria, however, does not guarantee that NABARD will shortlist the bidder for RFP stage. NABARD reserves the right to release the RFP only to a select number of bidders based on evaluation on both Primary and Secondary Criteria.
- 7.3.2. NABARD shall scrutinize the submitted EOI with certificates/documents of the bidders (as specified in the various forms) and short-list the eligible bidders.
- 7.3.3. 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.
- 7.3.4. If any information provided in EOI is found to be incorrect or misrepresented, at any stage of the evaluation process, NABARD retains the right to summarily disqualify the bidder from the evaluation process.
- 7.3.5. 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.
- 7.3.6. 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.
- 7.3.7. Submission of EOI by a bidder in response to this document means that the bidder has accepted the terms and conditions including the pre-qualification criteria specified herein.

## 8. Instructions for Bidder's Response

- Bidders are expected to provide information about their company and product in the formats provided in Chapter 9 of the EOI.
- EOI should be organized STRICTLY in the following sequence:
  - Bidder's Profile (As given in Form I)
  - General Solution Information (As given in Form II)
  - Reference Site Details (As given in Form III)
  - Declaration in respect of Pre Qualification Criteria (As given in Form IV)
  - Broad details of the solutions offered
  - All supporting documents/proofs/evidences, etc.
- Responses in one original and one copy shall each clearly identify the bidder submitting the EOI. The envelopes with EOI shall be labeled "Original EOI" or "Copy EOI" as appropriate and neatly sealed. Each envelope should contain one hard copy and one soft copy of the EOI. The softcopies of the EOI should be submitted in CDs in MS Word 2003 and PDF formats. The envelope shall also be dated with the current date in the top left hand corner, and addressed as mentioned below:

**Accounts Department  
2<sup>nd</sup> Floor, E Wing  
C-24, G-Block  
Bandra Kurla Complex  
Bandra (E), Mumbai – 400051  
Maharashtra, India**

- In the event of any discrepancies between the "Original" and the "Copy" of the EOI, the Original shall govern.
- 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 dispatched.
- Note:
  - *NABARD is not expecting the bidder to furnish details of proposals/solutions or prices in EOI.*
  - *All correspondence and other documents pertaining to EOI shall be written in English.*

- *NABARD expects the bidder to furnish ONLY in the formats specified in EOI. Furnishing of irrelevant information in EOI is strictly discouraged.*
- A **pre-Eoi 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: March 15, 2011 (Tuesday), 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 [clmas@nabard.org](mailto:clmas@nabard.org) / [nabrepo@gmail.com](mailto:nabrepo@gmail.com)
- Intellectual Property Rights for all major modules / products developed specifically for the Bank and integrated with the system will rest solely with the Bank. This is a mandatory requirement and will form a part of the final contract between the bidder and the Bank.
- Bidders may request any clarification on this EOI **only by e-mail on or before March 18, 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 that they intend to submit the EOI.

**Email:** [clmas@nabard.org](mailto:clmas@nabard.org) / [nabrepo@gmail.com](mailto:nabrepo@gmail.com)

## 9. Disclosures and Disclaimers

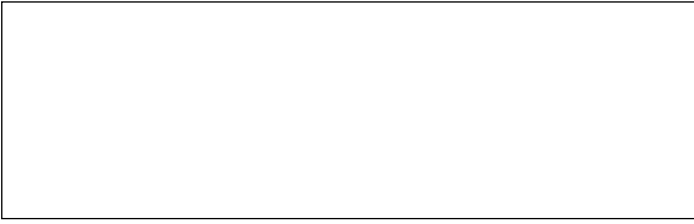
- This EOI is not an offer to enter into a contract. This EOI is a description of NABARD's objectives and requirements articulated in a structured manner to enable the Bank to evaluate all the responses received and make an informed decision
- NABARD makes no commitments, implied or otherwise, that the issuance of this EOI, the bidder's preparation and submission of a response and subsequent evaluation of the bidder's response can result in a business transaction with the bidder or any other participant, even if all the requirements in the EOI are met
- 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 Bidder and / or to entertain any representations.
- 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
- In no event can NABARD, its 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.

## Appendices

### Form I: Bidder Profile

(To be filled in by the Bidder)

<b>General</b>			
Registered name of the company			
Name of the registered office or head office			
Phone Number (with STD code)			
Fax Number			
Email ID			
Constitution (private limited/ public limited/ partnership/ proprietary concern, etc.)			
Date of Establishment			
Name of the Chief Executive			
Name of the contact person and phone number			
Total number of employees in India			
Number of offices in Mumbai			
Number of offices at locations other than in Mumbai (please specify names of locations)			
<b>Financial Position</b>			
	2007-08	2008-09	2009-10
Sales Turnover			
Net Profit Before Tax			
<b>Certifications</b>			
Please provide details of the quality process certifications (e. g. SEI CMM, etc.)			
Any other certifications (Please specify)			



*(Signature of the authorized representative of the Bidder)*



*(Seal of Bidder)*

Name of the signatory:

Designation:

Place:

Date:

## Form II: Solution Information

*Note:*

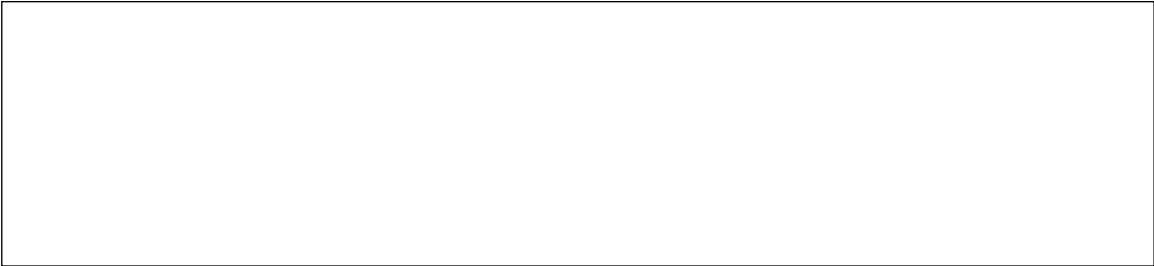
- *The Bidder should provide information only for proposed solutions for meeting centralized loan management and accounting system requirements at NABARD*
- *The information should be mentioned for only those cases where the Bidder has Supplied, Customized, Deployed, Maintained and Supported a Centralized loan management and accounting system for its clients*

<b>Application deployed</b>	
Core Product (also provide latest version number)	
Name of the Original Product manufacturing company	
Current version available	
Is the source code available?	
Indian languages available	
Operating Systems Supported	
RDBMS Supported	
Product developed in (mention programming language)	
Whether Product is web enabled, i.e., accessible through standard web browser	
Maximum Number of users supported concurrently	
Broad network backbone: architecture, bandwidth, throughput (bandwidth required, etc.)	
<b>Client Institutions</b>	
Number of clients of the SI using the product	
For each client institute in which product has been implemented by the bidder, please specify: <ul style="list-style-type: none"> <li>• Name of the client</li> <li>• Industry that the client belongs to</li> </ul>	

<ul style="list-style-type: none"><li>• Date of signing of contract</li><li>• Date of commencement of the implementation</li><li>• Date of pilots</li><li>• Date of Go Live</li><li>• Whether the project as envisaged in the contract fully implemented or not</li><li>• If not – modules still to be implemented and reasons for delay</li></ul>	
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*(Signature of the authorized representative of the Bidder)*



*(Seal of Bidder)*

Name of the signatory:

Designation:

Place:

Date:

### Form III: Reference Site Details

*(To be filled in by the client or the SI. In case filled by the SI, please also attach a certificate from the client, certifying the details)*

Project Name		
Project Location		
Client Name		
Client Address		
Client Contact/ reference person	Name:	
	Address:	
	Phone No:	
	Email:	
Project Started (month/ year)		
Project elapsed time (in months)		
Man-months effort:		
Role of the SI (whether complete end to end implementation including DC/DR setup, modules implemented, etc.)		
<b>Broad Details of the Project</b>		
Solutions Implemented		
Operating system		
Hardware installed – make/model		
Disaster recovery technology		
Security features		
Middleware		
Support/maintenance		

obligations	
Test run date	
Go Live date for pilot offices	
Go Live date for all offices	
State number of offices/branches using the software	

*(Signature of the authorized representative of the Bidder/Client)*

*(Seal of Bidder/Client)*

Name of the signatory:

Designation:

Place:

Date:

## Form IV: Declaration in respect of fulfillment of qualification criteria

The Chief General Manager  
Accounts Department  
National Bank for Agriculture and Rural Development  
2<sup>nd</sup> Floor, E Wing  
Bandra Kurla Complex  
Mumbai – 400 051

Dear Sir

**Subject: Declaration in respect of fulfillment of qualification criteria – Centralized loan management and accounting system for NABARD**

We hereby declare that we have read the request for EOI in entirety and have fulfilled all the qualification criteria as mentioned in Section 6 without any deviation:

S. No.	Supporting documents/ certificates/ evidence	Fulfilled (Yes/No)	Enclosed (Yes/No)	Comments
1	Whether blacklisted by any public sector financial institution where solutions proposed were implemented			
2	Certificates for quality: ISO 9000:2000 or SEI CMM Level 5			
3	Proof for a registered office with legal presence in India with minimum IT implementation experience of 5 years (Documentary Evidence: Attested copies of the Certificate of Incorporation)			
4	Audited Balance sheet and Profit and Loss account (amount in Rupees) for last three years. (Documentary Evidence: Attested copies of all Financial Statements).			
5	Certificate from Chartered Accountant (CA) that the Bidder is financially solvent i.e. it is able to meet all its debts as and when they fall due.			

6	Proof for a minimum annual turnover of Rs. 50 Crore or above (Documentary Evidence: Attested copies of all Financial Statements)			
7	Proof that the Bidder has a localized development and support center in India			
8	Warranty certificate that the key project personnel to be deployed in this project have been sufficiently involved in similar projects in the past three years			
9	Declaration that the Bidder has 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			
10	In case of consortium bids: <ul style="list-style-type: none"> <li>• Proof from prime bidder that it is authorized to bid on the behalf of the consortium</li> <li>• Proof that all the members of the consortium are agreeable for terms of the EoI offered by the prime bidder</li> <li>• Letters from members of consortium in support of the same.</li> <li>• Clear specification of the role of prime bidder and other bidders (duly signed by all the members of the consortium)</li> </ul>			
11	Evidence that the products offered by the Principal License Provider have been in the market for a minimum period of 3 years and offered version should be compatible with the latest technology.			
12	Evidence that the bidder has implemented the latest version of the products available in the market in the recent three years.			
13.1	Proof that the bidder has proven project experience of supply, installation, customization and implementation of at least three projects in centralized transaction			

	and accounting / Core Banking Solution. In each of the three projects, the product/software supplied and implemented should be similar to the solution being offered.			
13.2	Evidence that the implemented applications specified at 13.1 above are currently in use			
13.3	Evidence that one of the three projects specified at 13.1 above was implemented in a public sector bank / financial institution with at least 100 branches and in use for at least 2 years since Go Live stage.			
13.4	Submission of proof relating to reference site details (including referee names and contact details) in respect of each of the projects specified at 13.1 above.			
13.5	Submission of proof relating to documented project management and methodology in respect of each of the projects specified at 13.1 above.			
14.1	Proof of bidder having proven project experience in supply, installation, customization & implementation of at least three projects on loan management. In each of the three projects, the products / applications supplied and implemented should be similar to the solution being offered.			
14.2	Evidence that implemented projects / applications specified at 14.1 above are currently in use			
14.3	Evidence that one of the three projects specified at 14.1 above was an end to end solution or an implementation of a loan origination system integrated with an already running CBS in a public sector bank / financial institution with at least 100 branches and is in use for at least 6 months since Go Live stage.			

14.4	Submission of proof relating to reference site details (including referee names and contact details) in respect of each of the projects specified at 14.1 above.			
14.5	Submission of proof relating to documented project management and methodology in respect of each of the projects specified at 14.1 above.			

2. If NABARD needs additional information/ clarification, we shall furnish the same within the timeframe as specified by NABARD.

3. We express our interest to get a Request for Proposal (RFP) document from NABARD.

4. In case, if NABARD finds any deviation, or the information furnished is incorrect or misrepresented, NABARD may take decision as deemed fit, without giving any explanation or any reason.

Yours faithfully,

*(Signature of the authorized representative of the Bidder)*

*(Seal of Bidder)*

Name of the signatory:

Designation:

Place:

Date:

## Abbreviations

AACS	As Applicable to Cooperative Societies
AD	Accounts Department
CD	Credit Deposit
DCCB	District Central Cooperative Bank
DDM	District Development Manager
DPD-FS	Development Policy Department – Farm Sector
DPD-NFS	Development Policy Department – Non-Farm Sector
FD	Finance Department
FDR	Fixed Deposit Receipt
FID	Financial Inclusion Department
GOI	Government of India
HO	Head Office
HRMS	Human Resources Management System
ICD	Investment Credit Department
MACS	Multi-purpose Adivasi Cooperative Society
MFI	Micro Finance Institution
MoS	Memorandum of Sanction
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non Banking Finance Company
NEFT	National Electronic Funds Transfer
NGO	Non Government Organization
NPA	Non Performing Asset
NRRDA	National Rural Roads Development Authority
PCD	Production Credit Department
PLR	Prime Lending Rate
PUCB	Primary Urban Cooperative Bank
RBI	Reserve Bank of India
RO	Regional Office
RRB	Regional Rural Bank
RTGS	Real Time Gross Settlement
RUDSETI	Rural Development and Self Employment Training Institute
SCARDB	State Cooperative Agriculture and Rural Development Bank
SCB	State Cooperative Bank
SPD	State Projects Department
TDS	Tax Deduction at Source
TE	Training Establishment