Expression of Interest

For Identification of Consultant

for

Integrated Application Software (IAS) Solution for DICGC

Release date December 28, 2012

Deposit Insurance and Credit Guarantee Corporation,
Project Management Cell,
Reserve Bank of India Building, II Floor,
Opposite Mumbai Central Railway Station,
Mumbai 400 008, India

Disclaimer & Disclosures:

1. Deposit Insurance and Credit Guarantee Corporation (DICGC), Reserve Bank of India Byculla Building, Mumbai, has prepared this document to give background information to the interested parties on the Integrated Application Software Solution. While the Corporation has taken due care in the preparation of the information contained herein and believe it to be accurate, neither DICGC nor any of its authorities or agencies nor any of their respective officers, employees, agents or advisors give any warranty or make any representations, express or implied as to the completeness or accuracy of the information contained in this document or any information which may be provided in association with it.

2. The information is not intended to be exhaustive. Interested parties are required to make their own inquiries and respondents will be required to confirm in writing that they have done so and they do not rely only on the information provided by the Corporation in submitting an EOI. The information is provided on the basis that it is non–binding on the Corporation or any of its authorities or agencies or any of their respective officers, employees, agents or advisors.

3. The Corporation reserves the right not to proceed with the Project or to change the configuration of the Project, to alter the time table reflected in this document or to change the process or procedure to be applied. It also reserves the right to decline to discuss the matter further with any party expressing interest. No reimbursement of cost of any type will be paid to persons or entities expressing interest.

4. 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 EOI documents are to be signed by the authorized signatory. Any clarification sought can be mailed to dicgcpmc@rbi.org.in All clarifications sought shall be replied individually and also posted in the Corporation's website. Clarifications have to be sought in writing at least two days prior to the date of the pre-bid meeting and the responses will be given by the corporation on the web site. Subsequently no clarifications will be entertained.

Notice inviting Expression of Interest (EOI) - Identification of Consultant for End to End consultancy for the Integrated Application Software Solution in DICGC

DICGC invites sealed tenders *for* Identification of Consultant to provide consultancy for the Integrated Application Software Solution in the Corporation . The consultancy would be an end- to-end consultancy to be executed in various phases starting from study of the Corporation's existing IT systems/solutions to the implementation and roll-out of Integrated Application in the Corporation. The Consultant would b e   r e q u i r e d t o   suggest the best way forward keeping in view costs, already available IT infrastructure, time frame and efficiencies.   DICGC is looking for consultancy from reputed consulting companies having previous experience in handling successfully similar IT Projects for Insurance companies/ banks /Financial institutions in India, and particularly Integrated Application solution /CBS beginning with internal assessment of the requirements to the RFP phase for selection of System Integrator (SI) and up to the completion of the project.

DICGC is planning to appoint a consultant to study the current deployment of the IT solutions deployed, understand the business requirements of the Corporation, come out with a suitable and cost effective IT Solution architecture to address the current and immediate future requirements. The consultant will also assist the Corporation to identify, through the tendering process conforming to the CVC guidelines, a System Integrator for the design and implementation of the solution. It is to be noted that the System Integrator is expected to have the competence and capability to deliver a total turnkey solution for meeting all the requirements of the Corporation. The SI will be the single point of contact for the corporation and will be accountable and responsible to ensure that the deployed resources meet all the stated requirements. The consultant has to ensure that this objective of the corporation is clearly articulated in the tender document for identification of the SI and has a clear understanding of what it takes for the SI to deliver the same. The requirement is an Integrated Application environment and therefore requires appropriate integration and interfacing of all the modules to deliver the expected level of performance and quality of service.

The consultant has to clearly stipulate the performance metrics for the total solution and mechanisms to quantify and measure the same to ensure that it delivers and meets the expectations of the corporation.

Schedule

The following is an indicative timeframe for the overall process. DICGC reserves the right to vary this timeframe at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Changes to the timeframe will be relayed to the affected Respondents during the process.

Tender schedule is as follows:

EVENT	DATE
Issue of EOI documents	December 28, 2012
Last date for submission of queries (Queries may be submitted to mkrupanandam@rbi.org.in; madhukar@rbi.org.in)	January 08, 2013
Pre-bid meeting	January 11, 2013
Last date for issue of addendum, if any	January 16 ,2013
Last date and time for submission of completed EOI document along with documentary evidence of possessing necessary eligibility-qualifications in a sealed cover	January 24, 2013 at 16:00 hrs
Opening of EOI otherwise a fresh date will be communicated to the applicants.	January 24,2013 at 16:30 hrs
Contact Numbers	022-2301 9575, 23021158
Fax Number	Fax No. (022) 2301 5662
e-mail address	dicgcpmc@rbi.org.in

The Performa containing the details regarding the broad scope of work, qualification, process & eligibility criteria etc. can also be down loaded from the Corporation's website at www.dicgc.org.in. Bid submission, queries and all other terms and conditions are detailed in the following sections of this document. Address for communication is as given in the *cover page* unless other-wise expressed specifically in any part of this document for a specific requirement.

NOTE: This document contains 35 pages .

TABLE OF CONTENTS

Contents

Chapter 1 – Introduction and Objectives of the Proposed IAS solution

1.1   Inroduction

1.1.1 About the Corporation - Deposit Insurance and Credit Guarantee Corporation (DICGC) established under DICGC Act, 1961 is a wholly owned subsidiary of Reserve Bank of India (RBI). As a part of its statutory responsibility, the Corporation insures all the deposits in banks across India subject to various terms and conditions as contained in the DICGC Act and the Rules and Regulations made there under.

1.2 Overview of the functions of the Corporation

1.2.1   The functions of the DICGC are governed by the provisions of 'The Deposit Insurance and Credit Guarantee Corporation Act, 1961' (DICGC Act) and 'The Deposit Insurance and Credit Guarantee Corporation General Regulations, 1961' framed by the Reserve Bank in exercise of the powers conferred by sub-section (3) of Section 50 of the said Act. As no credit institution is participating in any of the credit guarantee schemes administered by the Corporation, presently it is not operating any of the schemes and deposit insurance remains the principal function of the Corporation. However DICGC may be entrusted to operate/implement credit guarantee schemes for education loans, loans granted for vocational courses / skill development and such other credit guarantee schemes that may be introduced from time to time.

1.2.2   Institutional Coverage: All commercial banks including the branches of foreign banks functioning in India, Local Area Banks and Regional Rural Banks are covered under the Deposit Insurance Scheme. All eligible co-operative banks as defined in Section 2(gg) of the DICGC Act are covered under the Deposit Insurance Scheme. All State, Central and Primary cooperative banks functioning in the States/ Union Territories, which have amended their Co-operative Societies Act, as required under the DICGC Act, 1961, empowering Reserve Bank to order the Registrar of Co-operative Societies of the respective States/Union Territories to wind up a co-operative bank or to supersede its committee of management and requiring the Registrar not to take any action for winding up, amalgamation or reconstruction of a co-operative bank without prior sanction in writing from the Reserve Bank, are treated as eligible co-operative banks.

1.2.3   DICGC , a fifty year old institution and second oldest in the world in the field of providing deposit insurance, has proved itself as an important pillar in Financial Stability and Financial Inclusion in the Indian Financial system. It inspires confidence

in million of small depositors by ensuring that their deposits in the hands of banks are ensured by the Corporation. This provides savers faith in the banking system and leads to financial inclusion. The same very faith checks the incidence of run on any bank knowing that all ensured deposits will be duly paid by the DICGC in case of need and thereby contributing to financial stability.

1.3 **Objective of IAS: T**he existing suites of applications have been functioning in the Corporation. However, keeping in view the current state of advancement in the banking technology, both products and IT infrastructure, as well as future requirements, it has been decided to revamp the current systems with Integrated Application Software. The core objective of implementing IAS has been to have, irrespective of hardware structures and software functionalities, a cross functional and seamless integration of all the existing applications of the Corporation into one system . The scope of consultancy has been detailed in Chapter 2 of this EOI. In brief, IAS should give all round benefit to the Corporation as well as other stakeholders i.e. banks, Depositors of insured banks going under liquidation / amalgamation / restructuring, authorities / agencies such as liquidators and other bank safety net players such as RBI by establishing an efficient single point gateway between them.

1.3.1 For the depositors of failed banks to maintain confidence in the banking system, it is essential to provide depositors quick access to their funds. In the Indian context, shorter payout periods would entail significant reforms in deposit insurance system aimed at ensuring early access to information about failing institutions, detailed and current information about deposits, and techniques for providing rapid access to funds apart from availability of adequate funds. The Corporation has initiated sincere efforts in this direction. As part of the integrated computerization of the Corporation covering all operational areas, DICGC has taken an initiative for implementation of an integrated IT project in the Corporation. The proposed software application would integrate all aspects of the functioning of the Corporations viz. treasury operation, accounting, premium collection, claims settlement and payment, recovery systems, etc. Also it would seamlessly integrate with other systems like payment and treasury dealing system as also with the CBS systems of banks. Further, the application would have a web interface with banks so as to enable uploading of data/ returns from an offshore location. Broadly the project will have the following distinctive functionalities:

a) Operations-Front – Banking Registration, Insurance Operations, Claims

Settlement, Recovery Management and Treasury Dealing Room

b) Operations-Back – Accounts and Taxation, Treasury Back Office

c) Support Services – Administrative Affairs, Budgeting, Audits/Inspections /CSAA, Transactions with Estate Department/Suppliers and IT Support & IT Infrastructure Management

(d) Governance

1.3.2 An Integrated application would also be beneficial for consolidation of financial data at one place and significantly improve the MIS, CRM and Risk Management in the Corporation thereby improving the decision making process. This would further aid maintenance of the life-cycle history of depositor-wise claim, payment history, recovery, etc. which would be useful for policy formulation. It would also ensure entire profile of the banks at one place. In addition to improving the efficiency and effectiveness of the functioning of the Corporation, it would obviate the necessity of dealing with multiple vendors even for a simple problem.

1.3.3 Though the existing suite of application h a v e been serving the Corporation well, a need was felt to have a relook at the business processes, design and architecture of the current systems keeping in view the future requirements. Consequently, it was decided to select and implement Integrated Application Software for DICGC with the objective of cross functional and seamless integration of all the operations of the Corporation. Integrated System would have common database to give a single consistent and dynamic accounting view at the same time achieving other benefits in the process. Usage of the IAS platform/applications would also be extended to banks and other stakeholders. In order to execute this project having immense value to the financial system, it has been decided to appoint a Consultant of repute, with required competence and proven track record on similar Integrated Application projects/CBS projects.

1.3.4. The Deposit Insurance p r o c e s s e s a r e d i f f e r e n t f r o m t h e t y p i c a l c o m m e r c i a l Insurance process and it is envisaged that the commercially available product may or may not be portable in an off-the shelf manner. Nevertheless, with a view to place a robust system, there may perhaps be a need to do a basic BPR to tailor the application processes to fit in to Integrated Application Software to be chosen/selected. The Consultant would be required to review the current applications and suggest its optimum utilization without sacrificing the objectives. Though the timelines for implementation of the Integrated Application would be drawn once the Consultant is appointed, it is expected that the whole effort

would be completed within a period of 12-18 months. **This EOI expects and seeks solutions from the Bidders, who have the core competence in offering consultancy services, for assessment of the Corporation's various existing systems, identifying gaps, studying the internal and external need(s), carry out necessary BPR, design appropriate model, assist in identifying a System Integrator (SI) through appropriate mechanism in line with CVC guidelines, coordinate, supervise and monitor the development and implementation of Integrated Application Software at DICGC through the SI adopting international best practices.**

Chapter 2 – Scope of work for the Consultancy

2.1   Introduction

2.1.1   The scope of the assignment from the selection phase to implementation phase is detailed as follows:

The scope of the consultancy services assignment is indicative . Grouping of the tasks relate to similarity of the tasks rather than the chronological order in which they need to be executed. Tasks listed under scope of work may run concurrently and the timelines for individual task and grouped tasks are to be decided in accordance with the dependencies and other emergent issues in the project plan prepared in consultation with the Corporation.   Thus, end to end consultancy for the project is envisaged.

2.1.2   Description of the envisaged scope is enumerated in the subsequent sections. However, Corporation reserves its right to change the scope of the EOI considering the size, complexity of the project, variety of requirements and the changing business conditions.   The scope of work,   explains in broad terms what is expected out of this project and all work that is essential to achieve the objectives.

2.1.3   Based on the contents of the EOI , the bidder shall be required to propose a solution, which is suitable for Corporation, after taking into consideration the effort estimated for implementation of the same and the resource and the equipment requirements. Corporation stipulates the bidder's selection under this EOI is on the express understanding that this EOI contains only the principal provisions for the entire assignment and that delivery of the deliverables and the services in connection therewith are only a part of the assignment. The bidder shall be required to undertake to perform all such tasks, render requisite services and make available all such resources as may be required for the successful completion of the entire assignment at no additional cost to Corporation notwithstanding what is stated here and what is not stated but underlying intent. Bidder should ensure that all the department functionalities and existing applications are covered in the proposed Integrated Application Software framework with possibility of adding additional features in future.

2.1.4   The bidder has to envisage all necessary services to be provided and ensure the same is delivered to the Corporation.

2.2   **The scope of work of the "Consultant" :**

The "consultant" while providingconsultancy services to theCorporation from conceptualization to completion (end to end) of "Integrated Application Software solution" should:

2.2.1   Study the existing business processes, IT Systems and Policies and draw an appropriate strategy for implementation of IAS Solution within the overall IT policy followed by the Corporation.

2.2.2   Identify the business processes that need BPR and carry out basic Business Process Reengineering plan/design in consultation with the Corporation.

2.2.3   Draw a comprehensive Project Management Methodology and assist in managing the whole IAS solution.

2.2.4   Recommend suitable models, in terms of architecture (Functional, Operational and Technical and Security), procurement and implementation related to Integrated Application Software solution which may fit into the existing Data Centre/s (if any), Disaster Recovery site and Network architecture(if any) of the Corporation .

2.2.5   While designing the IAS suites of applications, requirements relating to t r a n s a c t i o n reporting, MIS and related data need of each functional areas of the Corporation have to be considered. Also Customer Relationship Management (CRM) and Risk Management aspect should be covered in the study report as well as in the proposed system architecture. The architecture should provide for extracting the data/information either on dynamic or static or periodic basis depending upon the need, requirement and availability, and lay a data warehousing strategy for capturing the necessary information/data from the Integrated Application Software solution.

2.2.6   Monitor and assist the Corporation in implementation of entire "IAS Solution"

2.2.7   Provide consultancy for all issues/activities/tasks related to "Integrated Application Software solution" and also assist and guide the Corporation for implementation of "Integrated Application Software solution".

2.2.8   Define the functional and technical specifications of IAS application systems.

2.2.9   Prepare the RFP covering the totality of the solution and assist in floating the RFPs for IAS application systems.

2.2.10   Carry out the evaluation of t h e RFP r e s p o n s e s and assist the Corporation in selection process of the SI for the IAS application systems.

2.2.11   Identify and propose the other needed application systems, IT infrastructure, to be

implemented along with IAS. Define the functional and technical specifications of said proposed systems, draft and assist to float RFPs for such requirements, evaluate and assist the Corporation in selecting the prospective SIs and monitor and assist the Corporation in implementing the said other needed application systems and requirements.

2.2.12   Plan, assist and guide the Corporation and formulate strategy for "Systems Integration". The consultant should co-ordinate with various vendors/services providers involved in "Systems Integration".

2.2.13   While carrying out the activities related to "Systems Integration" related to IAS solution, the inter-relativity of various existing and proposed projects be examined and suggest solutions after taking a macro view and at the same time protecting the investment already done to the extent possible.

2.2.14   Identify and define "Data Migration Methodology" for all the application systems involved in the IAS solution and should plan, assist, guide and supervise by formulating strategy for "Data Migration".

2.2.15   Plan, assist and guide the Corporation in effecting the payments to the SI/vendors/other service providers connected with the solution.

2.2.16   Plan, assist and guide the Corporation and formulate strategy in the planning for the Human Resources requirements for implementation of the IAS solution, s t r a t e g y for developing skills of the staff, identification of training needs and preparation of training methodology related to IAS solution. The plan should also include a strategy for knowledge transfer to the Officers of the Corporation attached to the Project by associating them with the project during the design, development, testing and implementation of the solution.

2.2.17   Plan, assist, guide and formulate strategy for the deployment of the existing IT infrastructure being replaced by IAS solution.

2.2.18   While designing and developing the IAS suite of applications, issues such as compatibility with the existing network, connectivity with expected levels of availability, fault tolerance, security, performance and scalability should be addressed after analysing the networking requirement for various applications/systems.

2.2.19   Plan, assist, guide and formulate strategy for digitising all data, User Acceptance Tests, Audits (third party/internal audits) of IAS suite of application packages which would run on the existing Data centre/s and Disaster Recovery Sites, Network, facility management and other systems related to IAS solution.

2.2.20   Draft and assist in floating RFPs for activities which could fall outside the scope of the SI such as digitisation of data, various Tests, UATs, Audits including data migration

audit, evaluate and assist the Corporation in selecting the prospective agencies/vendors/auditors and monitor such User acceptance test and audit by third party/internal auditors.

2.2.21   Draft all agreements/contracts related to IAS solution.

2.2.22   Draft all documents and 'Manuals' related to IAS solution which includes modification of existing other manuals in vogue. Also draft the BCP /DR document for the Corporation in coordination with the System Integrator.

2.2.23   Prepare various guidelines/documents and procedures required by the Corporation pertaining to this project.

2.2.24   Set documentation standards and monitor adherence to these standards.

2.2.25   Carry out all other tasks/activities necessary and incidental to the implementation of IAS solution as may be identified from time to time.

2.2.26   Bidder should ensure compatibility of the projects inter-se. The processes involving more than one system should have a straight through processing capability and eliminate cumbersome process, repetitive data entry, etc.

2.2.27   While planning and implementing the IAS solution the "Consultant" should ensure that the process of switching over to the new systems/projects/processes is smooth and ensures prompt and continuous customer service. The systems and procedures for migration to the new projects/systems should be clearly defined for archiving the past data for access at a later date.

2.2.28   Identification and suggest action for mitigation of Project/programme risk(s).

2.2.29   The Consultant should assist the Corporation in realizing project goals and objectives by interfacing between various application system providers/vendors/service providers and the Corporation.

2.2.30   Identify and adopt the best practices and tools for smoother execution of the project.

2.2.31   Define the scope of customisation, legacy systems interfaces, new delivery channels, data cleaning and scrubbing procedures and also review the mapping of various legacy systems with the new solution and draw an action plan to fill the gaps and draw migration strategy for transition to the new architecture.

2.2.32   Set up of appropriate communication channels and review mechanisms amongst the project stake holders in order to ensure smooth implementation of the solution. The consultant will need to make presentations for changes proposed under Integrated Application explaining the benefits to the department concerned and other stakeholders.

2.2.33   Define and evaluate the testing scenarios to ensure the quality of deliverables by various vendors/service providers.

2.2.34   Identify and manage training schedule covering all levels of officials of the

Corporation, IT staff and business users for technology absorption

2.2.35 Define Rollout strategies and monitor the rollout.

2.2.36 Conduct periodical project reviews with the Corporation identified teams.

2.2.37 Identify the deviations in the implementation, devise action plans to make sure of adherence to implementation schedules and strategies.

2.2.38 Assist the Corporation on cost containment and ensure investment protection by using a suitable cost benefit analysis.

2.2.39 Ensure that the best of technology with global standards application suites are implemented in the IAS as it will be a single point financial gateway between the Corporation and other stakeholders.. However, the solution architecture should not have any single point of failure and all the critical systems should provide the high availability and fault tolerance.

2.2.40 With focus on Claims Management bidder is expected to study the workflow in order to minimize the time lag between liquidation or other event involving deposit insurance claim pay-out and actual payment / reimbursement to the depositor. Bidder is expected to study the current process, identify and formulate detailed process which would help the Corporation in achieving the above objective.

2.2.40.1 To establish a more effective and efficient process which minimizes the time and manual checking / reconciliation required to process the raw depositors lists / claim-list submitted by the liquidator and arrive at the deposit insurance claim amounts payable to the bona fide and eligible depositors of the liquidated / amalgamated / restructured etc. banks.

2.2.40.2 To ensure the capability to make payments directly to large number of depositors through physical mode such as cheques / warrants etc., as well as through electronic mode such as ECS / NEFT/RTGS etc. and of handling the payment history / audit trails for each depositor.

2.2.40.3 Put in place a system to maintain a life-cycle history for each depositor / claim for any future reference / re-processing with amendments (retrospectively) etc. in respect of the claim-settled banks.

2.2.40.4 The bidder shall be responsible for identifying the interface requirements for the existing as well as proposed software modules, Understanding the interface software requirements, including APIs, between the existing systems and the proposed Integrated Application Software.

2.2.40.5 The bidder has to assess the interface requirements and add any further items required for interfaces as per Corporation's existing IT environment and functional requirements. Finalising the interface software requirements with specifications, including APIs, in association with the existing vendor, SI and

Corporation.

2.2.40.6   Put in place a system for data capturing which is platform agnostic such that any data from the CBS/non CBS platform of any bank can flow to the Corporation. Bidder has to study interface requirements for the above envisaged   integration with the CBS/non CBS platforms of banks for capturing bank customer data on periodic or need based or online as the case may be.

2.2.41   In reference to the credit guarantee schemes for education loans, loans granted for vocational courses / skill development and such other credit guarantee schemes which may be operated and implemented by the Corporation in future , the bidder has to ensure that the proposed solution supports maintenance of data relating to banks/institutions participating in the scheme, amount of premium received, claims received when account becomes NPAs, payments to be made by the Corporation, receipt of amount recovered for which credit cover was provided and accounting of all such transactions thereof.

Chapter 3 – Bidders' Eligibility Criteria

3.1   **Bidders' Eligibility Criteria**

Bidders for appointment of Consultant to the Integrated Application Software   project must meet the following eligibility requirements:

3.1.1   Be a Partnership Firm or a Limited Company incorporated in India.

3.1.2   Be in existence for five years   as on 30.11.2012.(In case   of   mergers   / acquisitions /restructuring or name change, the date of establishment of earlier/original Partnership Firm/Limited Company can be factored in). [Documentary evidence should be enclosed to Annex 1, such as, Memorandum of Association, etc.]

3.1.3   Be in the line of similar project consultancy ie CBS/Financial Institution (FI)/Insurance Companies at least for a period of 5 years in India as on 30.11.2012. Bidder should have handled similar projects in India. [Documentary evidence should be enclosed to Annex 1, such as certificates from organisations for which similar project consultancy has been carried out].

3.1.4   The bidder must warrant that it is a going concern / firm, financially solvent, i.e., able to meet all its debts as and when they fall due.

3.1.5   Have adequate financial standing to undertake assignments of this magnitude and should have positive net worth (owned funds as given below) [1] continuously for the past three financial years. The bidder should have earned operating profit in each of the last three years. [The last three financial years' audited Balance Sheets and Profit and Loss Account reports should be submitted.]

1[Owned Funds = Capital Funds (Paid-up Equity Capital + Paid-up preference shares + Free Reserves) - (Accumulated balance of loss + Balance of deferred revenue expenditure + Other intangible assets)]

3.1.6   Have prior experience in providing of end to end consultancy services for at least two Financial Institution/Insurance company/banks in India in last three years. [Certificate from the PSU / FI/Insurance Company / Private or Public Sector Bank concerned should be submitted along with Annex 1]

3.1.7 Have quality certifications with regard to quality of their internal processes and services delivered [Documentary evidence i.e., ISO certification/CMM certification etc to be given as in Annex 1].

3.1.8 Not have been barred/black listed by any regulatory / statutory authority.[Declaration to this effect to be given along with Annex 1]

3.1.9 The bidder must warrant that there is no legal action being taken against it for any cause in any legal jurisdiction. If such an action exists and the bidder considers that it does not affect its ability to deliver the EOI requirements, it shall provide details of the action(s).[Declaration to this effect to be given along with Annex 1]

Note: Supporting documents for all the credentials are mandatory.

Chapter 4 – Evaluation Process

4.1 Objective of Evaluation Process

4.1.1 The objective of the evaluation process is to evaluate the bids to select a suitable Consultant for engagement for the Integrated Project. The evaluation by the Corporation will be undertaken by a TAG formed by the Corporation which would have external experts and officials of the Corporation. The decision of the TAG shall be considered final.

4.1.2 Evaluation and Comparison of Bids

4.1.2.1 Only bids from Bidders meeting the eligibility criteria as per para 3.1 and submitting complete and responsive bids will be processed to the stage of being fully evaluated and compared. The evaluation criteria shall be based on the requirements, stated elsewhere in this document.

4.1.2.2 The scores will also take into consideration the supporting documents.

4.1.2.3 Any requirement where the bidder has not marked a response will not be scored. **No further communication/clarification would be made by the Corporation in this regard.**

4.1.2.4 The responses to the proposed tasks under the scope will also be taken into consideration for evaluation of technical bids.

4.1.2.5 The Corporation reserves the right to change the evaluation criterion and evaluation process in EOI.

4.1.2.6 DICGC will evaluate the offerings from the bidders and short list only those who demonstrate competence and capability to deliver consultancy services as per the expectations of the Corporation. The decision of DICGC is final and binding on all the bidders.

4.2 Selection Procedure

The following procedure will be adopted for evaluation of bids.

4.2.1 Eligibility :

4.2.1.1 Scrutiny to ascertain compliance with Eligibility criteria listed under clause 3.1 and elimination of those bidders who do not meet the required eligibility criteria. Proposals not conforming to the eligibility criteria will be rejected.

4.2.2 Evaluation of Technical bids of only those bidders who comply with the eligibility criteria.

4.2.3 Technical bid evaluation: The parameters and weightages to be used for technical evaluation will be based on:

- ▪ i. Technical evaluation ---Evaluation matrix A to F of Annex 1 (70 % wt)
- ▪ ii. Presentations --- Evaluation matrix G of Annex 1 (30% wt)

4.2.3.1 Technical bid evaluation: The parameters and weightages to be used for technical evaluation will be based on:

Criterion	Max Marks	Minimum Qualifying Marks
Understanding the Requirements of DICGC	30	20
Proposed solution architecture to meet the stated requirements	30	25
Technical competence and capability to provide consultancy for DICGC	20	15
Documentary evidence of track record of similar projects handled	10	8
Knowledge of the IT initiatives of RBI and the integration and interfacing aspects	10 **Total marks 100**	7 **Total Minimum Marks 75**

4.2.4 Elimination of bidders not meeting the minimum qualifying standards set under Para 4.2.3.1 of the evaluation of technical bids (Annex 1 evaluation matrix A to F)

4.2.5 All bidders qualifying the above criteria would be called for presentations .

4.2.5 Presentation by Bidders

4.2.5.1 Qualified Bidder(s) would be invited to DICGC to make an exclusive presentation detailing their response to the EOI .

4.2.5.2 The bidder(s) would be required to present details of their experience and expertise in handling similar projects which would be evaluated by a TAG. It is expected that the bidder provides the details for each of the implementations separately covering the complete scope of work.

4.2.5.3 The bidder(s) would be required to present details of the proposed team profile as detailed in the relevant paragraph and mentioned elsewhere in this document. DICGC or its competent authority may focus on bidder's commitment, technical competence/capability to provide consultancy and the proposed team profile for the entire project.

4.2.5.4 The bidder(s) may be required to present details of proposed solution architecture to meet the stated requirements, approach & rollout strategy etc.

4.2.5.5 DICGC at its discretion may reject the proposal of the bidder without giving any reason whatsoever, if in Corporation's opinion, the bidder could not present itself as detailed in the proposal.

4.2.6 The marks obtained by those bidders meeting the minimum qualifying standards and on presentations made by these bidders on their proposed solution set under clause in the technical bid evaluation will be normalized and ordered.

4.2.7 The bidder with the highest combined Technical score would be declared as the T1 score (highest technical).

4.2.8 Bidders within the band of 10% from the T1 score would be considered for the next stage and RFP would be issued to such bidders.

4.2.9 In case only two bidders qualify in the above criteria then the zone of consideration would be extended to 15% from the T1 score . The Corporation reserves the right to change the evaluation criterion/benchmark and also evaluation process in the EOI.

4.2.10 All other bidders' proposals will be rejected.

Chapter 5 - Content and Form of Responses

5.1 Content and Form of Responses

5.1.1. This chapter contains the table of contents for the tender response. In order to facilitate evaluation and comparison of tender responses, bidders shall submit their response in this format. A failure to do so may result in the tender being eliminated at the examination stage as unresponsive.

5.1.2. Should the bidder have additional information to submit that cannot be encompassed by the current table of contents, additional sections may be added at the end.

5.1.3. The bidder has to submit the response in hard copy and soft copy (in CD) at the address given on the cover page. All CD's submitted should be neatly labeled and should also include the name of the bidder.

    i. A hard copy of the credential letters from banks / FI/clients neatly bound, labeled and segregated into different areas (Core Banking credentials, System Integration etc.)

    ii. Scanned copy of the credential letters from banks / FI/clients neatly bound, labeled and segregated into different areas (Core Banking credentials, System Integration etc.)

    iii. The bidder has to submit the soft copy of all documents for the EOI organised in appropriate directory structures. Information should not be submitted in an unorganised manner.

5.2 Tender Response

5.2.1. Technical Bid

5.2.2. Executive Summary may be provided in the following order:

    I. Introduction to the project

    II. Background of the bidder

    III. A brief summary of understanding of the Corporation's requirements

    IV. Methodology proposed probable best fit solution and suggested timelines.

5.2.1. The Technical Bid should be in accordance with the following:

5.2.2. Introduction

- Purpose
- Objectives
- Scope

5.2.3. Management Summary

- Overview of Bidder
- Overview of Proposed Solution
- Overview of Proposed Time-table and Project Management provisions
- Overview of Proposed roll-out strategy and Support Arrangements

5.2.4   Tender forms as presented at Annex 1 need to be filled and submitted along with all the documentary evidences, certifications or declarations sought under para 3.1 above for the eligibility criteria and in same order.

5.3   **Forms**

5.3.1   Tender Form

(A copy of the Technical Evaluation Matrix, supplied as at Annex 1, duly completed along with Annex 2 and Annex 4 and all the documentary evidences required .)

5.4   **Opening of Bids**

5.4.1   B i d s shall be accepted till date given in EOI notice as given in the EOI schedule

5.4.2   N o Bids will be accepted after the above deadline.

5.4.3   O p e n i n g of the Technical bids shall be conducted thereafter.

5.4.4   A l l Bidders shall be invited to attend the opening of the technical bids.

5.4.5   B i d s received late i.e., after the closing time on the date specified shall be rejected.

5.5   **Clarification on the Tender Documents.**

5.5.1   For any clarification with respect to this EOI, following officials, nominated point of contacts, may be contacted by way of following communication means: -

Name	Shri M Krupanandam	Name	Shri M Anand
Designation	Deputy General Manager	Designation	Assistant General Manager
Telephone No	022- 23021158	Telephone No	022-23019575
Fax No	022- 23018165	Fax No	022-23018165
Email: mkrupanandam@rbi.org.in		Email:	madhukar@rbi.org.in

5.5.2   The format given in Annex-3 may be used for seeking clarification.

5.5.3   It may be noted that all queries, clarifications, questions etc., relating to this EOI, technical or otherwise, must be in writing only and should be to the nominated point of contact.

5.5.4   Written requests for clarification may be submitted to the Corporation at least 2 days prior to **Pre-bid meeting** and clarifications for such queries shall be provided by the Corporation o r its representative in the pre-bid meeting.

5.5.5   Bidders should provide their email address in their queries without fail since replies from Corporation will be by emails only. The e-mail address and phone/fax numbers of the bidder should also be indicated on the sealed cover.

5.5.6   Form should preferably be emailed to the Corporation or provided by softcopy – in either event hardcopy confirmations are to be submitted in the beginning of pre bid meeting.

5.5.7   Queries and clarifications wherever necessary shall be placed in Corporation's website (www.dicgc.org.in)

Chapter 6 - General Terms and Conditions

6.1 Application : These general conditions shall apply to the extent that provisions in other parts of the Contract do not supersede them. For interpretation of any clause in the EOI or Contract Agreement, the interpretation of the Corporation shall be final and binding on the Consultants.

6.2 Relationship between the Parties : Nothing mentioned herein shall be construed as relationship of master and servant or of principal and agent as between the 'Corporation' and 'the Consultant'. The Consultant subject to this contract for empanelment has complete charge of its personnel in performing the services under the Project executed by the Corporation from time to time. The Consultants shall be fully responsible for the services performed by them or on their behalf hereunder.

6.3   Language of Bids: All bids and supporting documentation shall be submitted in English. The proposal should be prepared in English in MS Word/PDF format.

6.4   Period of Bid Validity: The Bids will be treated as valid for a period of 90 days from the closing date for submission of the bid

6.5 Domestic Presence of the Consultant.: The Consultant will have to have presence in Mumbai, India during the entire period of contract and till warranty period, if any.

6.6 Applicable Law :Applicable Law means the laws and any other instruments having the force of law in India as they may be issued and in force from time to time. The Contract shall be interpreted in accordance with the laws of the Union of India.

6.7 No legal binding relationship: It may be noted that no binding legal relationship will exist between any of the Respondents of this EOI and the Corporation, until execution of a contractual agreement.

6.8 Professionalism: The consultant should provide professional, objective and impartial advice at all times and hold the Corporation's interests paramount and should observe the highest standard of ethics while executing the assignment.

6.9 Adherence to Standards: The consultant should adhere to laws of land and 'rules, regulations and guidelines' prescribed by various regulatory, statutory and Government authorities.

6.10 The proposed team members should possess the knowledge as specified under section 3.1 and necessary experience and should be deployed in the relevant phases as per the requirements of the IAS solution. The key persons identified by the consultant for the project should carry out their activities from the premises of Corporation .

6.11 The bidders, who involve in any form of lobbying/ influencing/ canvassing etc., in selection process will be disqualified.

6.12 The successful bidder, who would be appointed as Consultant for the IAS solution, shall not participate in the bid that may be sought later for being appointed as System Integrator for providing and implementing the IAS for the Corporation. In other words, it is expressly envisaged that the Consultant and the System Integrator shall not be the same firm/companies. Therefore, those of the firms/companies that would like to participate in the open bid for providing and implementing the IAS and may accordingly decide for participating in this EOI. The successful bidder when appointed as Consultant shall also undertake not to participate in the bid for being appointed as System Integrator for the IAS and its associated RFPs (UAT, Data migration/audit, etc)

6.13 Acceptance or Rejection of Bid : The Corporation reserves the right not to accept any bid, or to accept or reject a particular bid at its sole discretion without assigning any reason whatsoever.

6.13.1 The Corporation reserves the absolute right to reject the response/proposal if it is not in accordance with its requirements and no correspondence will be entertained by the Corporation in the matter. The bid is liable to be rejected if,

- It is not in conformity with the instructions mentioned in this tender document.
- If it is not strictly as per prescribed form and format
- It is not properly/duly signed.
- It is received through Fax, Telex or Telegram.
- It is received after expiry of the due date and time
- It is incomplete including non-furnishing the required documents.
- It is evasive or contains incorrect information.
- There is canvassing of any kind.
- It is submitted anywhere other than the tender box.

6.14   Adherence to terms and conditions: The bidders who wish to submit responses to this EOI should note that they should abide by all the terms and conditions contained in the EOI. If the responses contain any extraneous conditions put in by the respondents, such responses will be disqualified and will not be considered for the selection process.

6.15   DICGC reserves the right to:

- Reject any and all responses received in response to the   EOI   without   assigning   any reason whatsoever
- Cancel the EOI/Tender at any stage, without assigning any reason whatsoever
- Waive or Change any formalities, irregularities, or inconsistencies in this proposal (format and delivery). Such a change/waiver would be duly and publicly notified in the Corporation's website before the closure of the bid date
- Extend the time for submission of all proposals and such an extension would be duly and publicly notified in the Corporation's website

• Share the information/ clarifications provided in response to EOI by any bidder, with all other bidder(s) /others, in the same form as clarified to the bidder raising the query.

6.16   Format :   Forms with respective Annexes as stated at 5.2.4 and at 5.3.1 must be submitted and signed by the authorised signatory. Unsigned bids would entail rejection of the bid. The bidders should use only the formats prescribed in this document for submitting technical bids. Any deviation from the prescribed formats in submitting the bids will entail the bidder from being disqualified.

6.17   Authorised Signatory: The selected bidder shall indicate the authorised signatories who can discuss and correspond with the Corporation, with regard to the obligations under the contract. The selected bidder shall submit at the time of signing the contract, a certified copy of the resolution of their Board, authenticated by Company Secretary, authorising an official or officials of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the Corporation. The bidder shall furnish proof of signature identification for above purposes as required by the Corporation.

6.18   Confidentiality : Information relating to the examination, clarification and comparison of the Proposals shall not be disclosed to any Respondents or any other persons not officially concerned with such process until the identification process is over. The undue use by any Respondent of confidential information related to the process may result in rejection of its Proposal. During the execution of the project except with the prior written consent of the Corporation , the Consultant and its personnel shall not at any time communicate to any person or entity any confidential information acquired in the course of the Contract.

6.19   Design Ownership : No services covered under the Contract shall be sold or disposed by the Consultant in violation of any right whatsoever of third party, and in particular, but without prejudice to the generality of the foregoing, of any patent right, trademark or similar right, or any charge mortgage or lien. The Consultant shall indemnify the Corporation from all actions, costs, claims, demands, expenses and liabilities, whatsoever, resulting from any actual or alleged infringement as aforesaid and at the expenses of the Consultant, the Corporation shall be defended in the defense of any proceedings which may be brought in that connection.

6.19.1 The ownership of the design for the Integrated Application Software Project, the application suites interface designs etc., and related Intellectual Property right (IPR) will lie with the Corporation only.

6.19.2 All project plans, software, plans, reports, ideas, documentation etc., developed for the Corporation by the consultant or the SI, while providing services, for which the consultant had received payment from the Corporation, pursuant to the agreement signed on the basis of selection of this EOI, shall be the property of the Corporation, including rights of intellectual property for the content, unless otherwise agreed upon explicitly in writing.

DISCLAIMER : The Corporation and/or its officers, employees disclaim all liability from any loss or damage, whether foreseeable or not, suffered by any bidder/consultant/person acting on or

refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Corporation and/or any of its officers, employees.

Please Note: This is not a Request for proposal (RFP) and commercials are not to be submitted with "Expression of Interest".

Technical Bid

Technical Evaluation Matrix – Integrated Application Software Solution

Only the vendors who qualify in the Eligibility Criteria as mentioned in para 3.1 should apply and provide response in this Annex 1 (A to F) given below :

A - Company Profile

	BIDDER	
1	The registered name of the bidding company	
2	Business address for correspondence	Location Street Locality City Pin Code Country Telephone Facsimile Email Other
3	Contact name of the Bidder	
4	Contact's position with the Bidder	
5	Contact addresses if different from above	Location Street Locality City Pin Code Country Telephone Facsimile Email Other
6	Business structure	
7	Bid company's registered address	
8	Details of company registration	

9	Names of Directors	Chairman President/Managing Director
10	Include a structure chart reflecting the organisation	
11	Chart	

B- Understanding the Requirements of DICGC (30 Marks)

Understanding the requirements of DICGC	1. Full details of the bidder's proposed methodology /approach for providing consultancy services to the Corporation with specific reference to the scope of work as detailed in para 2.2.	**Yes/No**	Marks 30

C- Proposed solution architecture to meet the stated requirements (30 Marks)

Proposed solution architecture to meet the stated requirements	1. Detailed Project Plan as per the scope of work along with Estimated work plan and Time Schedules for providing consultancy services for assignment under this EOI.	**Yes/No**	Marks 20
	2. Details of deliverables, other than specified by the Corporation, the bidder proposes with specific reference to the scope of work.	**Yes/No**	10

D- Technical competence and capability to provide consultancy for DICGC (20 Marks)

Technical competence and capability to provide consultancy for DICGC	1. Whether the consulting process conform to ISO9001 (or above) (2000), BS7799, ISO17799, CMM Level 5 Certification Six Sigma etc standards and if so, furnish details of compliance. (Declaration/documentary proof to be attached) Details of experience/ knowledge possessed in the areas of: a)Project Planning and management review b)Resource Planning, c)Role and Responsibility definition, Co- ordination across multiple teams, d)Project risk analysis and containment	Yes/No	Marks 5
	2. Probable Project Manager with 5 year experience and Probable Team leader (if any) with 3 year experience identified for assignment under this EOI and his professional qualifications and experience/expertise. Details of similar assignments of end to end consultancy for an insurance company/FI/ banks in India handled by the said Project Manager. Declaration/Documentary proofs for all the assertions are to be enclosed.	Yes/No	5
	3 . Probable Team members with three year experience identified for assignment under this EOI and their professional qualifications and experience/expertise .Details of similar assignments handled by the said team members .Declaration/Documentary proofs for all the assertions are to be enclosed.	Yes/No	5
	4.Have domain, technical and legal knowledge in Banking/Insurance and Information Technology. Domain areas include Insurance/Core Banking Solution, all facets of Insurance/banking, various delivery channels, various components of Integrated Application Software such as Application Software, Hardware, Operating systems (desktops as well as servers), Middleware, RDBMS, Messaging services/middleware, Web based technologies, Desktop tools, Networking, IS Security, Gap Analysis, Identification of Customisation requirements, Data Migration, Business Process Reengineering, User Acceptance test and application roll out.	Yes/No	5

E- Documentary evidence of track record of similar projects handled (10 marks)

Experience in Similar End to End integrated IT Projects in Banks/Insurance Firms/Financial Institutions : (Give details about the following with respect to the methodology followed by you in projects of similar nature and complexity – a minimum two project please.) Name of the Bank/Institution, time projected for execution of the assignment and documentary proofs from the Banks/Insurance Firms/Financial Institutions are to be furnished.	
Project Name:	
Project Location:	
Client Name:	
Client address:	
Client contact/reference person(s):	Name Address – if different from above Telephone Facsimile Mobile Phone Email address
Project started (month/year):	
Project elapsed time – months- vis-à-vis Project schedule:	
Man-months effort:	
Name of senior project staff:	Project Director

	Project Manager	
	Other	
Nature of the Project:		
Role of the company, whether complete end-to-end involvement or for a particular module: *Please provide details*		
Project Detail	Solution Architecture	
	Hardware installed – make/model	
(Broad details)	Operating system	
	System Software	
	Application software	
	Network Topology	
	Programming languages	
	Disaster recovery technology	
	Middleware	
	Security features	
	Support/maintenance obligations	

F- Knowledge of the IT initiatives of RBI and the integration and   interfacing aspects   (10 Marks)

	Yes/No	Marks
1. Knowledge of IT initiatives of RBI and the integration and interfacing aspects. Kindly also refer to para 2.2.40 (please provide details)		10

G – Presentations by the bidder

Presentations by the bidder		(30 Marks)	
1	Details of their experience and expertise in handling similar projects which would be evaluated by a TAG. It is expected that the bidder provides the details for each of the implementations separately covering the complete scope of work.	**Yes/No**	10
2	Present details of the proposed team profile as detailed in the relevant paragraph and mentioned elsewhere in this document.	**Yes/No**	5
3	Details of the proposed methodology/approach, Technical approach & rollout strategy.	**Yes/No**	5
4	Details of Project Management Methodology covering project plan and the detailed solution architecture to meet the stated requirements.	**Yes/No**	10

PROPOSED TEAM PROFILE: **Annex 2**

Sr No	Name of Proposed Project Manager/ Team leaders /Proposed Team members	Professional qualifications	Certifications/ Accreditations	Banking Solutions expertise (Mention if he/she has worked in Finance/insurance sector earlier	IT Expertise In terms of years and areas of expertise	Legal expertise In terms of years and areas of expertise	Number of similar assignments involved In Finance/insurance sector

Declaration/Documentary proofs are to be enclosed to substantiate the claims made.

Place:

Date: Seal and signature of the bidder

Clarification on the Tender Documents   **Annex 3**

DICGC Integrated Application Software solution	BIDDER'S REQUEST FOR CLARIFICATION	
Name of Organisation submitting request	Name & position of person submitting request	Full formal address of the organisation including phone, fax and email points of contact
		Tel:
		Fax:
		Email:
	Please Tick preferred contact option	
Bidding Document Reference(s) /Clause No.	**Nature of clarification required**	
Name and signature of authorised person issuing this request for clarification		

    a. Please indicate the preferred method and address for reply.

    b. Please use email or softcopy as a preference

Format for Letter of Application

[On the Letter head of the Applicant]

Date:

To

The General Manager

Deposit Insurance and Credit Guarantee Corporation,

Project Management Cell,

Reserve Bank of India Building, II Floor,

Opposite Mumbai Central Railway Station,

Mumbai 400 008, India

Ref: Expression of Interest **For Identification of Consultant for Integrated Application Software (IAS) Solution for DICGC**

Sir,

Being duly authorized to represent and act on behalf of ………………………………. (hereinafter referred to as "the Applicant"), and having reviewed and fully understood all of the qualification requirements and information provided, the undersigned hereby apply for EOI **For Identification of Consultant for Integrated Application Software (IAS) Solution   for DICGC** The details as per the requirements of the EOI enquiry are enclosed for your consideration.

Yours faithfully,

_____

(Signature of Authorized Signatory)

<NAME, TITLE AND ADDRESS>

FOR AND ON BEHALF OF

<NAME OF THE APPLICANT ORGANISATION>