



Government of Kerala

Invitation for Expression of Interest (EOI) for Supply, Implementation and Maintenance of Core Banking Solution (CBS) including related hardware for the Department of Treasuries, Government of Kerala (GoK)

This invitation for Expression of Interest does not call for a solicitation. The Department of Treasuries, Government of Kerala (Hereinafter referred to as 'DoT'), reserves the right to change or cancel the requirement at any time during the EOI and/or solicitation process. DoT also reserves the right to seek for other compliance norms with additional conditions as and when the final solicitation documents are issued.

1. ABOUT THE DEPARTMENT & ITS OPERATIONS

Department of Treasuries was formed in 1963 with the Director of Treasuries as the Head of the Department and now has 210 branches across the state. Treasuries play an important role in the financial management of the State Government. The administrative control over the Department at Government level is exercised by the Finance Department. The specialty of DoT is that, apart from the normal Treasury operations, it offers Savings Bank (SB) and Fixed Deposit facilities. The Government strives to provide the best of features & services to the SB & Fixed deposit Account holders. DoT has exclusive teller system in place for account operations.

DoT offers SB account facilities to different categories of people including Government officers, Pensioners, common public who hold SB account with DoT for receiving salary / pension credits or do regular banking transactions

DoT intends to implement a Core Banking Solution (CBS) in all 210 treasuries and other associated offices including the Directorate of Treasuries and now invites companies and firms for the implementation, operation and maintenance of CBS. The Core Banking Solution should among others, facilitate improvement, efficiency and productivity of customer service, availability of management information and enhancement of product development. The Department would preferentially not wish to incur any expenditure other than the cost of the solution (both hardware & software), as it shall make use of the State Data Centre for hosting data and the State Wide Area Network for fulfilling the network connectivity requirements .

2. OBJECTIVES OF THE PROJECT:

- The project is envisaged to be the continuation of the modernization efforts of the DoT. There is a felt need for improving the service delivery for providing various services offered by DoT to the customers through multiple, faster, advanced systems and function methodologies powered with technology.
- To centralize & interconnect all offices of DoT by having multiple branches operating as nodes integrated to the Directorate of Treasuries, besides being fully interconnected to function as a single unit from various geographic locations for operational convenience, with all information being stored, processed, managed & controlled at one centralized

point at the Directorate of Treasuries, hosting the entire functioning of the system to all its nodes.

- To offer value added services such as anywhere Banking & ATM facilities to its customers using the Core Banking Solution

3. EXPRESSION OF INTEREST

DoT invites Expression of Interest from reputed Vendors located in India to implement CBS for improving its Banking operations driven by the above mentioned objectives.

4. OBJECTIVE OF THE EOI

The objective of the EOI is to shortlist suitable vendors (for handling the end-to-end activities encompassing but not limited to, the implementation of CBS, integration with existing systems and the ATM interface of an agency bank, support & setup of all CBS hardware & software components & interfaces of the server platform such as Operating system, Database) who would later be invited to submit detailed technical and financial tenders for the supply, implementation and maintenance of a Core Banking Solution (CBS) which will support both the functional and technical requirements of the Department of Treasuries.

The EoI does not constitute a commitment to offer of a Contract or prospective Contract. DoT shall not be liable for any cost incurred by any potential vendor in preparation and submission of information in response to this EOI.

5. ELIGIBILITY CRITERIA

1. EOI can be submitted by a single Bidder or a consortium.
2. The Consortium should be limited to a maximum of 3 vendors where the Principal Bidder will be the single point of contact for tenderer, and will be entirely responsible for the customization and implementation of the proposed comprehensive solution as well as training to DoT staff on the new hardware / solution deployed by the vendor, post implementation support including up-time and response-time guarantees pertaining to all components of the proposed solution. The Principal Bidder will also be required to ensure that all current and future systems deployed in DoT can interface to the proposed solution.

3. In the case of a consortium the Principal Bidder should only respond to the EOI, but shall submit the credentials of all the consortium members
4. The Principal Bidder /any member of consortium should be an established Original Equipment Manufacturer (OEM)/Authorized Distributor (AUD) of computer hardware / software, or should be an IT system integrator
5. The Principal Bidder / any one member of the consortium should be the sole owner of the CBS offered.
6. The CBS to be offered by the Bidder should have been implemented and made operational in a minimum of 2 scheduled banks of which 1 should be a Public sector Bank. At least 100 branches under each of these banks should have been implemented with the proposed CBS.
7. The Principal Bidder / members of consortium should have minimum 5 years of IT Business operations in India.
8. The Principal Bidder / members of consortium should not have been blacklisted by any Government / Government Agency in India by declaration
9. The Principal Bidder should have direct implementing experience of CBS as the lead implementation Company in at least 100 branches of a bank
10. The Principal Bidder should have a minimum turnover of Rs. 100 crore and the other members of consortium should have a minimum turnover of Rs. 50 crore each, in the last 5 years in IT business
11. The vendor / all members of the consortium should have made Net profit after tax for the last 3 years, while the Net profit after tax figures for the principal bidder should not be less than Rs. 5 crore
12. Principal Bidder/Consortium members should be companies registered in India.

6. FORMAT OF EOI RESPONSE AND INSTRUCTIONS TO BIDDERS

Detailed response to the EOI consisting of the following:-

- a. Forwarding letter
- b. Bidder Information (as per Proforma 1)
- c. A brief Proposal on the Bidder's offerings.(including product/technical brochures)
- d. Letter of Authority/Power of Attorney for the authorized legal representative of the organization
- e. In the case of a consortium to be formed for this purpose:-
 - I. An authenticated document (such as Memorandum of Understanding/an undertaking in a stamp paper) which describes the Bidder's willingness to form a consortium
 - II. A brief description of the Principal Bidder along with the consortium members details and a summary of the activities to be carried out by the Principal Bidder as well as the consortium members.
- f. The necessary documentary evidence proving the eligibility criteria, as listed below:-
 - I. A copy of Memorandum and Articles of Association / Certificate of registration of the Bidder (of the Principal Bidder and all members in case of a consortium)
 - II. Copy of the Purchase order & User feedback documents on product & support of both the CBS Vendor & Implementer, in case they are different, obtained from the banks where prior CBS implementations have been done by the Principal Bidder/any consortium member .
 - III. Copies of audited Balance sheet and Profit & Loss account for the last 5 years of the Bidder (of the Principal Bidder and all members in case of a consortium)
 - IV. Other documentary proof in Confirmation with the eligibility criteria as mentioned in section 5.
- g. Compliance to the EOI Terms and Conditions (as per Proforma 2)

7. EVALUATION AND SHORTLISTING

- DoT will make a preliminary examination of the EOI to determine whether the vendor / consortium of vendors qualify as per DoT's requirements. The Participant's eligibility will be evaluated based on the criteria stipulated vide section 5 of the request for EOI.
- The shortlisted Bidder / Consortium would be provided with RFP for response within specified time line.

8. SCHEDULE OF EOI PROCESS

EOI Schedule		
Sl No.	Activity	Timeline
1	Date of Issuance of EOI	29.03.2010
2	Last date and time for submission of EOI	12.04.2010 at 15.00 hrs
3	Date and Time of EOI opening	12.04.2010 at 17.00 hrs

Note: The Expression of Interest will be opened in the presence of the Solution Provider's representative who chooses to attend.

9. The responses / queries should be addressed to:

The Director,
The Department of Treasuries,
Government of Kerala
Powerhouse Road,
Thiruvananthapuram
Kerala- 695036

10. Terms & Conditions:

- The eligible and interested vendors may send detailed response with EOI in the prescribed format by 15:00 hours on or before 12th April 2010 (PLEASE DO NOT ENCLOSE ANY COMMERCIAL PROPOSAL)
- Any EOI received by DoT after the deadline of submission of EOI will be rejected. In the event of the specified date and time of the EOI, being declared a holiday for DoT, the EOI will be received up to the appointed time on the next full working day. Extension of submission date and time will be at the sole discretion of DoT.
- Response to the EOI from the respondents should be submitted in a sealed envelope, superscribed with the words EXPRESSION OF INTEREST FOR SUPPLY, IMPLEMENTATION AND MAINTENANCE OF CORE BANKING SOLUTION INCLUDING RELATED HARDWARE FOR THE DEPARTMENT OF TREASURIES.GOVERNMENT OF KERALA”. Respondents should provide one (1) hard copy and one (1) electronic (soft) copy in a CD of the response.
- EOIs received by facsimile or electronic mail will be rejected.
- Any inter lineation, errors or overwriting shall be valid only if the person signing the EOI initials them.
- Any form of canvassing/lobbying/influencing regarding short listing, etc. will be a disqualification
- DoT reserves the right to verify any / all of the credentials provided by the Bidder
- All information contained herein and the enclosures are confidential information. By accepting this material the recipient agrees that the information will be held in confidence and will not be reproduced, disclosed or used in whole or in part without prior permission of DoT.
- During evaluation and finalization of the EoI, DoT may, at its discretion, ask the Bidders for any clarification on its EOI. The request for clarification and the response shall be through e-mail followed by letter in writing.
- Notwithstanding anything contained in any of the clauses in this EOI, DoT reserves its right to accept or reject any EOI, and to annul each or all the EOI processes and reject all the EOI at any time prior to issuing the RFP without thereby incurring any liability to the

affected Bidder, or any obligation to inform the affected vendor or vendors of the grounds for DOT's action.

- The Bidder / consortium is expected to examine all instructions, forms, terms and conditions in these documents. Failure to furnish all information required by DoT or to submit EOI not substantially responsive in every aspect will be at the risk of the Bidder / consortium and may result in the rejection of its EOI.
- Any assumptions made by the Bidder / consortium in response of this request for EOI will be their own risk and cost. DoT will not be liable for any such assumptions / representations made by the Vendors.
- EOI submitted should remain valid for a period of 90 days from the scheduled date of opening.
- Enquiries for clarifications should be sent to the e-mail, keralatresury@gmail.com at least 3 days prior to the last date of submission of EOI

Proformas

Proforma 1 – Bidder Information

Contact details	
Name of the Bidder	
Address and other contact details of the Participant submitting the EoI	
Name, designation and address of the authorized legal representative and signatory of the EoI	
Name , designation , address and other contact details of the Contact person to whom all correspondence is to be addressed in respect of this EoI	
Address and contact details of Head Office in India	

** In case of consortium, the Bidder has to give the details of the Prime Bidder only.*

Proforma 2 - Statement Of Deviations From EoI Terms And Conditions

Date :

Ref. No.:

To,
The Director,
The Department of Treasuries,
Government of Kerala
Powerhouse Road,
Thiruvananthapuram,
Kerala - 695036

Sir,

There are no deviations (null deviations) from the terms and conditions of the EOI document. All the terms and conditions of the EOI document are acceptable to us.

OR (Strike out whatever is not applicable)

Following are the deviations from the terms and conditions of the EOI document. These deviations and variations are exhaustive. Except these deviations and variations, all other terms and conditions of the EOI document are acceptable to us.

Sl No.	Section No.	Page No.	Paragraph	Statement of Deviations and Variations
1.				
2.				

Dated _____

Signature and Seal of the Bidder

The participating vendors are required to submit unambiguous documentary evidence in support of their meeting the said eligibility criteria .The Tenderer will evaluate the EOI of the vendors who are found eligible as per the above eligibility criteria. The decision of the Tenderer would be final and binding on all the bidders to this document. The Tenderer may accept or reject any offer without assigning any reason whatsoever.

