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PRE-QUALIFICATION NOTICE FOR OEMs OF LOAN MANAGEMENT SYSTEM

NSDC Division: Investing & Incentivizing.

Assignment Title: Procurement of Loan Management System on Software as a Service (SaaS) basis including customization, installation and Operations & Maintenance for NSDC.

Reference No.: PQN/I&I/2017/0016.

1. National Skill Development Corporation (NSDC) is a one of its kind, Public Private Partnership in India. It aims to promote skill development by catalyzing creation of large, quality, vocational institutions. It provides funding to build scalable vocational training initiatives. Its mandate is also to enable support systems such as quality assurance, information systems and train the trainer academies either directly or through partnerships
2. NSDC intends to procure product services of an Original Equipment Manufacturer (OEM) for using Loan Management System (LMS) on Software as a Service (SaaS) basis, for which this pre-qualification is being undertaken.
3. Interested OEMs who have LMS as a product/module that can be offered as SaaS; are eligible to apply for this pre-qualification exercise. Annexure – I provide details on the Pre-Qualification Criteria for the OEMs. Included also at Annexure – II the Functional requirements desired by NSDC only for information purposes.
4. All OEMs that meet the PQ requirements will be a part of the long/shortlist prepared by NSDC and will be issued the bid document. Detailed bidding process will be shared with such OEMs.
5. Further information can be obtained at the address above during office hours 1000 to 1700 hours or at procurement@nsdcindia.org
6. Documents related to PQ criteria must be delivered as one hard copy and soft copy in USB drive to the address below through registered post/speed post/ courier/ by Hand by **August 16, 2017 till 1700 hrs.**

Manish Kumar,
CEO & MD

Pre-Qualification Criteria

SL. No.	Pre- Qualification Criteria	Meeting Requirement Yes/No	Supporting Documents to be provided by the OEMs	Comments
1	Cover Letter on Company letter head signed by authorized signatory Include the following: Contact person, Email Id, Telephone Number, Designation, Department		Power of Attorney or Board Resolution	Mandatory Submission
2	The bidder must be an OEM (Original Equipment Manufacturer)		OEM Certificate Copy and/or adequate document to establish Ownership of the Product offered as LMS	Mandatory Submission
3	Bidder should be a Company registered in India under the Companies Act 1956		Certificate of Incorporation/ Registration	Mandatory Submission
4	Bidder should be in existence and in the business in India for 5 years or longer		Self-declaration and Registration certificate with PAN details	Mandatory Submission
5	Bidder should have an annual revenue of at least Rs.50 crores (<i>Rupees Fifty crores</i>) from IT Products and Services only, during the previous three financial years (2013-2014 & 2014-2015, 2015-16)		Audited/ Certified financial statements highlighting the revenues from IT Products & Services. If revenue classification under IT products and services is not mentioned explicitly, a certificate from CA on the revenue may be obtained.	Mandatory Submission
6	Bidder should be profit making entity and should have made a net profit in last three financial years (2013-2014 & 2014-2015, 2015-16)		Audited/ Certified financial statements & annual report.	Mandatory Submission

SL. No.	Pre- Qualification Criteria	Meeting Requirement Yes/No	Supporting Documents to be provided by the OEMs	Comments
7	Bidder should have experience of minimum three successful implementations of LMS in the last three years in SaaS (Software As A Service) plus managed services mode for any scheduled commercial Banks or Non-Banking Financial Companies' (NBFCs) within India		Order Copy Client testimonials mentioning references and contact details (email/landline/mobile) of customers for whom the implementations were successfully executed (with Start and End Date of the Projects)	Mandatory Submission
8	Bidder should not have been blacklisted by any client at any point of time		Self-declaration	Mandatory Submission
9	IT services delivery capability certified at CMMI Level 3 or above and ISO 27001:2013 or an equivalent certification recognized by IT industry.		Copies of Certificates	Mandatory Submission
10	Bidder should ensure on-ground support across different locations PAN India		On company letter head, addresses of at least 3 offices in different states across India	Mandatory Submission

NOTE:

- OEMs are required to provide information pertaining only to the Pre-Qualification Criteria as mentioned above.**
- OEMs to NOT provide any information on the product offered at this stage.**
- Any Financial information provided along with the Pre-qualification submission will make the OEM ineligible for further evaluation and subsequent stages.**

Functional Requirements (for information only)

Sl. No.	Feature/ Module	Additional Information
1	Add, update and delete Partner Information	• Partner Demographics Details
		• Partner rating/ score
		• Partner Business Profile Information
		• Stakeholders / Director Details
		• Collateral Details
		• Existing Credit Facilities extended to the Partner from different Financial Institutions
		• Agreement of Affiliation/MoUs
		• De-duplication Check
		• Support account linkages
2	Loan contract management	• Define loan product
		• Define scheme
		• Define loan Master
		• Agreement of Affiliation/MoUs
		• Terms of agreement
		• Financial milestone
		• Repayment schedule
		• Disbursement schedule
		• Moratorium definition
• Interest rate definition		
• Tenure definition		
3	Consolidated view of funding exposure towards different Partners across multiple schemes	• Provision to also capture Equity & Grant funding
4	Loan Servicing	• Settlements
		• Billing and accrual
		• Periodic calculation of interests and repayments, interest reset, repricing , tenure revision
		• Re-scheduling/Bulk Refund
		• Tranche creation and disbursement
		• Disbursement and repayment handling functionality as per business scenarios/ rules such as incentives, fees, penalties etc.
		• Disbursement Advance/Deferral feature
		• End of the Day reconciliation
		• Loan account Closure,
		• Loan Termination
		• Loan Foreclosure
• Facility to raise Deviations		
• Exception handling		
5	Categorization of Loan accounts	• Classification into NPA, Stressed and Dormant accounts
		• NPA Management - Functionality to track and to provision for Non-Performing Assets

Sl. No.	Feature/ Module	Additional Information
6	General ledger	<ul style="list-style-type: none"> • Integrated Accounting Engine for disbursement and re-payment tracking
7	Other features	<ul style="list-style-type: none"> • Option for Partner to view account related details • Predefined template availability • Configure templates capability • Template upload functionality
8	Reporting, Monitoring and Analysis	<ul style="list-style-type: none"> • Alerts, Notification and Auto mailers capability • Functionality for providing templates • MIS, Dashboards and Reports <ul style="list-style-type: none"> o Multiple formats such as PDF, Doc, Excel etc.
9	Document management system	<ul style="list-style-type: none"> • Post approval document collection • Maintaining documents pertaining to Agreement, Pre-Disbursement Checks, Covenants etc.
10	Collaborative Process design	<ul style="list-style-type: none"> • Configurable workflow functionality for capturing offline data inputs, approvals and decisions covering dynamic scenarios such as <ul style="list-style-type: none"> o Fresh/Restructured proposals, Repayment reconciliation, eligibility checks and Approval of disbursement tranches
11	Archive Management	<ul style="list-style-type: none"> • Retention, Tracking and Disposition
12	Integration with proposed ERP Application	<ul style="list-style-type: none"> • NSDC as part of its enterprise strategy will deploy an ERP application in near term to integrate various departments - key ones being Finance & Account, Procurement etc. • The Loan management solution must therefore provide interfaces for data exchange with the proposed ERP application. It is desirable that process data from Loan Management solution is visible in the ERP application on real-time or near real-time basis for monitoring, approval and reporting purposes.

Note: The above requirements are indicative only. Details of the assignment and the final requirements would be provided in the bid document.