

TENDER DOCUMENT
FOR
DESIGN, DEVELOPMENT, TESTING, IMPLEMENTATION &
MAINTENANCE OF ENTERPRISE SOLUTION
FOR
NCDC, NEW DELHI



राष्ट्रीय सहकारी विकास निगम

NCDC

Assisting Cooperatives. Always!

सहकारिताओं की सहायता में सदैव तत्पर!

राष्ट्रीय सहकारी विकास निगम
4, सिरी इंस्टीट्यूशनल एरिया, हौज़ खास, नई दिल्ली-110016

National Cooperative Development Corporation
4, Siri Institutional Area, Hauz Khas New Delhi- 110016

वेबसाइट: <http://www.ncdc.in>

निविदा की लागत – मुफ्त

सूचकांक
INDEX

क्र.सं.	विवरण	पृष्ठ सं.
1.	कवर पृष्ठ Cover Page	1
2.	सूचकांक Index	2
3.	निविदा सूचना Tender Notice	3
4.	पूर्व अहर्ता बोली Pre-Qualification bid	4
5.	कंपनी का विवरण(अनुबंध - I) Particulars of the company (Annexure- I)	5
6.	अनुभव का विवरण Details of experience	6
7.	नियम और शर्तें Terms & Conditions	7-12
8.	Scope of Work (Annexure -II) कार्य क्षेत्र(अनुबंध - II)	13-24
9.	Evaluation & Award Criteria (Annexure-III) मूल्यांकन मानदंड	25-27
10.	वित्तीय बोली (अनुबंध - VII) Financial bid (Annexure -VII)	31-32
11.	अनुबंध प्रारूप Format of Agreement	33

**NCDC***Assisting Cooperatives. Always!*

राष्ट्रीय सहकारी विकास निगम NATIONAL COOPERATIVE DEVELOPMENT CORPORATION

An ISO-9001:2015 Certified Organization
Ministry of Cooperation, Government of India
General Administration Division

Tel.No. 011-26567956
Fax : 011-26516032
Email : hkaur@ncdc.in

4-Siri Institutional Area,
Hauz Khas, New Delhi-110016 India
Website: www.ncdc.in

NCDC:2-2/2020-GA**Dated:22.04.2022**

Tender Notice

National Cooperative Development Corporation (NCDC), 4, Siri Institutional Area, Hauz Khas, New Delhi-110016 invites sealed bids for Design, Development, Testing, Implementation & maintenance of Enterprise Solution (Sanction Disbursement Database & Loan Accounting System and Financial Accounting System) from well established IT and software development companies capable of carrying out this work and having already carried out similar work in reputed organizations.

The prospective bidder shall fulfill the following mandatory eligibility criteria:

- i. The bidder should have minimum annual turnover of Rs. 500.00 lakhs in all of the last 3 financial years. (2018-19, 2019-20 & 2020-21). This turn-over should be on account of only Software development and not supply of Hardware/ IT infrastructure (Balance sheets, Trading and Profit & Loss Account of last 3 years as above, to be enclosed duly attested by Chartered Accountant along with relevant documentary proof that the above turn-over is on account of only Software development)
- ii. The bidder must have experience of having successfully designed, developed, tested, implemented & maintained at least 3(Three) similar Enterprise Solution costing not less than ₹100.00 lakh each in Central/ State Govt. department/ Autonomous Bodies/ Public Sector Undertakings/ Reputed Private organizations/ Reputed Financing Companies/ Banks in India during the period 01.04.2017 to 31.03.2022
- iii. The bidder should be a registered company in India as per applicable statute and be in existence for at least five years. Should have valid PAN and GST registration.
- iv. The company should be ISO 9001 certified for quality standards and ISO 27001 certified for information security. Copies of the certificates to be attached.
2. Prospective Bidder shall submit their offers in the bidding document specified for the purpose at National Cooperative Development Corporation (NCDC), 4-Siri Institutional Area, Hauz Khas, New Delhi-110016, 4th Floor, West Wing from 11.00 AM to 4.00 PM on all working days (Monday to Friday). The bid document is also available on NCDC's website www.ncdc.in. Each page of the tender document should be signed by the bidder before submission.
3. The tender should be accompanied with **Earnest money deposit (EMD) amounting to ₹5,00,000/- (Rupees Five Lacs only)** in the form of demand draft in favor of National Cooperative Development Corporation payable at New Delhi. The tenders without EMD shall be rejected. Exemption for EMD is allowed only for Micro and Small Enterprises (MSEs). Valid certificate needs to be attached.
4. The offer (duly filled in & signed), in sealed covers, duly marked "Tender for Design, Development, Testing, Implementation & maintenance of Enterprise Solution for NCDC" must reach the office of The Director (Genl. Admin.), NCDC by **3.00 P.M on 02.06.2022** and the Technical bid shall be opened at 3:30 PM on dated **02.06.2022** by committee. Bidders or their authorized representative may present at the meeting held for opening of Pre-qualification.
5. The Bidders to ensure that Pre-Bid Queries/ clarifications, if any should reach at hkaur@ncdc.in on or before **3.00 P.M on 02.05.2022**, further queries in any manner will not be entertained with respect to the above tender after **02.05.2022**.
6. The price bid of only those companies shall be opened whose technical bid are found to be acceptable as per eligibility criteria mentioned in the tender document. The time and date of opening of price bid shall be fixed and intimated to the eligible companies separately.
7. The Corporation reserves the right to accept any or reject all the tenders without assigning any reasons thereof.

(Harinder Pal Kaur)
Director (Genl. Admin.)

Copy To:

- 1 Chief Director (MIS): With request to kindly upload tender document on website of NCDC & CPP Portal of Govt. of India.

तकनिकी बोली

Technical Bid

PARTICULARS OF THE COMPANY

1.	Name of the company		
2.	Office address		
3.	Telephone No.		
4.	Mobile phone No.		
5.	E-mail address		
6.	Fax No.		
7.	Date of establishment of the company :		
8.	Annual turnover for financial years (Please attach copy(s) of audited financial statement, accounts and balance sheets for the last three years 2018-19 to 2020-21)	Annual turnover (in ₹)	Annual turnover on account of only Software development
		2018-19	
		2019-20	
		2020-21	
9.	All the technical manpower details of the company to be provided. Resume of all the members of the technical team to be deployed for the work. Resume of individual manpower describing their qualification, experience in years and nos. of similar type projects completed along with brief description of each project to be submitted.		
10.	Particulars of DD/Banker's Cheque towards EMD of ₹5,00,000/-		
11.	GST no. of the company: (photocopy to be enclosed)		
12.	PAN No: (photocopy to be enclosed)		
13.	Whether the company has the following certificates: a. ISO 9001 (Yes/No) b. ISO 27001 (Yes/No) If Yes, furnish the copy of relevant certificates.		
14.	Contact Details and Address of company's Office in Delhi /NCR		
15.	Any other relevant information.		

Signature of the Bidder/Company
(Name & Address of the Bidder/Company with seal)

(Please attach self attested separate sheet/s, if required)

DETAILS OF EXPERIENCE

(Experience in successfully Design, Development, Testing, Implementation & maintenance of similar Enterprise Solution having Financial Accounting System module and preference will be given to the bidders who have experience of Sanction Disbursement Database & Loan Accounting System module also in Central / State Govt. department/ Autonomous Bodies/ Public Sector Undertakings/ Reputed Private organizations/ Reputed Financing Companies/ Banks in India of value more than Rs. 100 lakhs during the period 01st April 2017 to 31st March 2022)

Sl. No.	Name, Address & Contact details of the Client	Details of the work	Work award cost	Date of completion	Remarks

Note:

- I. Please attach copies of work award letters and/or performance certificates as proof of above information.
- II. The information above will be input for Technical evaluation as mentioned in Annexure-III and must be provided enclosing proof of information as at point I above.

Signature of Authorized person _____
Name _____
Address of the Company _____
(With seal) _____

TERMS & CONDITIONS

1. This Tender is open to well establish IT and software development companies capable of carrying out the above work and having already carried out similar work in reputed organizations.
2. The envelope 1 containing Technical bid super-scribed as **"Technical Bid for The Work of Design, Development, Testing, Implementation & maintenance of Enterprise Solution for NCDC"** should not contain any price information and should comprise of following in the below mentioned order:
 - i) Earnest Money Deposit of amount ₹5,00,000/- by Demand Draft/ Pay order drawn in favor of National Cooperative Development Corporation payable at New Delhi. Exemption for EMD is allowed only for Micro and Small Enterprises (MSE). Valid certificate needs to be attached
 - ii) Compliance with Scope of work as per Annexure 'II'.
 - iii) Technical Bid in the prescribed format as per tender document, duly signed on each page by authorized person with rubber stamp of the company.
 - iv) Particulars of the company in Annexure 'I'.
 - v) Documentary evidences confirming registration with GST, PAN or any other statutory obligation required to be complied with by the company.
 - vi) All the relevant documents as mentioned in Annexure-III should be submitted.
 - vii) An undertaking/declaration from the company that company shall honour the warranty commitments including fault free operation of implemented solution, trouble shooting, removing bugs/errors and enhancement (if required) during Warranty & Annual Maintenance Contract period with no extra cost to NCDC in Annexure – IV.
 - viii) Approach, methodology and work plan as mentioned in Annexure-V should be submitted.
 - ix) Personnel to be employed for the work and undertaking to this effect as mentioned in Annexure-VI should be submitted.
 - x) The tender other than in the prescribed form shall not be accepted. Each page of the tender document is required to be signed by the person/ persons submitting the tender in token of his/her/their having acquainted himself/herself/themselves with all the Terms & Conditions.
3. The envelope No.2 super-scribed as **"Financial Bid for the Work of Design, Development, Testing, Implementation & maintenance of Enterprise Solution for NCDC"** should contain only financial bid. It must give all the relevant price information, (both, in figures & words). The financial offer should not contradict the technical offer in any manner. The price schedule must be filled in completely without any error, cutting or alterations in rates (both in figures & words). The Financial bid of only those tenderers who will qualify in Technical bid will be opened.

The Technical Bid Envelope & the Financial Bid Envelope prepared as above are to be kept in a single sealed envelope super scribed with "Tender for The Work of Design, Development, Testing, Implementation & maintenance of Enterprise Solution for NCDC".

No Tender will be considered unless & until all the documents are properly signed & stamped and all corrections also signed by the bidder.
4. **Earnest Money Deposit:**

EMD of ₹5,00,000/- (Rupees Five Lacs Only) in the form of Demand Draft/ Banker's Cheque in favour of **"National Cooperative Development Corporation"** and payable at New Delhi has to be submitted along with tender documents, failing which the bid will be rejected. Exemption for EMD is allowed only for Micro and Small Enterprises (MSE). Valid certificate needs to be attached. Earnest Money shall be forfeited in the event of any of the following situations:

 - a) If the bidder withdraws or amends his Tender or increases the rates after deadline for submission of the Tender but before the validity of the tender expires.
 - b) On refusal to enter into contract after award of contract.
 - c) on failure to furnish the required performance security or
 - d) If the work is not commenced on the date of starting the work after the work is awarded to the contractor.
 - e) Once the tender is submitted, no tenderer will be allowed to withdraw the tender. Even if, any tenderer withdraws the tender, E.M.D. of that tenderer will be forfeited in full.
 - f) Any error on the part of the tenderer while quoting the rates will not be accepted as an excuse for refusal to execute the order for any or all items, if order is placed on the basis of the quoted rates. For refusal of the order, the E.M.D. of the tenderer will be forfeited in full.

- g) No interest is payable on the Earnest Money Deposit under any circumstances and will be returned on completion of tendering process.
5. The bidder should have minimum annual turnover of Rs. 500 lakhs in all of the last 3 financial years. (2018-19, 2019-20 & 2020-21). This turn-over should be on account of only Software development including web application design and development/ web based ERP/ web portal / ERP implementation and not Supply of Hardware/ IT infrastructure. "Annual turnover on account of only Software development including web application design and development/ web based ERP/ web portal / ERP implementation" (Balance sheets, Trading and Profit & Loss Account of last 3 years as above, to be enclosed duly attested by Chartered Accountant along with relevant documentary proof that the above turn-over is on account of only Software development)
 6. The bidder should have experience in successfully Design, Development, Testing, Implementation & maintenance of similar Enterprise Solution having Financial Accounting System module and preference will be given to the bidders who have experience of Sanction Disbursement Database & Loan Accounting System module also in Central/ State Govt. department/ Autonomous Bodies/ Public Sector Undertakings/ Reputed Private organizations/ Reputed Financing Companies/ Banks in India of value more than Rs. 100 lakhs during the period 01st April 2017 to 31st March 2022. The copies of Purchase/ Work Orders/ Satisfactory Completion certificates are required to be enclosed with the technical bid.
 7. The bidder should be a registered company in India as per the applicable statute and be in existence for at least 5 years. Company should have a valid GST Registration, PAN Number allotted by the respective authorities. Self-attested copy of company registration certificate, GST, PAN number. Copy of Article of Association and Memorandum of Association are required to be submitted.
 8. Bidder should be the developer and owner of the products. Bidder should provide single window for all end to end services such as implementation, configuration and training to the end users and onsite technical support person at NCDC office. No consortium is allowed. Authorized person of the bidder shall submit certificate to the effect, that Bidder is the developer and owner of the products and will provide single window for all end to end services such as implementation, configuration and training to the end users at NCDC.
 9. **The development team of the company should be in Delhi/ NCR region for better coordination during the execution of the work. Contact details and address of company's office in Delhi/ NCR region to be provided in the tender. Physical verification may be done by NCDC before awarding the contract.**
 10. **EVALUATION OF BIDS:-**

An Evaluation Committee will evaluate the bids of all the bidders.

 - a) To evaluate the Technical Bid, the committee constituted by the Corporation shall examine the documents furnished by the company in the Technical bid. The company will be required to make technical presentation. The Corporation may also seek any other mode of evaluation as desired by the evaluation committee of NCDC.
 - b) The Financial Bids of those Bidders only who are technically qualified by the Tender committee will be opened.

The detailed evaluation and award criteria are given at Annexure-III.
 11. **CRITERIA OF DISQUALIFICATION**
 - a) Failure of any Bidder(s) to provide all of the information / documents required in the bid proposal or any additional information/ documents as sought by the Corporation including supporting documents.
 - b) Non receipt of Bid proposal on or before due date and time.
 - c) Misrepresentation in the Bid proposal
 - d) Tender not accompanied with Earnest Money Deposit (EMD).
 - e) Incomplete or conditional Bid.
 - f) Use of unfair means /misrepresentation
 - g) Bid found in unsealed envelope, unsigned bids, bids signed by unauthorized person and any unconfirmed material alteration.
 - h) Technical Bids containing any price information.
 - i) Conditional tenders shall be summarily rejected.
 - j) Companies which have been blacklisted by Central Government or State Governments or Public Sector Undertakings or any Government Body etc, shall be disqualified from making the bid.

12. NCDC shall have the right to contact and verify bidders' information, references and data submitted in the bid proposal without further reference to the bidder.

13. **PENALTY FOR NOT COMPLETING THE WORK IN TIME**

In case the company fails to complete the work within the stipulated time or extended time, a penalty @ 2% of contract value per week may be imposed on the company. The penalty amount, if any, shall be recovered from any amount due for payment to the contractor. However, the penalty shall not exceed 10% of the contract value.

14. **EXTENSION OF TIME FOR COMPLETION**

If the company shall desire an extension of time for completion of the work on the ground of his having been unavoidably hindered in its execution or on any other grounds, he shall apply in writing to The Director (GA), with full details within 10 days of the date of the hindrance on account of which he desires such extension as aforesaid. NCDC shall, if in its opinion (which shall be final) reasonable grounds for extension exists, grant such extension of time as may in its opinion be necessary or proper. No compensation shall be payable to the company for any extension of time.

15. NCDC reserves the right to accept any or reject all the tenders without assigning any reason whatsoever.
 16. After receiving the confirmed offer from NCDC, the company will give his acceptance and execute an agreement on stamp paper of requisite value on prescribed format, within 15 days from the date of receiving the confirmed order. In case the company fails to execute the agreement within 15 days as above, the offer for the work is liable to be cancelled and the earnest money shall be forfeited. In such case, the Corporation is free to award the work to the next eligible company.

17. **TIMELINES FOR THE WORK**

The Successful bidder has to comply with following timelines: -

Sl. No.	Activity	Timeline
1.	Date of award of work	D
2.	Study of requirement and Submission of SRS	D + 30 days
3.	Freezing / Approval of SRS	D + 50 days
4.	Development, Testing, Installation and Demonstration of System	D + 200 days
5.	User Acceptance Testing	D + 240 days
6.	Security audit and source code audit/review	D + 280
7.	Signoff / Installation of Final Version / Legacy data migration / Training / Go Live	L = D + 310 days
8.	Technical Support (Onsite)	D1 = L + 12 months
9.	Warranty Support (Onsite)	D2 = L + 12 months
10.	AMC Support (Onsite)	D3 = D2 + 36 months

18. **PAYMENT TERMS**

The payments would be linked with the different milestones achieved by the Selected Bidder during System go live. The relevant milestones are depicted in the table below.

#	Milestone	Payment Percentage
1	Software	

	Submission of SRS	10%
	Delivery of Beta Version	30%
	UAT signoff	20%
	Data migration from existing software, implementation of solution in NCDC Head Office, 18 Regional Offices and LINAC training academy and completion of user training	20%
	After 3 months of successful Go-Live i.e. after resolution of all issues encountered in live environment and final acceptance is given by the Corporation.	20%
II	AMC for three years after warranty period (AMC will be paid on yearly basis)	
	Completion of Quarter 1	25%
	Completion of Quarter 2	25%
	Completion of Quarter 3	25%
	Completion of Quarter 4	25%

Any delay in achievement of milestones/ deliverables/ activities from Bidder shall automatically result in delay of corresponding payment from Corporation.

The Bidders should note that the contract entered with the successful bidder will be for 4 Years (1 Year warranty post go-live and 3 Years AMC), extendable at the Corporation's discretion.

19. **SECURITY DEPOSIT**

The successful bidder shall furnish a refundable Security deposit of 3% of the order value in the form of Bank guarantee /Pledge of FDR/ DD in the favor of "**National Cooperative Development Corporation and payable at New Delhi**" valid for a period of 60 months within 10 days of award of contract. If successful bidder fails to comply obligations of contract in that case Security deposit will be forfeited. No interest shall be payable on the Security deposit.

20. **PRICE COMPOSITION**

The Grand Total price as quoted in Financial Bid should be only in Indian rupees and inclusive of following:

- i.
 - a) The price shall be inclusive of all taxes including GST as applicable.
 - b) Installation/ Configuration and commissioning charges.
 - c) One year comprehensive warranty maintenance covering all technical support and services.
- ii. Post warranty comprehensive AMC for 3 years after expiry of warranty period for 1 year including updates, modifications / expansions, rectification of error, addition or up-gradation and installing patches in the solution.

21. **NO PRICE VARIATIONS**

No upward revision in the price will be considered on account of subsequent increase in foreign exchange. However, if there is any increase/ decrease in government levies/ taxes, during the execution of work, the same shall be passed on to NCDC. All Govt. Levis will be paid on the basis of rates of Levis as prevailing at the time of making payment.

22. **INSTALLATION, COMMISSIONING & TESTING**

- a) The Successful bidder shall comply with all Local, State & Central Govt. Rules, Regulations, Ordinances and Codes & Law relating to the work or the conduct thereof.
- b) The Tenderer has to acknowledge that he has made himself fully acquainted with all the conditions & circumstances under which Design, Development, Testing, Implementation & maintenance of Enterprise Solution (Sanction Disbursement Database & Loan Accounting System and Financial Accounting System) for NCDC required under the contract will have to be done & with all the terms, clauses, conditions, specifications & other details of the contract and the bidder shall not plead ignorance of any of these as excuse in case of complaint against or an

rejection of supplies Limited Tendered by him or with a view either of asking for enhancement of any rates agreed to, in the contract or evading any of his obligations under the contract.

- c) NCDC reserves the right to delete any point or add any point not exclusively mentioned in the bid document but found necessary for incorporation at any time during the period of Technical discussion before placement of order. The same shall be considered a part of Tender and shall be mandatory and binding on the company.
- d) In case of breach of any terms and conditions of the tender document then without prejudice to any other claim that NCDC may have against the bidder, NCDC may blacklist the company.

23. **Acceptance Testing:**

Solution will be tested by NCDC or its representatives with required technical and other capabilities to inspect, test and evaluate the solution and determine whether it satisfies the acceptance criteria as per scope of work. Bidder will rectify the deficiencies and other deviations from the scope of work immediately and not later than 10 days from the date of intimation by NCDC. Re-evaluation will be done by NCDC or its representative and if deficiency is not rectified, NCDC will be at liberty to invoke suitable penalty clauses and/or cancel the contract without further notice. Final payment release will be subject to NCDC conveying acceptance after evaluation.

24. **DISASTER RECOVERY AND BUSINESS CONTINUITY PLAN:**
A detailed DRP/BCP for the solution should be submitted as a part of the proposal.

25. **WARRANTY & MAINTENANCE CLAUSE**

- a. The company will provide 1 year all comprehensive warranty of solution from the date of completion of implementation of solution (Go Live) in NCDC. During the warranty period, the company shall have to attend to all break-down calls within 2 hours free of cost. In case, the company fails to fulfill its commitments during warranty period, the performance bank guarantee shall be revoked.
- b. After expiry of warranty period of 1 year from the date of implementation of solution in NCDC, the solution will be on AMC for a period of three (3) years as quoted in Financial Bid. During AMC period of solution, the company will be responsible for Annual Maintenance work of solution including fixation of bugs, updates, modifications / expansions and installing patches.
- c. Resolution Service Level Agreement (SLA) during warranty maintenance and AMC support: The reported issue will be classified as High / Medium / Low by NCDC
 - High level issue: To be attended and resolved within 04 working hours from the time of reporting
 - Medium level issue: To be attended and resolved within 12 working hours from the time of reporting
 - Low level issue: To be attended and resolved within 24 working hours from the time of reportingAny Failure to resolve the issue within stipulated time will render the vendor liable for levy of liquidated damages @ Rs 1000/- per working hour subject to a maximum of Rs 50,000/- for high level issue / Rs 25,000/- for medium level issue / Rs. 10,000/- for low level issue. The liquidated damages if any shall be deductible from the quarterly payment during annual maintenance period.
- d. The AMC charges will be paid at the end of every quarter after expiry of the warranty period on submission of a satisfactory service report duly signed by the authorized official.

26. Bids shall remain valid for 120 days after the date of bid opening prescribed by NCDC. A bid valid for a shorter period shall be treated as non-responsive and rejected.

27. **FORCE MAJEURE CLAUSE:**

- a) The company shall be liable for any delay in execution or failure of their respective obligations under this agreement except for delay caused by occurrence of events beyond control of the company, including but not limited to natural calamities, fire, explosions, floods, power shortages, acts of God,

hostility, acts of public enemy, wars, riots, strikes, sabotage, order/action or regulations of government, local or other public authorities.

- b) In case a Force Majeure situation arises, the company shall immediately notify NCDC in writing of such conditions and the cause thereof within two calendar days and prove that the same is beyond his control and is likely to affect completion of the work.
- c) Unless otherwise directed by NCDC in writing, the company shall continue to perform its obligations under the contract as far as it is reasonably practical, and shall seek all reasonable means for performance not prevented by the Force Majeure event.

28. **ARBITRATION**

In the event of any dispute or disagreement over the interpretation of any of the terms herein above contained or claim of liability, the same will be referred to an arbitrator to be appointed by the Managing Director, NCDC, whose decision shall be final and binding upon both the parties. Such reference shall be deemed to be a submission to arbitration under the Arbitrations and Conciliations Act 1996. The venue of arbitration shall be New Delhi. Subject here to the court in New Delhi shall have exclusive jurisdiction to the exclusion of all other courts.

Signature of the Bidder/Company
(Name & Address of the Bidder/Company with seal)

SCOPE OF WORK

NCDC has implemented Sanction Release Database and Loan Accounting System (SRDB and LAS) and Integrated Financial Management System (IFMS) years back and these systems need significant upgradation in terms of functionalities and features. Bids are invited for:

1. Design, development, testing, implementation & maintenance of fresh enterprise solution (Sanction Disbursement Database & Loan Accounting System and Financial Accounting System)

The scope of the above work is given below.

SCOPE OF WORK of DESIGN, DEVELOPMENT, TESTING, IMPLEMENTATION & MAINTENANCE OF ENTERPRISE SOLUTION

NCDC has envisaged the requirement of Enterprise wide application software as a centralized web-based solution which can be accessed by employees of various offices of NCDC across the country. This application will help the NCDC employees in effective planning, coordination and execution of their day-to-day activities. It will also bring transparency and accountability in the system and provide additional tool for senior management to monitor and analyze the activities at various levels. The system envisaged comprises of three major modules namely SRDB (Sanction Disbursement Database), LAS (Loan Accounting System) and Financial Accounting Management.

1. SRDB (Sanction Disbursement Database) and LAS (Loan Accounting System) modules

- A. Maintenance of masters such as Division, Office, State, District, Co-operative Society Classification, Beneficiaries / Co-Operative Society, Scheme Source, Scheme Details, Ministry Details, Ministry Department, Activity Details, Sector Detail, Purpose Detail, Nature of Assistance, Routing Agency Type, Primary Borrower, Security Type etc.
- B. User management
 - a) Roles
 - b) Rights
 - c) Users
- C. Proposal
 - a) Proposals and subsequent revisions in the proposal
 - b) Proposal Status
 - c) Proposal Beneficiaries
- D. Sanction
 - a) Sanction with Date
 - b) Sanction Beneficiaries
 - c) D-Sanction
 - d) D-Sanction Beneficiaries
 - e) Extend Validity Date
 - f) Security for other than Non Govt. Loans
- E. Disbursement
 - a) Disbursement Detail
 - b) Disbursement Terms & Condition
 - c) Preparation of Voucher
 - d) Disbursement Payment Voucher
 - e) Disbursement Beneficiaries
 - f) Revised Terms conditions
- F. Budget
 - a) Budget Entry
 - b) State wise section wise target

- c) Project-wise Physical and Financial progress details to be updated in system by all the divisions.
- d) Category wise Subsidy requirements on the basis of actual expenditure incurred under the project may be updated in system by all the divisions.
- e) If Beneficiary is single, then data should get updated automatically in Beneficiary wise details at the time of Sanction / Additional- Sanction / De-Sanction and Disbursement.
- f) Subsidy Bifurcation while entering data against General, SCSP and TSP.
- g) Provision to feed subsidy requirement by divisions
- h) Report on subsidy requirement
- i) Expenditure, Advance and Transfer (EAT) module details for Public Financial Management System (PFMS) of Government of India.
- j) Scheme/category/ NE/ Non NE wise bifurcation of subsidy from Government of India
- k) Scheme/category/ NE/ Non NE to be defined at the time of sanctioning
- l) Recovery of subsidy in case of de-sanctions to be recovered immediately through succeeding demand.
- m) Reports on recovery of subsidy in case of de-sanctions

G. Loan Accounting

- a) Repayment Schedule of sanction/ disbursement for the entire period with interest
- b) Receipt Entry
- c) Demand Calculation
- d) Refund Entry
- e) Overdue Interest Waiver
- f) Exceptional Interest Waiver
- g) Update Activity
- h) One-time settlement
- i) One-time settlement withdrawal
- j) Provision to calculate Average lending rate, Av. short term / long term lending rate during a specific period.
- k) Provision to calculate future dues along with interest for any specified time period.
- l) Early repayments/ refunds shall be adjusted automatically and the repayment schedule shall change accordingly.
- m) Provision to modify repayment schedule/ enter specific repayment schedule, at the time of entering disbursement details.
- n) Flagging of by the system whenever there is mismatch in loan balances with Loan Cell and Accounts Cell.
- o) The interest rates on loans may be entered in the system and while entering disbursement details the rates may be picked automatically on the basis of amount and loan tenure, to reduce chances of typographical error.
- p) The credits in the Bank Accounts shall be entered by the cash cell in the software and the receipts may be sent to concerned cells for classification. Concerned cells may classify or forward the receipt to other Cell, as required. The receipts coming to Loan Cell shall have the feature to classify as receipt or refund.
- q) Sugar Development Fund (SDF) loans accounting module and Agency commission calculation.

- r) SRDB system shall allow the entry and verification of proposals, sanction, disbursement and de-sanction data through separate ids as the concept of maker and checker. Reports generated will reflect the ids of maker and checker. The verifying/posting ID would be minimum Assistant Director Level.
- s) SMS and Email alerts to users/ management/ borrowers as per the requirement.
- t) Secured access using profile definition
- u) Integration with Financial accounting module
 - i. Borrower to GL Code mapping
 - ii. Loan Disbursal
 - iii. Loan Repayment
- v) Overdue of specific period/ demand not received during a period.
- w) Provision to feed budget terms and conditions/ voucher
- x) Recovery percentage of demand
- y) Provision for manual adjustment of receipt/ refund wherever required
- z) List of disbursements for which a. Voucher not prepared b. Terms and conditions not entered.
- aa) List of demands during a specific period with interest

H. Market borrowing module:

- i. Bank master
 - Date of Sanction, Period, Amount, Type of facilities, Security, Terms & Conditions, Contact details of Bankers
- ii. Bank Loan
 - a. Short Term Loan
 - Date of Borrowing, Period, Rate of Interest (Variable)/ 2 components [(fixed (repo/t-bill/MCLR) +variable)], Repayment Date, Security, Amount of loan, Amount of Repayment (No. of instalments)
 - b. Long Term Loan
 - Date of Borrowing, Period, Rate of Interest (Variable), Repayment Date, Security, Amount of loan, Amount of Repayment (No. of instalments)
 - c. Working Capital/CC
 - (i) Amount Average
 - i) Average ROI – Long Term and Short Term (monthly as well as yearly)
 - ii) Weighted Average ROI – Long Term and Short Term (monthly as well as yearly)
- iii. Commercial Paper
 - Date, Amount (Discounted)/ Gross, ROI/Coupon Rate, Tenor, ISIN, Value Date/Maturity Date, Investor, DP ID/Name, Client ID, Stamp duty, Face value, Units
- iv. Bonds
 - Series, ISIN, Amount, No. of Bonds, Face Value, Coupon rate, Tenor, Interest payment dates (Payable annually), Details of holder (Variable), Maturity/Period, Security, Debenture Trustee, Registrar, Value Date
- v. Bank Guarantees

i) Name of Bank, Date of issue, Period, Amount, Guarantee Fee Date, Name of beneficiary, Date of renewal/Maturity, Security, Margin, Bank Guarantee Number, Date of amendment, Commission Rate

vi. Reports

- i) Bank limits as on every month end
- ii) Receivables as on every month end
- iii) Quarterly certificate for IPA
- iv) Un-hedged Foreign Currency Exposure certificate every quarter
- v) Average rate of interest
- vi) Borrowing Statement (including details like Amount, ROI, Tenure of loan, Type of loan) Bank wise to be updated every time loan is borrowed or repaid.
- vii) Repayment Statement (including details like Amount, ROI, Tenure of loan, Type of loan) to be updated every time loan is borrowed or repaid.
- viii) Details of cash credit/short term loans/CP/Long term loans/Bonds to be updated every time loan is borrowed or repaid.
- ix) Average rate of interest calculation to be updated every time loan is borrowed or repaid.
- x) Raising of funds through issue of commercial paper during each financial year (to be updated every time CP is issued or repaid).
- xi) Bank wise year wise details of interest paid.
- xii) RTGS details

vii. Rating

- i) Agency Name/Rating/Issue date/Valid Till (Renewal date)
Rating particular – Bank Borrowing/ Commercial Paper/ Bonds.

Reports

A. Proposal Reports

- i. State wise & Section wise Pending Proposals
- ii. Section wise & State wise Pending Proposals
- iii. Region wise & Section wise Pending Proposals
- iv. Sum of State wise Section wise Pending Proposals
- v. Sum of Region wise Section wise Pending Proposals
- vi. State wise Section wise Proposals
- vii. Section wise State wise Pending Proposals

B. Sanction Reports

- i. List of directly financing sanctions
- ii. List of directly financing disbursements
- iii. List of directly assisted project sanctioned
- iv. Sanction Reports
- v. Security Reports
- vi. D-Sanction

C. Disbursement Reports

- i. List of Disbursement for the period
- ii. List of Disbursement (Voucher not posted)
- iii. State and Section and Scheme and Division wise disbursement
- iv. Other term loan Disbursed
- v. Advance disbursement during the year
- vi. State and Section and Scheme and Division wise Advance Disbursement