



THE WBSCARD BANK LTD.

THE WEST BENGAL STATE CO-OPERATIVE AGRICULTURE & RURAL DEVELOPMENT BANK LTD.

25D, Shakespeare Sarani, Kolkata- 700 017

PBX : 033-2287 1786 /1787 / 1788, 033-2280 6681

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Email : wbscardb@gmail.com, wbscardb@dataone.in

RFP No. WBSCARDB/1677/C/1462

Date: 07.11.2018

Request for Proposal (RFP) for Implementation, Hosting and Maintenance of Centralized Financial Solution

For

The West Bengal State Co-Operative Agriculture &
Rural Development Bank Limited

Sl. No.	Event	Date
1.	Pre-bid Meeting to discuss Scope of Work	12.11.2018 at 2.00 PM
2.	Last Date of submission	20.11.2018 upto 05.00 PM
3.	Date & Time of Opening Technical bid	21.11.2018 at 11.00 AM
4.	Date & Time of Opening Financial bid	26.11.2018 at 12.00 Noon

Venue for all events:-

**Head Office of The West Bengal State Co-
operative Agriculture & Rural Development
Bank Limited at**

25D, Shakespeare Sarani, Kolkata 700017

Tele:033-2287 1786/87/88

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1. General Information:

The agriculture cooperative credit system in the country is more than a century old. Primary Agricultural Credit Cooperative Societies at the grass-root level are primarily providing short term credit for seasonal agricultural operation, and some other loans of the farm sector and rural non-farm sector, through District Central Cooperative Banks and The West Bengal State Cooperative Bank Ltd. However, to meet the demand for investment credit in the Farm sector and rural Non-Farm sector, Primary Cooperative Agriculture & Rural Development Bank (PCARDB) in the Districts and in some instances in Sub-divisions has been formed. The West Bengal State Co-operative Agriculture & Rural Development Bank Ltd. is the State level Apex Institution of these PCARDBs.

In the State of West Bengal all the Districts are being catered by 24 PCARDBs and 2 District Offices (Darjeeling & Purulia) of WBSCARDB Ltd. The WBSCARDB Ltd. is providing loans mainly to Farm sector, Non-farm sector, Rural Housing sector for various purposes and schemes. Government (both State and Central) sponsored self employment schemes are also financed. The Bank has taken initiative to create new avenues for augmenting scope of lending process by way formation and credit linkage of Self Help Group, Joint Liability Group, etc.

2. Background of the project initiative:

There are 97 Branches of PCARDBs and 11 Branches of WBSCARDB (4 in Darjeeling District, 5 in Purulia, 1 in Burdwan and 1 in Kolkata) and ICMARD the Training Institute as a separate entity. Farm loan for Animal Husbandry, Farm Mechanization, Irrigation, Plantation & Horticulture, etc.; Non-Farm loan for MSME and tiny Industrial units in Rural areas, Rural, semi-urban and urban House Building Loan; Loan to SHG, JLG and Loans under Swarojgar Credit Card Yojana to promote rural employment are the key areas of activities undertaken by these Branches. Head Office of the WBSCARDB is the nodal point from which NABARD refinance assistance is channelized to all the PCARDBs and Branches of WBSCARDB. Many of the Branches mobilise deposit. Activities of these institutions in the deposit section are limited to mobilization of term deposit and flexi deposit (in the nature of savings deposit) as well as advancement of loan to members out of the deposit fund.

In this project it is envisaged to implement a centralised solution that would computerise all operations at the Head Office of the WBSCARDB and bring them along with their respective PCARDBs under a common uniform platform. Another package for deposit and lending at the Branch level shall be implemented which will be integrated with

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the Head Office Solution, particularly with the accounts section of the Head Office. Moreover, the Branch level solution shall have interface with the CBS platform of The West Bengal State Cooperative Bank Ltd. (COOP-CBS) for inward and outward transfer of fund of the account holders through NEFT & RTGS. As such all the Branches shall be enabled to mobilise deposit in a computerized environment and improve their loan portfolio.

3. Present State of Computerisation

First initiative for Computerisation in Head Office was undertaken in the year 1999. Erstwhile Regional Computer Centre of Jadavpur formulated the package – Loan Module for Operation Section and another agency prepared a separate package for Accounts Section. The package for operation section contained Power Builder as the Front-end software and DB2 Express of IBM as the data base software. Subsequently, accounts section adopted Tally alongside the earlier accounts package. Accounting upto the stage of generation of monthly trial balance is done from the package and preparation of Final Accounts, BRS, etc. is done manually with the help of excel spread-sheet. However, Operation Section continued to depend solely on this package and entire data base of the loan is still now maintained in this package. Details of loan issued to each PCARDBs along with sanction details of each individual loan case is entered in the package. Yearly demand of principal and quarterly demand of interest is generated from the package. Interest rate wise loan account for each PCARDB is maintained in the package and recovery figures are entered in the respective loan account which calculates balance and subsequent periodic demand. Loan sanction order, loan issue statement, various quarries regarding loan accounts, etc. are also generated from the package.

In the Kolkata Branch of the Bank there is a web-based CBS package on rental basis. Data base of this branch is kept in Data Centre arranged by the existing service provider. This Branch is fully computerized. All vouchers, monthly trial balance, and Final Accounts of the Branch are generated from the package.

Darjeeling District Office of the Bank works with an old standalone package with database maintained in MS Access and Visual Basic 6.0 as Front end Software. Vouchers from all 4 Branches under the District Office are brought to the District Office at Siliguri and entered into the package, which generates trial balance as well as Final Accounts for the District Office as a whole.

All other branches are mainly dependent on manual procedure except some interventions through excel and word. BRS and NPA in Head Office and all Branches are not generated from the system and prepared manually.

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4. Project Goal

WBSCARDB wishes to implement a centralized solution that would computerize all its operations and bring them along with their respective PCARDBs under a common uniform platform.

The Service Provider shall be responsible for the implementation of this solution and its hosting in its own arranged data center. All required hardware and software licenses in connection with this hosting and data center would be arranged by the Service Provider. The entire database (raw data dump as well as structured data) must be made available to the Bank whenever necessary.

WBSCARDB shall use this solution on an Application Service Provider (ASP) model, wherein a one-time implementation charge shall be paid. On completion of the implementation process, the Bank shall pay a recurring charge to the Service Provider for Annual Technical Service (ATS) to support and maintain the Software. The scope of ATS for software normally includes bug correction, rectifications wherever necessary and delivery of patches/updates effected by the Service Provider. It also covers normally the delivery of version releases/upgrades by the Service Provider during the support period. Recurring Costs of hosting, data centre, licenses, etc. shall be covered from this head.

For ensuring smooth support and service under Annual Maintenance Contract (AMC) and Annual Technical Service (ATS) the service provider shall provide one dedicated e-mail ID and one telephone number where complaint shall be lodged officially. The Service Provider shall ensure to respond within 24 hours from the time of lodging of the complaint and it shall have to be resolved by next working day for normal problems and within one week for the critical problems.

Head Office Module

The Head Office Loan Module solution shall automate the Re-finance loan sanction process between WBSCARDB and member PCARDBs using a system driven workflows. Link shall be provided to all member PCARDBs / Branches of The WBSCARD Bank Ltd. (26 units) for uploading data related to disbursement, sanction, etc. in the system for generation of various reports and returns necessary for sanction of refinance from WBSCARDB level. Once the loans are sanctioned, these loans along with their subsequent disbursements and repayments shall be maintained in this system itself. Repayment shall also be taken care of by the system as detailed in the scope of work for Operation Section. Apart from this Loan Module, the system shall provide solution to all the activities detailed under the scope of work for accounts section. *hd*



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The system should also come with an integrated ledger system, which shall process all personal and general ledger transaction and generate all sorts of accounting reports such as Trial Balance, Balance Sheet, Profit and Loss statement to name a few.

The system should also be capable of generating demand lists and other statutory returns which need to be submitted to NABARD and other organisations.

The Accounts of ICMARD shall also be computerized and integrated with Head Office Accounts Section.

Branch Module

Besides the above re-finance loans, this system shall also maintain other loans issued to customers as well as various kinds of deposits held by individual customers and Self Help Groups at the various branches of WBSCARD as detailed in the scope of work under the broad scope of the application software in the Branches.

This solution should also enable WBSCARD and PCARDB Branches to act as Customer Service Points (CSPs) of their corresponding SCBs/CCBs, thereby enabling them to provide all sorts of electronic fund transfer facilities via NEFT/RTGS and DBTL/PFMS platforms, directly from their accounts in real-time through interface with the COOPCBS platform of the West Bengal State Cooperative Bank Ltd.

The bidder shall ensure data migration from our existing data base available in database dump (for Head Office Loan Module) and in Excel format for other units.

5. Scope of Work

Head Office – Operation Section

- Sanction of schematic loan to PCARDBs and Branches of WBSCARDB at the Head Office of WBSCARDB

Work consist of:

- i) Creation of customer profile containing KYC compliant details classification of borrower a. Farmer (SF/MF/BF)etc , b. Professional class like salary earner etc. , Business class, Tenant farmer, lease holder, Landless Group applicant etc. In customer profile provision should be there to mention the class of borrower (ST/SC/OBC/General), age of borrower,

In case of self sanction cases provision should be there to upload the entire borrower profile by the Member Banks/ Branches



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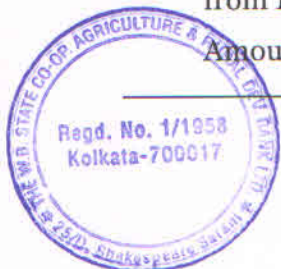
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- ii) Creation of Sector & Purpose code (Sector like Farm, Non-Farm, Rural Housing, SCCY, SHG & JLG). Provision should be there to include new sector/s and purpose/s
- iii) Total Financial outlay of a project showing Block Capital & Working Capital
- iv) If the project sponsored by a sponsoring agency then provision to record name of the sponsoring agency and type of subsidy (Front ended/Back ended)
- v) Sharing of the project cost: a) Loan component, b) Own contribution, c) Capital Subsidy both for Block Capital and Working Capital loan
- vi) Provision to record various securities. i.e. liquid security (cash or any other financial instruments), Land (Total area of land), Building or any other securities covered under Indian Securities Act. Provision should be there to bifurcate the securities in the term of Basic security with its value and other collateral securities with its value
- vii) Provision to enter the Applicable Rate of Interest to the Member Banks/ Branches as well as to the ultimate beneficiary.
- viii) Provision to enter Repayment Term of the loan both at Member Banks level/ Branches including moratorium period in terms of Year/ Month both for Block Capital & Working Capital Loan.
- ix) In case of self sanction cases provision should be there to upload the entire data containing serial no. ii to serial no. viii by the Member Banks/ Branches for ratification of self sanction cases

On completion of the above, a report of sanction letter shall be generated mentioning the a) Loan sanction order no, b) Borrowers name, c) Total Project Cost (Block Capital, Working Capital), d) Loan Sanctioned(Block Capital, Working Capital), e) Repayment Period f) Rate of Interest etc. A single Loan Sanction sheet should generate sector wise & purpose wise separate sheets for all sanctioned cases approved in a single loan sanction meeting.

- Issue of loan to PCARDBs and Branches of WBSCARDB out of Refinance received from NABARD and its recovery. Separate ledger to be maintained for each PCARDB. Amount deducted for IBSD shall be specified separately for each loan case. 



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Work consists of:

i) Up loading data related with disbursement of loan cases by the Member Banks and Branches. Containing the following information.

i) Date of sanction by the member Bank and Apex Bank with sanction order no.

ii) Total Project Cost & Loan Sanctioned

iii) Installment no. & amount

iv) Date of disbursement

v) Securities taken i) Land security with area ii) Liquid Security(FD/Other financial instruments like NSC/KVP etc iii) Other Basic securities iv) Other Collateral Securities

vi) Bond no. & date of execution of Bond

Disbursement Certificates should be separate for each sector but may contain many borrowers with total amount

vii) Promissory Note should be drawn separately for each sector but it should match the Interest Rate & Repayment Year.

viii) Disbursement Certificate should contain the letter head of each Member Banks/ Branches having separate Memo no. for each sector

ix) The Disbursement Certificate should authenticate the installment against total Loan of a particular borrower to be linked with loan sanctioned order of the Apex Bank to avoid any excess drawl against a particular borrower to avoid mistake/ fraud from any corner or repetition.

➤ Issue of Advances/Loan to PCARDBs which shall be adjusted against disbursement certificate or cash payment within the stipulated time of repayment.

Work consists of:

i) Validation of these data on the basis of parameters fixed by WBSCARDB on self sanction power accorded to PCARDBs and apex sanction data.

ii) Receiving Disbursement Certificate & auto processing *hl*



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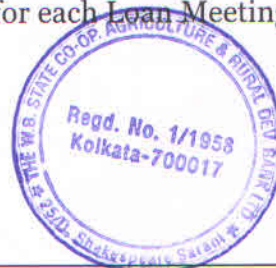
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- a) Provision to auto generate the Disbursement Certificate in Loan Issue form mentioning the interest rate, purpose and rate of Interest after authenticated by the Apex Bank in Maker, Checker & tracker form consisting of
 - b) Borrower- wise LSO no., Pronote-wise loan applied by the Member Bank/ Branch & total of Loan approved in each Sector & grand total of combined Sectors.
 - c) Provision of Adjustment of DC fully against the Loan Account or Interest account or both mentioning the Interest rate wise adjustment for all sector loans.
 - d) In place of adjustment, fresh issuance of Loan by remitting cash to the Member Banks/ Branches by the Apex Bank with details of cash transaction (like Bank name , date and amount remitted)
 - e) In third case this may happen that Dc shall be partly adjusted in loan (Loan account or interest account or both) and partly remittance of cash to the Member Banks/ Branches by the Apex Bank with details of cash transaction (like Bank name , date and amount remitted)
- Provision of Advance (suspense) against all types of loan and provision should be there to adjust such advance fully or partly from the Disbursement certificate.
- i) Generation of Principal demand for each PCARDB yearly / half-yearly.
 - ii) Generation of Interest demand for each PCARDB quarterly.
 - iii) Repayment by the PCARDBs to be updated on the basis of cash repayment or adjustment against disbursement certificate from the concerned PCARDBs.
 - iv) Generation of reports like Demand – Collection – Balance Statement, Sector wise /purpose wise/ PCARDB wise loan sanction and issue, Loan Outstanding PCARDB wise, Share balance, Loan Sanction Statement for each Loan Meeting in Head Office, etc.



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- v) Generation of Demand – Collection – Balance Statement at PCARDB level and Ground Level Credit Flow Statement on the basis of data from the PCARDBs in Fortnightly Return format, to be uploaded by PCARDB concerned.
- vi) Generation of Compiled statement on deposit mobilization at PCARDB level on the basis of data from the PCARDBs in Friday Return format, to be uploaded by PCARDB concerned.
- vii) Generation of Compiled statement on SHG/JLG/Farmers' Club on the basis of data from the PCARDBs in prescribed format, to be uploaded by PCARDB concerned.

Head Office – Accounts Section

a) **Shares**

Share Management

Membership register

Share Ledger

Share linkage with loan

Dividend calculation

Report generation (Statement of accounts, share certificate, Dividend certificate, share register, Detail list etc.)

b) **Financial Accounting**

Receivable & Payable management

Cash management

Voucher generation

Budgeting

Inter branch reconciliation

Inter-bank reconciliation

Any-branch banking accounting

Report generation (Day books [cash/bank/journal], General Ledger & Sub Ledger,

Cash accounts, Trial balance, P/L & B/S, Budget report etc.)

c) **Investments**

Invest management

ROI, Yield calculation

Reports (investment register, interest receivable, maturity register etc.)

d) **Borrowing/Refinance**

Borrowing applications

Repayment & maintenance of borrowing accounts



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Reports generation (Borrowing register, repayment schedule, interest payable, cost of borrowings etc.)

e) **Payroll & PIS**

Employee details and PIS including training details

Leave & attendance

Loans and Advances

PF, PTax, Income Tax

Bonus, Gratuity

Monthly payroll processing

Report generation (Pay register, payslip, Statutory returns for PF, PTax & Income Tax etc.)

The broad scope of the application software in the Branches is given below:

f) **Loans & Advances**

Loan Product creation (parameterized)

Loan account creation & maintenance

Repayment schedule generation

Disbursement /Repayment

Security and Bond register

Report generation (Statement of accounts, overdue report, Detail list, DCB, NPA etc.)

Calculation of sector wise (Farm borrowers, SHG, etc.) claim towards Interest

Subsidy and Risk Fund

Fees and charges in connection with loans

g) **Deposits**

Deposit Product creation (parameterized)

Deposit account creation & maintenance

Deposit Withdrawal

Term Deposit renewal

Interest calculation

Flexibility in regard to application of Rate of Interest on Deposits

Report generation (Statement of accounts, Interest payable, Detail list etc.)

Proof of Concept

The WBSCARD Bank Ltd. will provide a set of business scenarios and requirements. The Vendors will have to configure and demonstrate the system capability to execute the business scenarios and produce the required outputs successfully. The Vendors would also be expected to provide a walk-through of the proposed solution highlighting the features and capabilities. This will also enable the Bank to understand the solution's features and fit with the proposed architecture and identify the level

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of customization required. Vendors will have to bear the expenses involved in such an exercise. In this connection, the cost of customization of gaps identified during proof of concept, functional requirements specifications study, system testing, user acceptance testing and Launch implementation should be included by the Vendor as Implementation costs. The WBSCARD Bank Ltd. will not pay the Vendor any additional charges at a later date for all such customization.

The WBSCARD Bank Ltd. would decide on the location for conducting the Proof of Concept. The WBSCARD Bank Ltd. will communicate a date, time and location to all qualified Vendors any time after the last date for submission of proposals.

Terms & Conditions

The West Bengal State Co-operative Agriculture & Rural Development Bank Limited (WBSCARDB) invites Tender for Implementation, Hosting and Maintenance of Centralized Financial Solution. The bidder is to submit detailed proposal for the above assignment, as per the terms of reference (ToR) detailed below.

6. Eligibility Criteria:

- The Service Provider should be a profit making firm/ company for the last three years and should be financially sound (Registration Certificate & Balance Sheet for the last 3 years from 2015-2016 to 2017-2018 have to be submitted).
- The Bidder should have its own proven Integrated Web Based Banking or Financial Solution, which should be currently running successfully for at least three years in Public Sector Banks / Public Sector Financial Institutes / State or District Central Cooperative Banks / Urban Cooperative Bank /any Primary Cooperative Credit Society.
- Certification of such projects regarding successful implementation and maintenance from at least 2 organizations to be submitted as a proof.
- Should have GST Registration and have submitted Income Tax return for last three years (Relevant documents to be submitted).

7. Competencies:

- a) Excellent I.T. skills and project management skills
- b) Ability to juggle priorities and deadlines and perform well under pressure
- c) Ability to respond quickly to the maintenance requirement in the post commissioning phase.
- d) Awareness on the latest technologies.



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e) The bidder should have an established local support center in Kolkata and should have adequate number of employees in that location.

8. Evaluation of bid and award of contract:

The contract will be awarded to the qualified Organization whose proposal after being evaluated is considered most suitable as par the needs of the organisation and activity concerned.

Evaluation will be done in two phases. Technical evaluation will be based on the eligibility criteria and competencies as specified above. Bidders may be asked to give demonstration before the evaluation body of this Bank. Bidders may be asked to demonstrate their product at the implementation location where there solution is currently working.

Financial bid shall be opened only for those bidders who will qualify after technical evaluation.

Financial bid in prescribed format shall have to be submitted in a separate sealed envelope, in the letterhead of the firm and Financial Bid shall have to be marked on the envelope along with other necessary particulars. Papers in support of technical qualification and other documents shall be submitted in the other separate sealed envelope and marked accordingly.

The technical bid and the financial bid should be sealed by the bidder in separate cover duly superscribed. Both these envelopes shall be submitted together in a sealed envelope duly superscribed.

Last date for submission of the bid is 20th November, upto 5.00 PM. The bid shall have to be submitted at the receiving section of the Head Office of the Bank at the 1st Floor. Following officials of the Bank may be contacted in case of any problem regarding submission of bid:

1. Shri Saibal Ranjan Chaudhury, Assistant General Manager (Administration)
Phone No. 9749047596
2. Shri Anirban Chaudhuri, Manager, Kolkata Branch, Phone No. 9231566899

The procuring entity WBSCARD Bank Ltd. reserves the right to accept or reject any proposal, and to annul the solicitation process and reject all proposals at any time prior to award of contract, without thereby incurring any liability to the affected Organisation or any obligation to inform the affected Organisation or organisations of the grounds for the organisation's action.

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Timeline for implementation of the Project:

Development of Centralized Financial Solution Software	Within 45 days from the date of issue of the work order
Data Migration, Implementation, Hosting and Commissioning of Centralized Financial Solution Software – Pilot testing in a Branch and the Head Office.	Within 60 days from the date of issue of the work order
Data Migration, Implementation, Hosting and Commissioning of Centralized Financial Solution Software – implementation in all Branches and Head Office	Within 90 days from the date of issue of the work order
Arrangement of one resource person in each Branch / Head Office for 7 continuous working days for providing Hand Holding support to the officials of the Bank	Within 60 to 90 days from the date of issue of the work order

9. Payment Terms:

- I. Payment for implementation of the Centralized Financial Solution - 50% of the value of the work order under this head, will be released after successful completion of the work and commissioning & hosting of Centralized Financial Solution. Residual part of the payment shall be released after 6 months on condition that performance of the software shall be satisfactory during this period of time. Security deposit @ 10% shall be deducted from each payment which shall be refunded after 6 months from the date of payment on condition that performance of the software shall be satisfactory during this period of time.
- II. Payment for maintenance of Centralized Financial Solution - The payment would be on monthly basis subject to the condition that support and service shall be satisfactory during this period of time.
- III. Payment for Hand Holding support - 50% of the value of the work order under this head shall be paid on completion of successful pilot testing in a Branch and the Head Office and the residual amount shall be paid after satisfactory completion of 7 day's support in all Branches and Head Office.

10. Terms of Reference:

- a) Rate should be quoted inclusive of the cost of Services, Manpower cost, transportation, Printing of Questionnaires and report generation. Only GST and

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THE WBSCARD BANK LTD.

THE WEST BENGAL STATE CO-OPERATIVE AGRICULTURE & RURAL DEVELOPMENT BANK LTD.

25D, Shakespeare Sarani, Kolkata- 700 017

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FAX : 033-2287 7128

Email : wbscardb@gmail.com, wbscardb@dataone.in

- other taxes, as applicable will be extra.
- b) Maintenance Charges should be quoted for a minimum period of 3 years. (Taxes will be extra as applicable).
 - c) The firm shall not make or allow to make any unauthorised copy, use, access or other utilisation of the data-base of the Institution commercially or otherwise, directly or indirectly except as agreed to by the WBSCARD Bank Ltd. The firm shall also ensure complete confidentiality of the information and data provided to carrying out the job.
 - d) The firm has to complete the job assigned within the agreed time frame and if the job is not completed within the stipulated time, a penalty @02% of the cost of the incomplete job for each day will be imposed on the firm.
 - e) WBSCARD Bank Ltd. will have no liability regarding transportation, boarding and lodging of firm and their staff.
 - f) Under no circumstances the firm shall appoint any subcontractor or sublease the contract. If violated the conditions, the contract will be terminated.
 - g) The rate quoted once will remain unchanged for that particular dealing. Any Conditions of the firm sent along with proposal if any, shall not be binding on us.
 - h) TDS as applicable on date will be deducted from the actual bill submitted for payment.
 - i) The price once accepted by the competent authority of the Bank is final and no deviation from it will be accepted in this regard.
 - j) The selected service provider will have to complete the job as per terms and conditions specified above.
 - k) Conditional offer/Tender submitted by fax/email or after the due date and time will be rejected.
 - l) For any query please contact at the above address on any working day.
 - m) After migration audit, necessary rectification and modification if any would also be made or incorporated in the new system by the successful bidder with the help of concerned employees of the Bank. No additional cost shall be paid to the bidder by the Bank in this regard.

11. Change request / orders

The WBSCARD Bank Ltd may at any time, give written order to the Service Provider to make changes for additional functionalities/ components specifically required, but not falling within the general scope of the current tender. If any such change causes an increase in the cost of, or the time required for, the Service Provider's performance of any provisions under the Contract, the Service Provider should notify The WBSCARD Bank Ltd, in terms

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of the person day efforts and price required for executing the change requests. The WBSCARD Bank Ltd will examine the efforts estimate & agreed estimate/cost will be compensated as a part of the commercial bid.

12. Implementation Locations

Sl. No.	Name of the Branch /Location	Address
01.	Purulia	Purulia, P.O. & Dist.: Purulia
02.	Manbazar	Manbazar, Dist.: Purulia
03.	Jhalda	Jhalda, Dist.: Purulia
04.	Balarampur	Balarampur, Dist.: Purulia
05.	Raghunathpur	Raghunathpur, Dist.: Purulia
06.	Siliguri	Sarat Bose Road, Hakimpura, P.O.-Siliguri, Dist-Darjeeling
07.	Darjeeling	22, Hillcart Road, P.O. & Dist.: Darjeeling
08.	Kalimpong	Kalimpong, Dist.: Kalimpong
09.	Bagdogra	Bagdogra, Dist- Darjeeling
10.	Burdwan	G T Road, "Spandan", Purba Bardhaman
11.	Kolkata	25-D, Shakespeare Sarani, Kolkata-700017
12.	Head Office	25-D, Shakespeare Sarani, Kolkata-700017
13.	ICMARD	Ultadabga, Kolkata - 700067

13. Resolution of Dispute

1. The WBSCARD Bank Ltd. and the selected bidder shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute arising between them under or in connection with the Contract.

2. However, in case of any dispute, either party may approach Registrar of Cooperative Societies, West Bengal for settlement under Section 102(1,D) of the West Bengal Cooperative Societies Act, 2006.



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Format for Financial Bid

(To be submitted on Letter Head of the bidder in closed envelop)

Please provide detail financial implication to the organization with breakup.

(All prices/rates quoted must comply with the terms and conditions)

Sl. No	Item Description		Rate quoted in Rs. (Without any Tax)	Total in Rs.	Remarks (if any)
1	One Time Payment for Development, Implementation & Hosting of Centralized Financial Solution as mentioned in clause No. 10.I of the RFP.	Head Office			
		Each Branch			
2	Maintenance for 3 years as mentioned in clause No. 10.II of the RFP.	Head Office			
		Each Branch			
3	Handholding support for 7 days as mentioned in clause No. 10.III of the RFP.	Head Office			
		Each Branch			
Grand Total					

Place:

Date:

Declaration:

This is to certify that I/ We before signing this job assignment have read and fully understood all the terms and conditions contained in the document and undertake myself/ourselves to strictly abide by them.

Signature of the Authorised Signatory with name, designation, seal and date



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Check List of Documents to be submitted with the Technical Bid

- 1) Registration Certificate of Firm / Company
- 2) Balance Sheet for the last 3 years from 2015-2016 to 2017-2018
- 3) Certificate / credential regarding successful implementation and maintenance from at least 2 organizations
- 4) GST Registration Certificate
- 5) Income tax return for the last three years

Handwritten signature



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Handwritten mark