

National Bank for Financing Infrastructure and Development (NaBFID)

राष्ट्रीय अवसंरचना वित्तपोषण और विकास बैंक (नैबफिड)

(संसद के अधिनियम के माध्यम से स्थापित एक अखिल भारतीय विकास वित्तीय संस्था)

(An All India Development Financial Institution established through an act of Parliament)

(7th Floor, SIDBI Building, Swavalamban Bhavan, Plot No. C-11, G-Block, Bandra-Kurla Complex,
Bandra (East) Mumbai – 400051)

शुद्धिपत्र) - 1

CORRIGENDUM -1

Reference to the **Expression of Interest (EOI) : NaBFID / IT/ EOI / 2023-01** dated: **06.09.2023** for **onboarding System Integrator for design, supply, install, build, implement, integrate, customize and maintain Loan Origination system, Risk Management system, E.W.S., Loan Syndication system, Data Platform and dedicated private cloud** of NaBFID following amendments are hereby made :

| Schedule of event detail | मूल रूप में /Original | आशोधित /Modified |
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| Last date and time for Bid submission बोली जमा करने की अंतिम तिथि और समय | 27.09.2023 upto 4.00 pm | 18.10.2023 upto 4.00 pm |
| Date and Time of opening of Technical Bids तकनीकी बोली खोलने की तिथि और समय | 5:00 PM on 27th Sept 2023 Authorized representatives of Bidders may be present during opening of the Technical Bids. However, Technical Bids would be opened even in the absence of any or all of the Bidder representatives. तकनीकी बोली खोलने के दौरान बोलीदाताओं के अधिकृत प्रतिनिधि उपस्थित हो सकते हैं। हालांकि, तकनीकी बोलियां एक या सभी बोलीदाताओं के प्रतिनिधियों की अनुपस्थिति में भी खोली जाएंगी। | 5:00 PM on 18th October 2023 Authorized representatives of Bidders may be present during opening of the technical Bids. However, technical Bids would be opened even in the absence of any or all of the Bidder representatives. तकनीकी बोली खोलने के दौरान बोलीदाताओं के अधिकृत प्रतिनिधि उपस्थित हो सकते हैं। हालांकि, तकनीकी बोलियां एक या सभी बोलीदाताओं के प्रतिनिधियों की अनुपस्थिति में भी खोली जाएंगी। |
| Bidder's Eligibility Criteria - <u>Appendix -B</u> Sl. 2 | The Bidder/parent entity should be a profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of the last 03 (three) financial years of FY22-23, FY21-22 and FY20-19 | The Bidder/parent entity should be a profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of the last 03 (three) financial years of FY22-23, FY21-22 and FY20-21 |

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| <p>Bidder's Eligibility Criteria - <u>Appendix - B</u></p> <p>Sl. 3</p> | <p>Products by the Bidder in atleast 3 of the following areas should have been running live in at least 1 RBI regulated financial institution with a balance sheet size of more than 3 lakh crore.</p> <ul style="list-style-type: none"> ▪ Loan Origination System ▪ Risk Management System ▪ EWS ▪ Loan Syndication System ▪ Data Warehouse | <p>Products by the Bidder in atleast 1 of the following areas should have been running live in at least 1 RBI regulated financial institution with a balance sheet size of more than 3 lakh crore.</p> <ul style="list-style-type: none"> ▪ Loan Origination System ▪ Risk Management System ▪ EWS ▪ Loan Syndication System ▪ Data Warehouse |
| <p>Bidder's Eligibility Criteria - <u>Appendix- B</u></p> <p>Sl. 4</p> | <p>Bidder should have experience of a minimum of 5 years in providing system integration and implementation services. This includes:</p> <ul style="list-style-type: none"> - At least 1 system implementation at a RBI regulated financial institution in India with a balance sheet size of more than 3 lakh crore - At least 1 system implementation project for each one of the five products <ul style="list-style-type: none"> ▪ Loan Origination System ▪ Risk Management System ▪ EWS ▪ Loan Syndication System ▪ Data Warehouse | <p>Bidder should have experience of a minimum of 5 years in providing system integration and implementation services. This includes:</p> <ul style="list-style-type: none"> - At least 1 system implementation at a RBI regulated financial institution in India with a balance sheet size of more than 3 lakh crore - At least 1 system implementation project for any one of the five products <ul style="list-style-type: none"> ▪ Loan Origination System ▪ Risk Management System ▪ EWS ▪ Loan Syndication System ▪ Data Warehouse |
| <p>Relaxation of Norms for Startups Medium Enterprises in Public Procurement regarding Prior Experience - Prior Turnover criteria.</p> | <p>NA</p> | <p>As per O.M No F.20/2/2014-PPD(pt.) dated 20th September, 2016, Ministry of Finance, Department of Expenditure, Procurement Policy Division, it was clarified that all Central Ministries/ Departments may relax condition of prior turnover and prior experience in public procurement to all Start-ups [whether Micro & Small Enterprises (MSEs) or otherwise subject to meeting of quality and technical specifications in accordance with the relevant provisions of GFR, 2005.</p> |
| <p>Appendix -C Overall Objective</p> <p>(pg. 22)</p> | <p>Risk Management Solutions : Risk Management Solutions which includes Credit Risk-R.W.A. (Risk Weighted Asset) computation as prescribed by regulators, Leverage Ratio, Stress Testing as part of ICAAP (Internal Capital Adequacy Assessment Process), Exposure</p> | <p>Risk Management Solutions : Risk Management Solutions which includes Credit Risk-R.W.A. (Risk Weighted Asset) computation as prescribed by regulators, Leverage Ratio, Stress Testing as part of ICAAP (Internal Capital Adequacy Assessment Process), Exposure Management. Their integration with</p> |

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| | Management. Their integration with LOS, LMS and Treasury modules. | relevant Core Banking modules through Data Warehouse. |
| Appendix -C Overall Objective (pg. 22) | Enhanced Borrower Engagement: Craft an internet banking-like channel, enabling borrowers to submit financial documents in a structured format from loan origination through the life of the loan. Prioritize user experience and data security. | Enhanced Borrower Engagement: Craft an Web Interface platform , enabling borrowers to submit financial documents in a structured format from loan origination through the life of the loan. Prioritize user experience and data security. |
| B)General Requirements encompassing all the modules: (pg. 25) | NA | 5. Estimated Scale of Operations: The scale of operations projected for next five years would be about a few thousands of corporate advance accounts coupled with treasury operations and relevant transactions. The internal users of the systems may lie around 150 to 250 to the maximum. |
| C)Scope of Modules (pg. 25) | Scope of Modules - LOS, LSS, EDW, EWS & Internet Banking channel | Scope of Modules - LOS, LSS, EDW, EWS, Risk Management Solutions & Web Interface platform |
| IV) Section: Early Warning System (EWS) for Credit Monitoring Specific Technical Preferences (pg. 32) | NA | The following technical requirements are preferable, however, other technologies may be considered, as long as they meet the functional and non-functional requirements of the EDW system. |
| Scope of Work (pg. 32) | NA | V) Section: Risk Management Solutions Brief Scope of Work Our Risk Management Solutions initiative encompass a comprehensive framework for credit risk assessment, leverage ratio management, stress testing, and exposure control. These solutions will seamlessly integrate with our core banking modules through our robust Data Warehouse, ensuring real-time insights and regulatory compliance. Risk Management Solutions includes Credit Risk-R.W.A. (Risk Weighted Asset) computation as prescribed by regulators, Leverage Ratio, Stress Testing as part of ICAAP (Internal Capital Adequacy Assessment Process), Exposure Management. Their integration with relevant Core Banking modules through Data Warehouse. |

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| | | <p>Detailed Scope of Work</p> <p>Credit Risk - R.W.A. (Risk Weighted Asset) Computation:</p> <ul style="list-style-type: none"> • Develop and implement an advanced credit risk management framework. • Automate the computation of Risk Weighted Assets (R.W.A.) in accordance with regulatory guidelines. • Enable precise assessment and management of credit risk across the entire loan portfolio. <p>Leverage Ratio:</p> <ul style="list-style-type: none"> • Establish a Leverage Ratio framework to gauge capital adequacy. • Ensure strict adherence to regulatory requirements concerning Leverage Ratio calculations. • Facilitate real-time monitoring of leverage ratios to prevent breaches. <p>Stress Testing (ICAAP - Internal Capital Adequacy Assessment Process):</p> <ul style="list-style-type: none"> • Create a comprehensive stress testing program as an integral part of ICAAP. • Develop stress scenarios and models to assess the impact of adverse economic conditions on capital adequacy. • Provide actionable insights into capital requirements under various stress scenarios. <p>Exposure Management:</p> <ul style="list-style-type: none"> • Design exposure management tools to monitor and control exposure to diverse risks, including credit, market, and operational risks. • Implement exposure limits and thresholds to proactively mitigate risks. • Enhance exposure reporting capabilities for real-time visibility into risk exposure. |

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| | | <p>Integration with Core Banking Modules: Seamless integration with core banking modules is pivotal to embedding risk management within our daily operations. Key aspects of this integration include:</p> <ul style="list-style-type: none"> • Data Warehouse Integration: <ul style="list-style-type: none"> ○ Utilize the Enterprise Data Warehouse (EDW) as a centralized repository for risk-related data. ○ Ensure real-time data synchronization between Risk Management Solutions and Core Banking modules via the EDW. • Risk Analytics and Reporting: <ul style="list-style-type: none"> ○ Develop sophisticated risk analytics models to provide insights into credit risk, leverage ratios, and stress testing results. ○ Generate comprehensive risk reports and dashboards for data-driven decision-making. <p>Specific Technical Requirements</p> <p>The specific technical requirements are similar to that of EWS.</p> <p>Note: The technical requirements mentioned are preferable, however, other technologies may be considered, if they meet the functional and non-functional requirements of the Risk Management Systems.</p> |
| <p>V) Internet Banking Channel (pg. 32)</p> | <p>Internet Banking Channel</p> <p>Brief Scope of Work</p> <p>The Internet Banking Channel project endeavors to establish an advanced and secure platform</p> | <p>VI) Section: Web Interface platform for customers and related parties</p> <p>Brief Scope of Work</p> <p>The Web Interface platform endeavors to establish an advanced and secure platform</p> |

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| <p>V) Internet Banking Channel</p> <p>Detailed Scope of Work (pg. 32)</p> | <p>Detailed Scope of Work</p> <p>Channel Development and User Interface: Craft an immersive and intuitive internet banking platform that presents borrowers with a cohesive gateway into NaBFID's loan management ecosystem.</p> | <p>Detailed Scope of Work</p> <p>Channel Development and User Interface: Craft an immersive and intuitive Web Interface platform that presents borrowers with a cohesive gateway into NaBFID's loan management ecosystem</p> |
| <p>V) Internet Banking Channel</p> <p>Detailed Scope of Work (pg. 32)</p> | <p>Integration with LOS and Loan Lifecycle:</p> <p>Forge an integrative bond between the Internet Banking Channel and the Loan Origination System (LOS), fostering real-time data synchronization.</p> | <p>Integration with LOS and Loan Lifecycle:</p> <p>Forge an integrative bond between the Web Interface platform and the Loan Origination System (LOS), fostering real-time data synchronization.</p> |
| <p>V) Internet Banking Channel</p> <p>Detailed Scope of Work (pg. 33)</p> | <p>User Training and Support:</p> <p>Develop comprehensive self-paced learning modules and interactive tutorials, equipping borrowers to navigate the Internet Banking Channel adeptly</p> | <p>User Training and Support:</p> <p>Develop comprehensive self-paced learning modules and interactive tutorials, equipping borrowers to navigate the Web Interface platform adeptly.</p> |
| <p>V) Internet Banking Channel</p> <p>Detailed Scope of Work (pg. 34)</p> | <p>Specific Technical Preferences</p> <p>The following technical requirements are preferable, however, other technologies may be considered, as long as they meet the functional and non-functional requirements of the Internet Banking channel. Create the internet banking channel using cutting-edge front-end technologies like React or Angular, prioritizing performance and seamless interactions</p> | <p>Specific Technical Preferences</p> <p>The following technical requirements are preferable, however, other technologies may be considered, as long as they meet the functional and non-functional requirements of the Web Interface platform. Create the Web Interface platform using cutting-edge front-end technologies like React or Angular, prioritizing performance and seamless interactions</p> |
| <p>V) Internet Banking Channel</p> <p>Detailed Scope of Work (pg. 34)</p> | <p>Additional Notes</p> <p>The extended internet banking system will not be used for conducting transactions.</p> | <p>Additional Notes</p> <p>The extended Web Interface platform will not be used for conducting transactions.</p> |