



**NIC ASIA Laghubitta Bittiya Sanstha Ltd.**

**एन आई सी एशिया लघुवित्त वित्तीय संस्था लि.**

**NIC ASIA Laghubitta Bittiya Sanstha Ltd.**

**Banepa-7, Kavre**

**EOI DOCUMENT**

**FOR**

**CORE BANKING SOFTWARE**

**JUNE, 2020**

**Corporate Office**

General Administration Department

Banepa-7, Kavre

Tel No: 977-011- 660034

Email: [info@nicasialaghubitta.com](mailto:info@nicasialaghubitta.com)

Website: [www.nicasialaghubitta.com](http://www.nicasialaghubitta.com)

## NIC ASIA Laghubitta - EOI Document

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## NIC ASIA Laghubitta - EOI Document

### SECTION I: INTRODUCTION

NIC ASIA Laghubitta Bittiya Sanstha Limited is one of the leading microfinance in the country in terms of capital base, balance-sheet size and the number of branches. NIC ASIALAGHUBITTA has many branches across Nepal with a network covering all major financial centers of the country.

NIC ASIA LAGHUBITTA aims to be at forefront of digital transformation, evolving into a streamlined and successful digital business.

NIC AISA LAGHUBITTA invites sealed EOI proposals from the parties for **Core Banking Software**. It is a comprehensive solution enabling to digitize the entire manual financial work of the Microfinance.

The Proposal should contain information relating to the solution's capabilities, system architecture, compatible operating system, integration capabilities, and details of technical support, implementation methodologies, migration procedure, reports and features included, database diagram and work plan among other details.

### SECTION II: CONFIDENTIALITY

The contents of this document should not be disclosed to any third party without the express prior written consent of NIC ASIA LAGHUBITTA. This document shall remain the property of NIC ASIA LAGHUBITTA. If the vendor is not awarded this project, NIC ASIA LAGHUBITTA reserves the right to request return of any and all materials of this document. This document is supplied under a non-disclosure basis. In consideration of the receipt of this document you agree not to reproduce or make this information available in any manner to persons outside the group directly responsible for evaluation of this content.

Participants must not make any public statement regarding this EOI process without the express prior written consent of NIC ASIA LAGHUBITTA.

NIC ASIA LAGHUBITTA may, if it considers it appropriate, require a participant to sign a confidentiality deed before releasing any confidential or commercially sensitive information to the participant. The participant agrees to sign the confidentiality deed, if requested.

NIC ASIA LAGHUBITTA reserves the right to exclude any participant from this EOI process if NIC ASIA Laghubitta becomes aware that the participant has breached any of the obligations.

### SECTION III: DISCLAIMER

The information contained in this EOI document provided whether verbally or in documentary form by or on behalf of NIC ASIA LAGHUBITTA BITTIYA SANSTHA LIMITED, to the parties is on the terms and conditions set out in this document:

- i. This EOI is neither an agreement nor an offer and is only an invitation to submit for Core Banking Solution by Laghubitta to the interested parties. The purpose of this EOI is to provide the parties with information to assist the formulation of their proposals.
- ii. This EOI does not claim to contain all the information each party may require. Each party should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this EOI and where necessary obtain independent advice.

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- iii. NIC ASIA Laghubitta makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this EOI.
- iv. NIC ASIA Laghubitta may, in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this EOI.
- v. NIC ASIA Laghubitta hold rights to accept or reject parties EOI in whole or in partial whatsoever may be the reason.

### SECTION IV: INTERPRETATION

- i. Bank / Laghubitta means NIC ASIA LAGHUBITTA
- ii. 'Recipient' or 'Respondent' or 'Party' or 'Applicant' or 'Party' means to whom the EOI document is issued by NIC ASIA Laghubitta.
- iii. System means Core Banking Solution for Microfinance.
- iv. EOI means Expression of Interest
- v. Core Banking Solution/System means Core Banking Software

### SECTION V: INSTRUCTION TO THE PARTIES

Notarized copies of all relevant documents / certificates should be submitted as proof in support of the claims made. The party should provide relevant additional information wherever required in the eligibility criteria. NIC ASIA Laghubitta reserves the right to verify /evaluate the claims made by The Party independently. Any decision of NIC ASIA Laghubitta in this regard shall be final, conclusive and binding upon the Party.

The proposal shall be in one part

- EOI proposal

Proposals shall be submitted in one sealed envelopes. Sealed envelopes should be put together in the sealed master envelope super-scribing "**Proposal for Core Banking Solution**".

### SECTION VI: CONTACT INFORMATION

1. NIC ASIA / Employer is:

**NIC ASIA Laghubitta Bittiya Sanstha Ltd.**

Registered Office

General Administration Department

Banepa-7, Kavre

Tel No: 011660034

Email: [info@nicasialaghubitta.com](mailto:info@nicasialaghubitta.com)

Website: [www.nicasialaghubitta.com](http://www.nicasialaghubitta.com)

2. For proposal submission purposes and clarification purposes only, NIC ASIA Laghubitta's address is:

**General Administration Department**

Banepa-7, Kavre

Tel No: 011660034

Email: [info@nicasialaghubitta.com](mailto:info@nicasialaghubitta.com)

### SECTION VII: EOI SCOPE

**Core Banking Solution** refers to the centralized system of the bank that allows its book keeping through all financial transaction to conduct business of irrespective of the branches. Thus, it removes the impediments of geo-specific transactions. In fact, CORE is an acronym for “Centralized Online Real-Time Exchange”, thus the bank’s branches can access applications from centralized data centers. The Laghubitta wants EOI proposal on the solutions with features and reports on the system. Following are the Key scope but not limited:

1. KYC Management and Account Opening.
2. Managing Deposit and Withdrawals.
3. Interest Calculation and Management.(Saving/Deposit, Loan, Borrowing, IBT)
4. Designing New Banking Product.
5. Loan Disbursal and management.
6. Account Management.
7. Establishing criteria for minimum balance, interest rates, number of withdrawals allowed.
8. User Management and authentication (Maker and checker implementation).
9. Transaction Management.
10. Reports as per regulatory body.
11. Cash and Vault management. (Maker and checker).
12. Center Management and Control.
13. Collection and group modules.
14. CBS should support database agnostic.
15. Customizable interface for e-delivery channel transaction (support to ISO 8583 – version 1987, 1993, 20022)
16. CBS should support job flow customizable, field validation option and customizable to add additional field.
17. CBS should have in built API and customizable API to integrate with third party application including mobile banking, internet banking, tablet banking, branchless banking.
18. Should support local calendar to run Month end, quarter end, half-year end and year end operation.
19. Customizable reporting, dashboard feature.
20. Software / hardware DR / DC setup including DR drill plan without making any changes in user end side.
21. In case of any changes done in CBS by users / e-channel, complete log history should be recorded.
22. In all CBS functional and transactional activities should involve- two-person maker and checker (enterer and verifier).
23. Should have multi-linguistic feature for complete CBS functional part.
24. All STC should collect CBS itself and in case of due STC, system should collect like loan overdue model collection.

\*Note:

#### **Integrations**

The Core banking solution provided by bidders requires being integration with following system.

- a. SMS service.
- b. HR modules and FA module.
- c. Payment Service.
- d. Budget and expense management.
- e. Other system as appropriate
- f. Integration with Mob /Tab Banking

#### **Proposal Submission**

Proposal should include the requirement of the hardware and software.

**SECTION VIII: PROPOSAL OPENING & ANALYSIS**

NIC ASIA Laghubitta have sole discretion for waiving minor deviations / irregularities in an EOI which shall be conclusive and binding to all the parties..

NIC ASIA Laghubitta will have its own internal evaluation process which will not be disclosed to the parties.

NIC ASIA Laghubitta will, at its sole discretion, ask some or all of the parties for the clarification of their proposals to assist in comparison, evaluation and scrutiny of the EOI documents. Bank shall call selected parties for the presentation.

**SECTION IX: STANDARD FORMS FOR PROPOSALS**

**Form No. 1 Application Letter**

*[Application Letter, must be in Applicant's Letter Head]*

**Date:**

**Head – General Administration and Project Department,  
NIC ASIA Laghubitta Bittiya Sanstha Limited  
Corporate Office,  
Banepa, Kavrepalanchowk, Nepal**

**Sub: Submission of Bid Document.**

Dear Sir,

With reference to the EOI Notice dated June 12, 2020 published in Sourya National Daily for Core Banking Solution (CBS), we hereby express and submit our interest to supply and deliver the said services to your organization as per the technical specifications mentioned in EOI Document.

Yours sincerely,

Name:

Position:

Name of the Firm / Company:

Signature:

Company Seal

Date:

Contact Telephone/Mobile No.:

Official email:

**Annexure I**

**Functional / Technical Specifications**

The proposal should be complete in all respects and contain information asked for in this document. It is mandatory to submit the technical details.

The Proposal should comprise of following:

1. Confirmation of Functional Specifications.
2. Documentation (product brochures, leaflets, manuals, migration, technical specification required etc.) to provide complete information of the solution offered to the bank as part of this EOI.
3. Technical specifications and documentation of the solution including architecture and interfacing details with bank's host system.
4. Implementation and support strategy for timely rollout and continued support to ensure acceptability of the solution offered.

Functional specification requirement is in the form of a table which is containing the required functionality features.



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**Annexure II**

**DECLARATION FORM – 1**

**Date:**

**General Administration and Project Department,  
NIC ASIA Laghubitta Bittiya Sanstha Limited  
Registered Office  
Banepa-7, Kavre**

**Sub:** Declaration on non- involvement in money laundering/ terrorist financing activities

Dear Sir,

I/ We hereby declare that our firm/company fully complies with all the laws of land and not associated in money laundering and terrorist financing activities by any means.

**Authorized Signature**

\_\_\_\_\_

**Name and Title of Signatory**

\_\_\_\_\_

**Annexure III**

**Know Your Vender: As per Attachment**