



# **Expression of Interest** **(EOI)**

**Title of Consulting Services**  
***Development & Deployment of Loan Automation System***  
***(LAS)***

**Method of Consulting Service**  
***National***

**Project Name** : *Loan Automation System (LAS) of RBBL*

**EOI Number** : *RBBL/GSD/EOI/LAS/1/078/79*

**Office Name** : Rastriya Banijya Bank Ltd, Central Office, General Service Department

**Address** : Singhadurbarplaza, Kathmandu

**Issued on** : Poush 27, 2078 (Jan 11, 2022)

**Abbreviations**

CV	-	Curriculum Vitae
DO	-	Development Partner
EA	-	Executive Agency
EOI	-	Expression of Interest
GON	-	Government of Nepal
PAN	-	Permanent Account Number
PPA	-	Public Procurement Act
PPR	-	Public Procurement Regulation
TOR	-	Terms of Reference
VAT	-	Value Added Tax

*Standard EOI Document*

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### A. Request for Expression of Interest

#### **REQUEST FOR SUBMISSION OF EXPRESSION OF INTEREST (EOI)**

#### **For Development & Deployment of Loan Automation System (LAS) of Rastriya Banijya Bank Ltd.(RBBL)**

*(First date of publication 2078/09/27)*

1. The Rastriya Banijya Bank Ltd now invites Expression of Interest (EOI) from eligible consulting firms (“consultant”) to provide the following consulting services: **Procurement of Consultancy Service for Development & Deployment of Loan Automation System (LAS) of RBBL,2078**. Interested firm should submit an **Expression of Interest (EOI)** in their own format that shall include:
  - A Covering letter (with expression of interest and declaration to submit detailed proposal)
  - The Profile and applicable organizational certificates
  - An Area coverage with details breakdown and the concept note on how for this proposal
  - The Details of similar experience with evidence and
  - A Proposed team composition, designation and CVs of key team members.
  - The Documents to verify RBBL minimum qualification & experience requirement (*Important note: Noncompliance with minimum qualification requirement will be considered as ineligible for shortlisting*)
2. Interested eligible consultants may obtain further information and EOI document free of cost at the address Rastriya Banijya Bank Ltd, Central Office, General Service Department, Kathmandu, Nepal during office hours on or before **Magh 11, 2078 (Jan 25, 2022)**. A complete set of EOI Document is available online and can be downloaded from RBBL website **www.rbb.com.np**.
3. Consultants may associate with other consultants to enhance their qualifications.
4. Expression of interest shall be delivered *manually* to the **Rastriya Banijya Bank Ltd, Central Office, General Service Department, Singhadurbarplaza, Kathmandu, Nepal** during office hour on or before **Magh 12, 2078 (Jan 26, 2022)**
5. In case the last date of obtaining and submission of the EOI documents happens to be a holiday, the next working day will be deemed as the due date but the time will be the same as stipulated.
6. EOI will be assessed based on Qualification 50.0 %, Experience 40.0 %, and Capacity 10.0 % of consulting firm and key personnel. Based on evaluation of EOI, only shortlisted firms will be invited to submit technical and financial proposal through a request for proposal (RFP). Minimum score to pass the EOI is: 60. Non compliance with minimum qualification requirement will be considered as ineligible for shortlisting. Consultant is requested to fill up & submit compliance sheet attached with EOI document
7. **Required Experience & Qualification criteria for LAS of RBBL are as follows:**
  - The consultant should have **at least 3 (three) years of experience** in the field of software development and deployment. The consultant **should submit customer references/experience letters to verify the required experience**. This is a **mandatory document for eligibility**. The bank will prefer experienced organizations in the field of software development and deployment.
  - The consultant should have successfully **developed, deployed & implemented system/software related to Loan automation or completely customized** in accordance to client requirement **to already developed loan related system in at least 1 (one) commercial bank within last seven years**. The consultant is **required to submit the latest customer references/experience letter/s** (letter date/letter issue date should not be more than **365 days** prior with reference to EOI published date) to verify the required requirement. Noncompliance with this minimum qualification requirement will be considered as ineligible for shortlisting. Higher preference will be given for consultant having higher specific experience.
  - The consultant should submit their list of project team members to be engaged in development & deployment of Loan Automation System with academic & professional qualifications and experience for following team viz. system analysis & design team, software development team, software testing/Quality Assurance (QA) team and software support team.
  - The consultant should have **at least 4 members** in the **Software Development team**, **4 members** in the **Software Support team**, at least **1 member** in **System Analysis and Design team** and at least **1 member** in the **Software Testing/Quality Assurance (QA) team**.
  - The **minimum academic qualification** of team members except for **software support team members** should be a **bachelor's degree in IT/Computer Science or Computer Application or Computer/Software Engineering or equivalent**. The **minimum academic qualification** of team members for the **software support team** should be **at least 10+2 or equivalent** in any academic discipline. The **minimum experience** of team members in the field of **system analysis & design, software development, software testing/Quality Assurance (QA) and software support** should not be less than **1 year** for eligibility. The consultant should submit listed team member’s academic certificates and work experiences copy to fulfill the minimum academic qualification and experience. Noncompliance with this minimum qualification requirement will be considered as ineligible for shortlisting.
  - The proposed team having highly qualified, experienced and strong personnel will be given higher preferences
8. The RBBL reserves all the right to accept or reject one or all EOI proposals without assigning any reason whatsoever with its sole discretion.

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### B. Instructions for submission of Expression of Interest

1. Expression of Interest may be submitted by a sole firm or a joint venture of consulting firms and the maximum number of partners in JV shall be limited to three.
2. Interested consultants must provide information indicating that they are qualified to perform the services (*descriptions, organization and employee and of the firm or company, description of assignments of similar nature completed in the last 7 years and their location, experience in similar conditions, general qualifications and the key personnel to be involved in the proposed assignment*).
3. This expression of interest is open to all eligible **consulting firm/company/ organization**.
4. The assignment has been scheduled for a period as mentioned in TOR. Expected date of commencement of the assignment is March,2022.
5. A Consultant will be selected in accordance with the **QCBS** method.
6. Expression of Interest should contain following information:
  - (i) A covering letter addressed to the representative of the client on the official letter head of company duly signed by authorized signatory.
  - (ii) Applicants shall provide the following information in the respective formats given in the EOI document:
    - *EOI Form: Letter of Application (Form 1)*
    - *EOI Form: Applicant's Information (Form 2)*
    - *EOI Form: Work Experience Details (Form 3(A), 3(B) & 3(C))*
    - *EOI Form: Capacity Details (Form 4)*
    - *EOI Form: Key Experts List (form 5).*
    - *EOI Form: Compliance Sheet (form 6).*
7. Applicants may submit additional information with their application but shortlisting will be based on the evaluation of information requested and included in the formats provided in the EOI document. Noncompliance with minimum qualification & experience requirement mentioned in TOR will be considered as ineligible for shortlisting
8. The Expression of Interest (EOI) document must be duly completed and submitted in sealed envelope and should be clearly marked as "EOI Application for Short-listing for the **Development & Deployment of Loan Automation System (LAS) of RBBL** .The Envelope should also clearly indicate the **name and address of the Applicant**.
9. The completed EOI document must be submitted on or before the date and address mentioned in the **"Request for Expression of Interest"**. In case the submission falls on public holiday the submission can be made on the next working day. Any EOI Document received after the closing time for submission of proposals shall not be considered for evaluation.

## **C. Objective of Consultancy Services / TOR**

### **Terms of References for the Loan Automation System (LAS)**

#### **1. Introduction**

Rastriya Banijya Bank Limited (RBBL) has a history of serving its customers far and wide across the nation for more than half a century. The bank then fully owned by the Government of Nepal, was established on 10 Magh 2022 (23 January 1966) under the special statute "Rastriya Banijya Bank Act, 2021" and had operated under "Commercial Bank Act, 2031" until it was re-registered as a public limited company on 6 Baishak 2063 (19 May 2006). At present, the Bank operates as "A" class financial institution licensed by Nepal Rastra Bank and carries out commercial banking activities as per the provisions of the "Bank and Financial Institutions Act 2073," (2017).

The bank stands as one of the most preferred bank with the highest number of customers in all 77 districts and 7 provinces of the country. The Bank has been able to imprint its presence in the national economy through efficient allocation of resources in all sectors of the economy thereby enhancing production and generating employment opportunities within the country. The unflinching faith and goodwill bestowed by our customers, continued support from the Government, well-wishers and the general public has been the reason for us to stand as the most trusted bank in the country.

The Rastriya Banijya Bank Ltd. is an innovative bank, has already deployed many advanced technologies to provide innovative services to our valuable customers. Now, the bank is intending to deploy a Loan Automation System (LAS) to the automation of the loan process. RBBL expects, this loan automation system will dramatically improve the overall quality, performance, and customer satisfaction in RBBL loan processing.

#### **2. Functional Requirement**

The system should be comprehensive, modular, and scalable. The system should have capabilities to automate loan processes ensuring minimal manual intervention, improvement in productivity, and accuracy reducing possible risks. The system should be customizable upon the request of the bank; the system should have capabilities to change as the bank's specific requirements. The design of the system should be simple, intuitive, and responsive user interfaces so that users get things done with less effort and time.

The system should be web-based. The system should build on modern architecture. The system should be secure, must comply with the minimum security standards required for the banking industry in Nepal.

##### **2.1 Identification of Customer Needs and Loan Application**

###### **Online Customer Portal for Borrower Eligibility Test and Loan Application – Preferential Requirements:**

- Online portal for Quick Eligibility Test based on minimal customer information like Loan Type, and their financial information. However, the system is also required to provide a platform to bank users for borrower eligibility tests and loan applications.
- Customer online portal for Loan Application.
- Customer online portal should allow an authorized customer to query their loan application status.
- Customer online portal should track and manage customer/applicant contact details for follow-up.
- Recommend features to send SMS/Email-based notifications about application status and other custom information to customers.
- This customer portal (Online Customer Portal for Borrower Eligibility Test and Loan Application) is not mandatory for eligibility; however, it is a preferential requirement.

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### **2.1.1 Personal and Business Borrower Details for Loan Apply**

- Recording of Borrower Details like Applicant Personal Details, Joint Applicants Details, Guarantors, Personal background, Business background, family details, shareholder details, inspection details, net worth, business strength, etc.

### **2.1.2 Loan Types Details**

- Facility to handle different types of loans like Gold Loan, Share Loan, Education Loan, Agriculture Loan, Construction Loan, Home Loan, Project Loan, Business Loan, etc.

### **2.1.3 Repayment Capacity Evaluation**

- Facility to calculate repayment capacity and verification of expenses, income with other assumptions and bases.
- Should be able to capture monthly income types in detail.

### **2.1.4 Disbursement Modality and Other**

- Should have Disbursement Modality, Terms and Conditions, Charges including Funded or Non-Funded facilities.
- Should have a recording of all facilities in terms of Group Exposure.
- Should have analyzing earning and variations.

## **2.2 Loan Documentation, Securities Details and KSKL (Karja Suchana Kendra Limited) Detail**

### **2.2.1 Loan Initiation and Documentation**

- Should Record all documentation for the loan process as required.
- Setup master list for various data used in loan forms such as Loan Set, Risk Grade, Loan Sector, Capital Adequacy, Nature of Business, Security Documents, Net Worth Calculation Parameters, Annex Master and Formats, etc.
- Move Customer to Loan Assessment Initiation.
- Transfer Customer Request to Regional Office/Province Office or Credit Department in Head Office.

### **2.2.2 Securities**

- Facility to record Mortgage Details including Land, Building, Valuator, and various other parameters.
- Recording Existing Insurance Details.
- Other Security Details Vehicle, Stock, Machinery, etc., and merged with total security amount.
- Pending Document records with related information.
- LTV (Loan to Value Ratio) ratio should be parameterized and auto-calculated.
- Recording of movable and immovable assets.

### **2.2.3 Credit History**

- Recording KSKL Report Details with all details of loans in Other BFIs of personal, family, and groups including funded or non-funded.
- Previous account performance analysis.

## **2.3 Underwriting**

### **2.3.1 Dynamic Form Feature**

- Generate Custom Form, Tamsuk, Offer Letter, etc. based on Custom Fields and Sections.
- Annex Input and Attachment like CDT, CFR, Declaration, etc.
- Specific Data Entry for Security Documents such as Loan Deed, Tamasuk, etc.

### **2.3.2 Document Attachment**

- Unlimited Document Attachment.
- Users should be able to access the documents from the system itself.
- Approvers should be able to see all the documents attached.
- If any amendment is required, Approver should have the facility to forward it to the Branch for the further request of Documents or Information from the borrower.

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- Approvers should be able to see the credit proposal as a summary.

### **2.3.3 Document Generation:**

- Generate documents from pre-loaded formats such as Loan Deed, Tamasuk, Valuator Letter, Offer Letter, Declaration, etc.

## **2.4 Financial and Risk Analysis**

### **2.4.1 Financial Analysis and Loan Appraisal:**

- Facilities to analyze Personal Strength, Business Revenue and Cost Evaluation, Self-Investment, and Loan Ratio.
- Analysis of Financial Sheets such as ratio calculation from Balance Sheet, PL, Cash flow, and Other Comprehensive Incomes.
- Should capture sanction facility amount, interest rate, and tenure.
- Customized Loan Appraisal.

### **2.4.2 Risk Analysis with various parameters.**

- Analysis of Risk from Financial Sheet Ratios Analysis, repayment capacity, KSKL report, income source, personal and business strength, etc.
- Risk analysis, mitigation, and recommendation forms.

### **2.4.3 Recording of Various Analysis and Comments:**

- Expected Earning Calculation Form Account.
- Recommendation, Certification, Comments, and Others.
- Deviation and Disbursement.
- Analysis from Business Development Unit.
- Technical Evaluation.
- Evaluation from the Legal aspect.
- Managerial Evaluation and Analysis.
- Evaluation of Market Management.
- Evaluation of Social and Environmental.
- Evaluation of Check List.
- Evaluator comments area should be able to add images, tables, and text formatting options.

## **2.5 Loan Decision/Approval**

### **2.5.1 Loan Assessment Support and Approval Process**

- Should be able to create and maintain credit proposals.
- Should support to Retail, SME, Infrastructure projects, and Corporate Sector.
- The initiator should allow to define any number of supporters and one approver for the loan or choose the open process flow.
- The loan process moves with a defined supporter and approver route with avoiding skipping any supporter.
- Supporter or Approver should allow to Forward, Backward, Redraft, Reject and Approve action as per their permission.
- Users should view all movement histories and comments of every member involved in loan processing.
- Mark all changes by the initiator after the loan has been forwarded the first time to avoid re-reading of all credit memos if redrafted to the initiator for any reason.
- Complete form and movement process should be printed and signed by each involved member at the end.

## **2.6 Agreement Signing and Loan Disbursement**

### **2.6.1 Additional Process Flow for Memorandum Approval**

- In addition to loan process approval, the user should be able to create any type of loan memorandum and take approval from different levels.
- It should support memo writing in a specific format, memo from predefined templates, memo from the scanned picture, pdf, or any type of documents as approval documents.



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- The memo should move with the supporter and approver chain with forward, backward, redraft, reject, and approval process.
- The system should have a complete and dynamic workflow.
- Approvers should be able to see credit proposals and other documents as summaries.

### **2.6.2 Loan Disbursement Process**

- Once the Loan is Approved from the Approval chain, the process should be moved to the Disbursement Process.
- If required additional information in the credit memo should be updated and generate all required documents from pre-uploaded formats.
- Facility to print and collect a signature from a customer and upload all scanned documents to the Document Attachment section with categories uploaded documents.
- Facility to forward the process to different departments for various purposes such as forward to Legal Department for legal verification and comments, forward to Risk Department for risk analysis and comments, and forward to Credit Administration Department for final disbursement, etc.
- If the Loan proceeded for disbursement and all other processes should be stopped permanently.
- The system should track all activity and process movement and change history with audit trail history.

### **2.7 Reports**

- Should provide Branch-Wise, Provincial-Wise, Department wise, Loan Type Wise reports.
- Should have the facility to print Loan Assessment Form, Approval Logs, and Security Documents.
- Should provide customizable reports for additional requirements.
- Should have a customer rating report.
- Sector Wise Landing Reports

### **2.8 User Management**

- Application User Management - Branch User, Province User, and Credit Department User Management and Admin User.
- Roles Management.

### **2.9 Loan Application Tracking**

- Authorized bank application users (Department Level Users / Provincial Level Users/ Branch Level Users) should be able to query a particular loan applicant's application status.

### **2.10 API Integration**

The system should have capabilities to expose and consume APIs for easy integration with other systems. The bank recommends, the proposed system shall expose and consume APIs for/of Bank Core Banking System (CBS), Mobile Banking, Internet Banking, bank official website, and other related systems if bank required integration with these systems.

## **3 Technical Requirements**

### **3.1 Application Environment Requirements**

The system should be based on the following environment.

- **Database:** Microsoft SQL Server / PostgreSQL/ MySQL
- **Application:** Web-based Applications, should be compatible with major/popular web browsers.
- **Design Pattern:** MVC, MVP, MVT, MVVM, or any other modern design pattern
- **Architecture:** Multi-tier at least 3-tier
- **Operating System Support:** Windows / Linux

### **3.2 User Interface Requirements**

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The system should offer simple, intuitive, and responsive user interfaces so that users get things done with less effort and time. The user interface of the system should follow the following UI design principles:

### ***Mandatory Requirements:***

- **Simplicity in User Interface:** The UI design of the system should hide advanced functionality, only shows the most commonly used functions in an interface, and tuck away the rest.
- **Strive for Clarity:** The UI design of the system should focus on the clarity of both layout and presented information. The UI design of the system should be simple, clear, and effective.
- **Responsive Design:** The UI design of the system should be responsive.

### ***Preferential Requirements:***

- **Context-Sensitive Navigation:** The UI design of the system is required to show only what the user needs, not everything that's available.
- **More Emphasis On Key Functions:** The UI design of the system should emphasize key control, not give the same emphasis on all control, not all controls hold the same importance.
- **Specialized Controls:** The design of the system should select the right interface controls for the situation.

### **3.3 Development & Deployment Requirements**

The consultant is fully responsible for the development & deployment of the system. The consultant should complete development and deployment within 120 days of the service award.

The consultant should fix system errors in the system within the deployment period. The major/critical system errors should be fixed as soon as possible so that the operations will not stop. The consultant should provide a System Requirement Analysis & Design documents before beginning the development process.

### **3.4 Quality Assurance (QA) Test Report/QA Document/Certification**

The bank recommends to submit a Quality Assurance (QA) report/QA document/ of the system. It is not a mandatory document for eligibility, however it is a preferential requirement.

### **3.5 Performance and Scalability Requirements**

The system should deliver a high-performance system ensuring high availability, reliability, and scalability. The system processes should be optimized to achieve high performance. The consultant should be committed (Compliance Sheet, Section 2.5) for continuous optimization of their system for better performance.

### **3.6 Security Test Report Requirements**

The bank recommends to submit a security test report (copy of self-tested or third-party tested security test report/report summary or VAPT report/summary). It is not a mandatory document for eligibility, however it is a preferential requirement.

### **3.7 User Acceptance Test (UAT)**

The bank will perform User Acceptance Testing (UAT) of the system before go Live. The consultant should make system ready for UAT.

### **3.8 Training Requirements**

The consultant should provide training to the concerned team of RBBL for configuration, operation, and administration of the proposed application after deployment, and should provide additional training on changes in the system.

The consultant should provide full-spectrum on-site/virtual training; the bank will prefer on-site training during the favorable situation.

- Training for Operational Users / End Users –selected operational/end users only
- Training for Trainer (TOT) –selected staff from credit and IT departments
- Training for Application/System Users - selected staff from IT department who will manage this Loan Automation System after implementation

The bank will manage training including required resources (except training resource person/s) but the consultant is required to manage resource person/s (on-site/virtual) for providing training on the system. All training will be held in one central location; it could be the training center of the bank or any other location near the central office of the bank.

### 3.9 Document Requirements

The consultant should provide a **system document** including system features and functionalities, security features, deployment architecture, installation/configuration manual, etc. Besides these, the consultant should provide a separate **user manual**. System documents and user manuals are mandatory documents, the consultant need to provide these required documents before system go live. The consultant needs to commit (Compliance Sheet 2.9) for the submission of these required documents before the system going to live. This commitment is mandatory during proposal submission for eligibility.

### 3.10 Support Service Requirements

The consultant should provide 5 years of support service after the successful User Acceptance Testing (UAT). During this period, the consultant should provide the following support services:

- The consultant should provide operational and technical supports on the system.
- The consultant should fix errors and bugs in time.
- The consultant should add/update minor reports in the system as bank requirements.
- The consultant should update minor changes on the system as per bank requirements.

The consultant should provide in-time support based on its criticality. In case of critical issues, the consultant should respond/resolves them immediately with high priority. The consultant should provide on-site, phone, email, online chat, and other possible supports.

## 4 Security Requirement

The system should be secure and consistent. The system should implement an advanced application security mechanism to ensure a secure system. The system should comply with the minimum security standards required for the banking industry in Nepal.

### *Mandatory Requirements:*

- **Custom Password Policy:** The system should allow to defined custom password policy, including length & complexity of the password, password expiry period, the maximum number of invalid login attempts, etc.
- **Password Encryption:** The user's password should be encrypted and should not be visible to others.
- **Role-Based Access Control (RBAC):** The system should allow to defined custom role and should control user access based on assigned role.
- **Principle of Least Privilege (POLP):** The system users should only have the required set of permissions to perform the actions for which they are authorized, and no more. The system should allow permissions as needed and should be revoked when no longer in use. The system should follow the Principle of Least Privilege (POLP).
- **Audit trail history:** The system should maintain an audit trail history of all changes, adjustments, and revisions in the system.

### *Preferential Requirements:*

- **Multifactor authentication:** The system should implement multifactor authentication.
- **CAPTCHA in user authentication:** The system should enable CAPTCHA in user authentication.
- **User Maintenance History:** The system should maintain history related to user maintenance
  - user creation date, creator, access right during user creation
  - access right upgrade and degrade history with date and creator
  - login and logout history
  - password change history
- **Sensitive/confidential Data Encryption:** The system should have a feature to encrypt sensitive/confidential data in a database.
- **Input Validation:** The system should validate input/request parameters on the very first step and should enforce strong validation checks and reject the request immediately if validation fails.

## 5 Consultant Requirements

The long-term consultant relationship is extremely important to achieve overall success. It is not only important to select a system that meets functional and technical requirements, but it is equally important to ensure that the consultant has long-term viability to support the system deployed in the bank. The bank is looking for a consultant who is committed to research & development and can assure

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continuous improvements in their system features & functionalities, reliability, security, and overall performance of the system.

The consultant should have the following capabilities for Loan Automation System (LAS)

### **5.1 Industry Strength / Market Presence**

- The consultant should have **at least 3 (three) years of experience** in the field of software development and deployment. The consultant organization **should submit customer references/experience letters to verify the required experience**. This is a **mandatory document for eligibility**. The bank will prefer experienced organizations in the field of software development and deployment.
- The consultant should have successfully **developed, deployed & implemented system/software related to Loan automation or completely customized** in accordance to client requirement **to already developed loan related system** in **at least 1 (one) commercial bank** within **last seven years**. The consultant is **required to submit the latest customer references/experience letter/s** (letter date/letter issue date should not be more than **365 days** prior with reference to EOI published date) to verify the required requirement. This is a **mandatory document for eligibility**. The bank will be given higher preference for consultants/organizations having higher specific experience.

### **5.2 Project Team Members**

- The consultant should submit their list of project team members (Compliance Sheet, Section 4.2 Project team members) to be engaged in development & deployment of Loan Automation System with academic & professional qualifications and experience for following team viz. system analysis & design team, software development team, software testing/Quality Assurance (QA) team and software support team.
- The consultant organization should have **at least 4 members in the Software Development team, 4 members in the Software Support team, at least 1 member in System Analysis and Design team, and at least 1 member in the Software Testing/Quality Assurance (QA) team**.
- The **minimum academic qualification of team members except for software support team members should be a bachelor's degree in IT/Computer Science or Computer Application or Computer/Software Engineering or equivalent**. The **minimum academic qualification of team members for the software support service team should be at least 10+2 or equivalent in any academic discipline**. The minimum experience of team members in the field of system analysis & design or software development or software testing/Quality Assurance (QA) or and software support service should not be less than 1 year for eligibility. The consultant should submit listed team member's academic certificates and work experiences copy to fulfill the minimum academic qualification and experience. **These are mandatory documents for eligibility**.
- The consultant with qualified and strong team organization will be given preference.

### **5.3 Technological Strengths**

Technically sound and experienced consultants in software development and IT-related technologies will be given preference.

## **6 Other Requirements**

### **6.1 Non – Disclosure/ Confidentiality Agreement**

The consultant should keep all bank's confidential information; the consultant will not use such information for their or any third-party benefit. The consultant should be committed to the separate non-disclosure/confidentiality agreement and should follow all terms and conditions as per the agreement.

### **6.2 Legal / Compliance**

The system should follow all required regulatory and legal compliance of Nepal Rastra Bank, Nepal Government, and other statutory authorities.

### **6.3 Others**

Other terms and conditions will be as per the agreement between RBBL and the consultant.

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**D. Evaluation of Consultant’s EOI Application**

Consultant’s EOI application which meets the eligibility criteria will be ranked on the basis of the Ranking Criteria.

<b>i) Eligibility &amp; Completeness Test</b>	<b>Compliance</b>
Updated Copy of Registration of the company/firm	
VAT/PAN Registration	
Tax Clearance Certificate of FY 2076/77	
In case of a natural person or firm/institution/company which is already declared blacklisted and ineligible by the GoN, any other new or existing firm/institution/company owned partially or fully by such Natural person or Owner or Board of director of blacklisted firm/institution/company; shall not be eligible consultant.	
If the corruption case is being filed to Court against the Natural Person or Board of Director of the firm/institution /company or any partner of JV, such Natural Person or Board of Director of the firm/institution /company or any partner of JV shall not be eligible to participate in procurement process till the concerned Court has not issued the decision of clearance against the Corruption Charges.	
EOI Form 1: Letter of Application	
EOI Form 2: Applicant’s Information Form	
EOI Form 3: Experience (3(A) and 3(B))	
EOI Form 4: Capacity	
EOI Form 5: Qualification of Key Experts	

<b>ii) EOI Evaluation Criteria</b>	<b>Minimum Requirement</b>	<b>Score [Out of 100%]</b>
<b>A. Qualification</b>		
<i>Qualification of Key Experts</i>	<i>As Mentioned in TOR</i>	<b>50%</b>
<i>Experience of Key Experts</i>	<i>As Mentioned in TOR</i>	
<b>B. Experience</b>		
<i>General of consulting firm</i>	Should have at least <b>3</b> years of experience in the field of software development & deployment.	<b>40%</b>
<i>Specific experience of consulting firm within last 7 years.</i>	The consultant should have successfully <b>developed, deployed &amp; implemented system/software related to Loan automation or completely customized</b> in accordance to client requirement <b>to already developed loan related system</b> in <b>at least 1 (one) commercial bank</b> within <b>last seven years.</b>	
<b>C. Capacity</b>		
<i>Financial Capacity (Average Turnover)</i>	Average annual turnover of best three years out of last seven years should be at least NRs. <b>8.5 Million</b>	<b>10 %</b>

Minimum score to pass the EOI is: **60**

**Note :**

In Case, a corruption case is being filed to Court against the Natural Person or Board of Director of the firm/institution /company or any partner of JV, such Natural Person or Board of Director of the firm/institution /company or any partner of JV such firm’s or JV EoI shall be excluded from the evaluation, if public entity receives instruction from Government of Nepal.

**E. EOI Forms & Formats**

Form 1. Letter of Application

Form 2. Applicant's information

Form 3. Experience (*General, Specific and Geographical*)

Form 4. Capacity

Form 5. Qualification of Key Experts

**Standard EOI Document**

**1. Letter of Application**

*(Letterhead paper of the Applicant or partner responsible for a joint venture, including full postal address, telephone no., fax and email address)*

Date:

To,

Full Name of Client: \_\_\_\_\_

Full Address of Client: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

Fax No.: \_\_\_\_\_

Email Address: \_\_\_\_\_

Sir/Madam,

1. Being duly authorized to represent and act on behalf of (hereinafter "the Applicant"), and having reviewed and fully understood all the short-listing information provided, the undersigned hereby apply to be short-listed by **[Insert name of Client]** as Consultant for **{Insert brief description of Work/Services}**.
2. Attached to this letter are photocopies of original documents defining:
  - a) the Applicant's legal status;
  - b) the principal place of business;
3. **[Insert name of Client]** and its authorized representatives are hereby authorized to verify the statements, documents, and information submitted in connection with this application. This Letter of Application will also serve as authorization to any individual or authorized representative of any institution referred to in the supporting information, to provide such information deemed necessary and requested by yourselves to verify statements and information provided in this application, or with regard to the resources, experience, and competence of the Applicant.
4. **[Insert name of Client]** and its authorized representatives are authorized to contact any of the signatories to this letter for any further information.<sup>1</sup>
5. All further communication concerning this Application should be addressed to the following person,  
*[Person]*  
*[Company]*  
*[Address]*  
*[Phone, Fax, Email]*
6. We declare that, we have no conflict of interest in the proposed procurement proceedings and we have not been punished for an offense relating to the concerned profession or business and our Company/firm has not been declared ineligible.
7. We further confirm that, if any of our experts is engaged to prepare the TOR for any ensuing assignment resulting from our work product under this assignment, our firm, JV member or sub-consultant, and the expert(s) will be disqualified from short-listing and participation in the assignment.
8. The undersigned declares that the statements made and the information provided in the duly completed application are complete, true and correct in every detail.

**Signed** :  
**Name** :

**For and on behalf of (name of Applicant or partner of a joint venture):**

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<sup>1</sup> Applications by joint ventures should provide on a separate sheet, relevant information for each party to the Application.

## **Standard EOI Document**

### **Applicant's Information Form**

*(In case of joint venture of two or more firms to be filled separately for each constituent member)*

1. Name of Firm/Company:
2. Type of Constitution (*Partnership/ Pvt. Ltd/Public Ltd/ Public Sector/ NGO*)
3. Date of Registration / Commencement of Business (*Please specify*):
4. Country of Registration:
5. Registered Office/Place of Business:
6. Telephone No; Fax No; E-Mail Address
7. Name of Authorized Contact Person / Designation/ Address/Telephone:
8. Name of Authorized Local Agent /Address/Telephone:
9. Consultant's Organization:
10. Total number of staff:
11. Number of regular professional staff:

*(Provide Company Profile with description of the background and organization of the Consultant and, if applicable, for each joint venture partner for this assignment.)*



**Standard EOI Document**

**2. Experience**

**3(A). General Work Experience**

*(Details of assignments undertaken. Each consultant or member of a JV must fill in this form.)*

<b>S. N.</b>	<b>Name of assignment</b>	<b>Location</b>	<b>Value of Contract</b>	<b>Year Completed</b>	<b>Client</b>	<b>Description of work carried out</b>
1.						
2.						
3.						
4.						
5.						
6.						
7.						

## Standard EOI Document

### 3(B). Specific Experience

#### Details of similar assignments undertaken in the previous seven years

*(In case of joint venture of two or more firms to be filled separately for each constituent member)*

Assignment name:	Approx. value of the contract (in current NRs; US\$ or Euro) <sup>2</sup> :
Country: Location within country:	Duration of assignment (months):
Name of Client:	Total No. of person-months of the assignment:
Address:	Approx. value of the services provided by your firm under the contract (in current NRs; US\$ or Euro):
Start date (month/year): Completion date (month/year):	No. of professional person-months provided by the joint venture partners or the Sub-Consultants:
Name of joint venture partner or sub-Consultants, if any:	Narrative description of Project:
Description of actual services provided in the assignment:  <b>Note: Provide highlight on similar services provided by the consultant as required by the EOI assignment.</b>	

Firm's Name: \_\_\_\_\_

### 3(C). Geographic Experience – Not Applicable

<sup>2</sup> Consultant should state value in the currency as mentioned in the contract

**Standard EOI Document**

**4.Capacity**

**4(A). Financial Capacity**

*(In case of joint venture of two or more firms to be filled separately for each constituent member)*

<b>Annual Turnover</b>	
<b>Year</b>	<b>Amount Currency</b>

- **Average Annual Turnover of Best of 3 Fiscal Year  
Of Last 7 Fiscal Years**

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*(Note: Supporting documents for Average Turnover should be submitted for the above.)*

**4(B). Infrastructure/equipment related to the proposed assignment**

**Not Applicable**

**Standard EOI Document**

**5. Qualification of Key Experts** *(Include details of Key Experts only)*

*(In case of joint venture of two or more firms to be filled separately for each constituent member)*

<b>SN</b>	<b>Name</b>	<b>Position</b>	<b>Highest Qualification</b>	<b>Work Experience (in year)</b>	<b>Specific Work Experience (in year)</b>	<b>Nationality</b>
1						
2						
3						
4						
5						

(Please insert more rows as necessary)

**Standard EOI Document**

**6. Compliance Sheet**

*The consultant is required to fill this Compliance sheet for eligibility and EOI evaluation.*

SN	Description	Comply (Yes /No)	Consultant Remarks if any
<b>1.</b>	<b>Functional Requirements</b>	-	-
	<p>Are you committed to comply with all functional requirements specified in section 2 of the Terms of References <b>without preferential requirements?</b></p> <ul style="list-style-type: none"> <li>- Identification of Customer Needs and Loan Application</li> <li>- Loan Documentation, Securities Details and KSKL (Karja Suchana Kendra Limited) Detail</li> <li>- Underwriting</li> <li>- Financial and Risk Analysis</li> <li>- Loan Decision/Approval</li> <li>- Agreement Signing and Loan Disbursement</li> <li>- Reports</li> <li>- User Management</li> <li>- Loan Application Tracking</li> <li>- API Integration (Mandatory Requirements: The system should have capabilities to expose and consume APIs for easy integration with other systems.)</li> </ul>		
	<p>Are you committed to <b>comply with preferential requirements under functional requirements</b> specified in section 2 of the Terms of References ?</p> <p><b>Online Customer Portal for Borrower Eligibility Test and Loan Application –Preferential Requirement</b></p>		
	<p>Are you committed to <b>comply with preferential requirements under functional requirements</b> specified in section 2 of the Terms of References ?</p> <p><b>API Integration – Preferential Requirement:</b> The bank recommends, the system shall expose and consume APIs for/of Bank Core Banking System (CBS), Mobile Banking, Internet Banking, bank official website, and other related systems if bank required integration with these systems.</p>		
<b>2.</b>	<b>Technical Requirements</b>	-	-
<b>2.1</b>	<b>Are you committed to comply Application Environment Requirements</b>	-	-
	- <b>Database:</b> Microsoft SQL Server/ PostgreSQL/ MySQL		
	- <b>Application:</b> Web-based Applications, should be compatible with major/popular web browsers.		
	- <b>Design Pattern:</b> MVC, MVP, MVT, MVVM, or any other modern design pattern.		
	- <b>Architecture:</b> Multi-tier at least 3-tier		
	- <b>Operating System Support:</b> Windows / Linux		
<b>2.2</b>	<b>User Interface Requirements</b>	-	-
	<p>Is the system comply with mandatory User Interface Requirements (section 3.2) ?</p> <p><b>Mandatory Requirements:</b></p> <ul style="list-style-type: none"> <li>- Simplicity in User Interface</li> <li>- Strive for Clarity</li> <li>- Responsive Design</li> </ul>		

**Standard EOI Document**

	<p>Is the system comply with preferential <b>User Interface Requirements</b> (Section 3.2 of Terms of References)?</p> <p><b>Preferential Requirements:</b></p> <ul style="list-style-type: none"> <li>- Context-Sensitive Navigation</li> <li>- More Emphasis On Key Functions</li> <li>- Specialized Controls</li> </ul>		
<b>2.3</b>	<b>Development and Deployment Requirements</b>	-	-
	<p>Are you committed to fulfill the bank Development &amp; Deployment Requirements specified in section 3.3 of the Terms of References?</p> <ul style="list-style-type: none"> <li>• The consultant is fully responsible for the development &amp; deployment of the system. The consultant should complete development and deployment within 120 days of the service award.</li> <li>• The consultant should fix system errors in their system within the deployment period. The major/critical system errors should be fixed as soon as possible so that the operations will not stop.</li> <li>• The consultant should provide a System Requirement Analysis &amp; Design Report documents before beginning the development process.</li> </ul>		
<b>2.4</b>	<b>Quality Assurance (QA) Test Report / QA Document/Certification</b>	-	-
	<p>The bank recommends to submit a Quality Assurance (QA) report/QA document/ of the system. It is not a mandatory document for eligibility, however it is a preferential requirement</p> <ul style="list-style-type: none"> <li>- Will you submit a Quality Assurance (QA) report/QA document/software product quality certification before go live ?</li> </ul>		
<b>2.5</b>	<b>Performance and Scalability Requirements</b>	-	-
	<p>The system shall deliver a high-performance system ensuring high availability, reliability, and scalability. The system processes shall be optimized to achieve high performance. The consultant shall be committed for continuous optimization of their system for better performance.</p>		
<b>2.6</b>	<b>Security Test Report Requirements</b>	-	-
	<p>The bank recommends to submit a security test report (copy of self-tested or third-party tested security test report/report summary or VAPT report/summary). It is not a mandatory document for eligibility, it is a preferential requirement</p> <ul style="list-style-type: none"> <li>- Will you submit a copy of the security test report before go live?</li> </ul>		
<b>2.7</b>	<b>User Acceptance Test (UAT)</b>	-	-
	<p>The bank will perform User Acceptance Testing (UAT) of the system before go Live. The consultant should ready their make system ready for UAT.</p> <p>The bank will perform User Acceptance Testing (UAT) of the system before go Live. The consultant should make system ready for UAT.</p>		
<b>2.8</b>	<b>Training Requirement</b>	-	-

**Standard EOI Document**

	<p>The consultant should provide training to the concerned team of RBBL for configuration, operation, and administration of the proposed application after deployment, and should provide additional training on changes in the system.</p> <p>The consultant should provide full-spectrum on-site/virtual training; the bank will prefer on-site training during the favorable situation.</p> <ul style="list-style-type: none"> <li>• Training for Operational Users / End Users –selected operational/end users only</li> <li>• Training for Trainer (TOT) –selected staff from credit and IT departments)</li> <li>• Training for Application/System Users - selected staff from IT department who will manage this proposed Loan Automation System after implementation</li> </ul> <p>The bank will manage training including required resources (except training resource person/s) but the consultant is required to manage resource person/s (on-site/virtual) for providing training on the system. All training will be held in one central location; it could be the training center of the bank or any other location near the central office of the bank.</p>		
<b>2.9</b>	<b>Document Requirements</b>	-	-
	<ul style="list-style-type: none"> <li>- Mandatory documents: <ul style="list-style-type: none"> <li>o <b>System Document:</b> system features and functionalities, security features, deployment architecture, installation/configuration manual</li> <li>o <b>User Manual</b></li> </ul> </li> <li>- Are you committed to the submission of these mandatory documents before the system is going to live? If you going to submit these documents, please mention it here.</li> </ul>		
<b>2.10</b>	<b>Support Service Requirements</b>	-	-
	<p>The consultant should provide 5 years of support service after the successful User Acceptance Testing (UAT).</p> <p>During this period, the consultant should provide the following support services:</p> <ul style="list-style-type: none"> <li>o operational and technical supports on the system</li> <li>o errors and bugs fixing in time</li> <li>o minor reports add/update as a requirement</li> <li>o minor changes in the system</li> </ul> <p>Consultant Response/support:</p> <ul style="list-style-type: none"> <li>o in-time support based on the criticality</li> <li>o on-site and virtual support</li> </ul>		
<b>3.</b>	<b>Security Requirements</b>	-	-

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	<p><b>Mandatory Requirements:</b></p> <ul style="list-style-type: none"> <li>• <b>Custom Password Policy:</b> The system shall allow to defined custom password policy, including length &amp; complexity of the password, password expiry period, the maximum number of invalid login attempts, etc.</li> <li>• <b>Password Encryption:</b> The user's password shall be encrypted and shall not be visible to others.</li> <li>• <b>Role-Based Access Control (RBAC):</b> The system shall allow to defined custom role and shall control user access based on assigned role.</li> <li>• <b>Principle of Least Privilege (POLP):</b> The system users shall only have the required set of permissions to perform the actions for which they are authorized, and no more. The system shall allow permissions as needed and should be revoked when no longer in use. The system shall follow the Principle of Least Privilege (POLP).</li> <li>• <b>Audit trail history:</b> The system shall maintain an audit trail history of all changes, adjustments, and revisions in the system.</li> </ul>		
	<p><b>Preferential Requirements:</b></p> <ul style="list-style-type: none"> <li>• <b>Multifactor authentication:</b> The system shall implement multifactor authentication.</li> <li>• <b>CAPTCHA in user authentication:</b> The system shall enable CAPTCHA in user authentication.</li> <li>• <b>User Maintenance History:</b> The system shall maintain history related to user maintenance <ul style="list-style-type: none"> <li>○ user creation date, creator, access right during user creation</li> <li>○ access right upgrade and degrade history with date and creator</li> <li>○ login and logout history</li> <li>○ password change history</li> </ul> </li> <li>• <b>Sensitive/confidential Data Encryption:</b> The system shall have a feature to encrypt sensitive/confidential data in a database.</li> <li>• <b>Input Validation:</b> The system shall validate input/request parameters on the very first step and shall enforce strong validation checks and reject the request immediately if validation fails.</li> </ul>		
4	<b>Consultant Requirements – Minimum Qualification</b>	-	-
4.1	<b>Industry Strength / Market presence</b>	-	-
	<p>The consultant should have <b>at least 3 (three) years of experience</b> in the field of software development and deployment. The consultant organization <b>should submit customer references/experience letters to verify the required experience</b>. This is a <b>mandatory document for eligibility</b>. The bank will prefer experienced organizations in the field of software development and deployment.</p>		
	<p>The consultant should have successfully <b>developed, deployed &amp; implemented system/software related to Loan automation or completely customized</b> in accordance to client requirement <b>to already developed loan related system in at least 1 (one) commercial bank within last seven years</b>.The consultant is <b>required to submit the latest customer references/experience letter/s</b> (letter date/letter issue date should not be more than <b>365 days</b> prior with reference to EOI published date) to verify the required requirement. This is a <b>mandatory document for eligibility</b>. The bank will be given higher preference for consultants/organizations having higher specific experience</p>		





**Standard EOI Document**

<p><b>Members in the Software Testing / QA team</b></p> <p>(Minimum 1 Qualified Member)</p>	<b>Name</b>	<b>Academic Qualification</b>	<b>Experience in Year</b>	<b>Professional Certification</b>	
<p><b>Members in the Software Support Service team</b></p> <p>(Minimum 4 Qualified Members)</p>	<b>Name</b>	<b>Academic Qualification</b>	<b>Experience in Year</b>	<b>Professional Certification</b>	

**Standard EOI Document**

	<b>Important Note : The Consultant must submit testimonials (academic certificates and work experiences) of proposed team members to comply RBBL minimum required qualification and experience of personnel to be engaged in LAS development.</b>		
<b>4.3</b>	<b>Technological Strengths</b>	-	-
	For this parameter consultant have to attach separate writings/sheet explaining the technical strength of your organization in the field of software development and other IT-related technologies along with your EOI.		
<b>5</b>	<b>Presentation of Plans</b>	-	
<b>5.1</b>	<b>Testing and Deployment Plan</b> (Describe briefly here ( <b>mandatory</b> ) and attach detail for the same in EOI)		
<b>5.2</b>	<b>Security and Quality Assurance Plan</b> [Describe briefly here ( <b>mandatory</b> ) and attach detail for the same in EOI]		
<b>5.3</b>	<b>Performance Optimization Plan (High Availability, reliability and Scalability)</b> [Describe briefly here ( <b>mandatory</b> ) and attach detail for the same in EOI]		
<b>5.4</b>	<b>Maintenance and Support Service Plan</b> [Describe briefly here ( <b>mandatory</b> ) and attach detail for the same in EOI]		
<b>5.5</b>	<b>Technology Transfer/Training Plan</b> [Describe briefly here ( <b>mandatory</b> ) and attach detail for the same in EOI]		
<b>6.</b>	<b>Specify Minimum and Recommended (Hardware and Software) Requirements for Proposed LAS</b>	-	
<b>6.1</b>	<b>Minimum and Recommended System Requirements</b> [Describe briefly here ( <b>mandatory</b> ) and attach detail for the same in EOI]		
<b>6.2</b>	<b>Specify Special Requirements (if any)</b> [Describe briefly here ( <b>mandatory</b> ) and attach detail for the same in EOI]		