

National Backward Classes Finance and Development Corporation (NBCFDC),5th Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, NewDelhi-110016

Notice for Inviting Tender

To avail the services of Scheduled Commercial Banks for transferring Interest Subvention benefits through DBT to selected eligible accounts of OBC borrowers and Self Help Groups as per information to be submitted by the Lending Institutions of the Corporations. The last date of submission of tender is 15th January, 2024, 17:00 Hrs.

Ref. No. NBCFDC/Interest Subvention/2024/Tender/01

Dated: 05.01.2024

National Backward Classes Finance and Development Corporation (NBCFDC), a Public Sector Enterprise, under the Ministry of Information and NBCFDC intends to Nodal Bank as per Scope of Work mentioned in **TOR**.

Bid Addressed to:

SGM (Fin) & CS, National Backward Classes Finance and Development Corporation (NBCFDC), 5th Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, New Delhi-110 016

Bid Component

1. Technical Bid - with all the Annexures and Supporting Documents 2. Financial Bid – as per the prescribed format.

Terms of Reference

{For DBT by Banks under Interest Subvention Scheme}

I. Background

National Backward Classes Finance and Development Corporation (NBCFDC) is 'not for profit' Company working under aegis of Ministry of Social Justice & Empowerment, Government of India for promoting the economic empowerment of the target group of Backward Classes having annual family income of up to Rs.3 lakh. The detailed information about the corporations is available on the website of NBCFDC (www.nbcfdc.gov.in)

II Objective

NBCFDC will implement an Interest Subvention Scheme for subvention of loans up to Rs. 5 lakh per SHGs having 60% and above members belongs to OBCs members and other members belong to weaker section and up to Rs. 1.25 lakh in case of individual loans given by Banks and other lending agencies. Interest Subvention of 3% will be available to regular accounts of the identified beneficiaries.

The Objective of the Terms of Reference is to assign work of Direct Benefit Transfer (DBT) to Scheduled Commercial Banks for passing on the subvention benefit to the beneficiaries Loan A/c belonging to the target group.

III Scope of Work

The Scope of work is to assign to the selected Scheduled Commercial Banks (hereinafter referred as Nodal Bank), job of transfer of Subvention Benefit based on data obtained from Public Sector Banks (PSBs), Regional Rural Banks (RRBs), Cooperative Banks, Cooperative Societies, NBFC-MFIs etc. (hereinafter referred as Lending Institutions) covering the following issues: -

- (i) The Interest Subvention Benefit is to be passed on to the concerned target group borrowers during the F.Y.2024-25 onwards on quarterly basis.

- (ii) The suggested Format of Beneficiary Data will be obtained by the Corporations from the Lending Institutions.
- (iii) Prompt passing of Interest Subvention Scheme benefit to beneficiaries normally within 72 Hrs.
- (iv) Beneficiary Data Validation Process of risk control mechanism to ensure data integrity and system-based controls for automatic elimination of incorrect entries from the database.
- (v) Error log file to be created with all errors.
- (vi) DBT Execution end to end process flow including confirmation of funds transferred in the targeted beneficiaries loan account (s) within 24 Hrs.
- (vii) Intimation to the beneficiaries about Interest Subvention amount through customized bilingual (English and Hindi) SMS on their registered Mobile Numbers.
- (viii) Generation of MIS Reports as per requirement of NBCFDC. Proper Dashboard and portal training tool.
- (ix) Provision for a dedicated nodal resource person as a one-point contact for all issues related to Interest Subvention Scheme with dedicated/separate contact number and e-mail. Additionally, a dedicated resource will be stationed at NBCFDC's office for execution of DBT work.
- (x) The Nodal bank will make provision for on board training of Lending Institutions.
- (xi) The Nodal Bank will be providing a dedicated Web Portal with following functionalities:
 - a. Nodal Bank will design, develop, host, operate and maintain the portal with full functionalities.

- b. Entire Servers infrastructure, networking equipment, software licenses and other related requirements will also be arranged by Nodal Bank.
- c. The portal should maintain a dynamic real-time database of beneficiaries with appropriate data access controls to various users of NBCFDC
- d. The portal should have functionality of uploading of Interest subvention claim by the Lending Institutions for reimbursement of the amount to beneficiaries through DBT mode.
- e. The portal should create and maintain virtual accounts for various downstream departments, divisions and approval authorities and these virtual accounts should have various limits assigned to them by admin of NBCFDC.
- f. The portal should provide separate workflow and functionality for annual budget allocation and partial funds release as per availability in the nodal account.
- g. The portal should provide separate workflows and authorizations matrices for financial and non-financial requests
- h. All funds should lie in the nodal bank account and all benefits should accrue to the NBCFDC.
- i. The portal should also provide UI-based user management module for easy update of user details by NBCFDC itself without contacting the software provider for changes
- j. 2 factor authentications (password and OTP) for login and payments.
- k. compulsory automated preliminary screening by software and compulsory 2 steps authentication by NBCFDC under maker checker mode.

- l. The Portal will be compatible with various payment gateways such as NPCI/RBI/PFMS/Aadhar Payment Bridge System (APBS) of National Automated Clearing House (NACH) implemented by NPCI.
 - m. Nodal Bank will provide real time status Dashboard of funds to the Institution for monitoring purpose. The Dashboard shall have features to provide detailed analysis of State, District, Gender or Institution wise details of beneficiaries covered under the scheme.
 - n. MIS report relevant to each level will be provided on the portal for easy download. The MIS report may be customized from time to time as per the requirement of ministry/institution.
 - o. The bank will support all the payment authorization modes, i.e.- PPA, DSC and PAO.
 - p. Bank will provide a dedicated helpdesk for query resolution for the client as well as for the end customers.
 - q. Bank will also provide a mobile view of the Dashboard through Corporate Internet Banking module.
 - r. Bank to provide daily transaction reconciliation and same day response feed.
- xii) The Nodal bank is also required to maintain the VISVAS scheme which is under consideration of Ministry of SJ&E for the Financial year 2024-25 and onwards.
- xiii) Data Security:
- The Nodal Bank will work for implementing the mechanism for secured data transmission and will abide by the relevant security standards/regulations/requirement/guidelines which would be applicable to the conduct of transactions for the said web-portal.
- a. Regulatory provisions as may be applicable from time to time.
 - b. Security measures and resultant hardware/ software upgrades to comply with the payment mechanism and services provided by the nodal bank.

- c. Maintenance, Protection, confidentiality and such other requirements with respect to transaction data as may be imposed by any regulatory or standard authority, as applicable and any modifications to or replacement of such program that may occur from time to time.

- xiv) The nodal bank will be required to enter into Non-Disclosure Agreement.

IV Experience Requirements:

Banks applying to act as Nodal Bank should preferably have prior experience in end to end system driven disbursement of Interest Subvention through DBT mode for Central Government Ministry/Department or State Government or PSUs.

For this purpose, relevant Experience certificate/Award/Recognitions, specific to the project handled from GOI/Ministries/ institutions may be attached from live project (s) along with satisfactory performance/good standing certificates.

V Terms of Payment

The NBCFDC shall pay the Service Charges related to transaction/variable cost, if any, on quarterly basis. Service Charges related to one-time lump sum cost will be paid within 30 days from the date of receipt of invoice by NBCFDC.

Dated 5th January, 2024

To

The Scheduled Commercial Banks

Sub : Request for proposed DBT Services to be implemented by Banks under Interest Subvention Scheme of NBCFDC.

NBCFDC propose to avail the services of Scheduled Commercial Banks for transferring Interest Subvention benefits through DBT to selected eligible accounts of OBC borrowers and Self Help Groups as per information to be submitted by the Lending Institutions of the Corporations.

2. In this regard, the Banks are requested to submit their offer based on the Terms of Reference (ToR) document enclosed complete with the Certificates/documents mentioned in the Pre-Qualification (PQ) criteria of experience as defined in Para IV of ToR. The responsive bidders, satisfying the Pre-Qualification (PQ) criteria given in the Commercial Quote will be evaluated on the basis of their commercial offers to be submitted in the prescribed format (duly filled, signed & stamped) which covers the following:

- (a) One time lumpsum cost
- (b) Variable Cost/transaction (in case services offered as a part of Banks services, it may be shown as NIL)
- (c) Rate of Interest in Saving Banks Account for the time period during which NBCFDC's funds are parked with the Banks i.e. from the time of disbursement by Corporation to the time of transfer to beneficiaries account.

3. The responsive bidders may be called for presentation and interaction in the Head Office of NBCFDC at 5th Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, Khelgaon, New Delhi-110016.

4. For any doubts/clarifications, an e-mail may be sent to cs@nbcfdc.gov.in

Yours sincerely

(Ajit Samal)

Sr. General Manager (Finance) & CS

अनुल¹नक/ANNEXURE – I

T. सं. Sl. No.	मानदंड Criteria	संब ⁵ सहायक द ⁵ तावेजों का य ⁰ रा (प ^० .सं.) Details of Supporting documents attached.
1.	Project wise details of experience in end to end system driven disbursement of Interest Subvention through DBT mode for Central Government Ministry/Department or State Government or PSU.	
2.	Documentary proof by way of relevant Experience certificate/Award/Recognitions, specific to the project handled from GOI/Ministries/ institutions in end to end system driven disbursement of Interest Subvention through DBT mode for Central Government Ministry/Department or State	
3.	Commercial Quote covering following details: (a) One time lumpsum cost (b) Variable Cost/transaction (in case services offered as a part of Banks services, it may be shown as NIL) (c) Rate of Interest in Saving Banks Account for the time period during which NBCFDC's funds are parked with the Banks i.e. from the time of disbursement by Corporation to the time of transfer to beneficiaries account.	

आ¹धकत ¹के
ह³तः/Signature of
authorized person

दिनांक/Date:
अ³थान/Place:

प^०रा नाम/Full Name:
म^०ह/Seal:

शपथ-पट/UNDERTAKING

1. म

उपररोत उी Wखित एजऑ सरी/फम कपीेपरइटर/
निदेषक/अधिकत हउतभरकतयह सचिचत करतऱ 5 कि आज
तक मेरे/हमारी एजऑ सरी को भारत के किसी भी
सरकारी
विभाग 0 भरा लकीलउट नहीं कियऱ गया हऱ

2. मने निविदऱ के सभी नियमों और शतक्यों से पढ़ऱ
और समझऱ हऱ और उनका अनपऱलन करने के लिए
वचनबऱ 5 5।

3. उपयत आवेदन के साथ दी गई जर्नऱमेरे यत और
विऱवास के अनुसार सँ और 0 मऱणक हऱ म/हम, इस तऱथ को
अऱच्छी तरह जानतऱ हऱ/जानते हऱ कि किसी भी गलत
सचनऱ/जऱलऱ दउतऱवेज को 0उतत करने पर उपयत
कऱन के अतगत अभियोजन के
लिए दे यतऱओ के अतिरत मेरे हऱे निविदऱ को किसी भी
उतर पर रह कर दियऱ जऱएगऱ।

1. I

Proprietor/Director/authorized signatory of the
agency/Firm, mentioned above, would like to
inform that till date my/our agency has not being
blacklisted by any Government Department in
India.

2. I have carefully read and understood all the terms
and conditions of the tender and undertake to abide
by them;

3. The information/documents furnished along with
the above application are true and authentic to the
best of my knowledge and belief. I/we, am/are well
aware of the fact that furnishing of any false
information/fabricated document would lead to
rejection of my/our tender at any stage besides
liabilities towards prosecution under appropriate
law.

अधिकत हयी 4 के हउतभर/Signature of authorized person

दिनऱक/Date:

परा नाम/Full Name:

उथऱन/Place:

महर/Seal: