

Kerala Transport Development Finance Corporation Limited (KTDFC)

6th Floor (Level 8), "Trans Towers", Vazhuthacaud, Thiruvananthapuram - 695014

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Tender for Sealed Competitive bid for Supply and Implementation of Software System For Fixed Deposits

TENDER No. KTDFC/MIS/7947/2014-15/1 Dated 04.03.2015

TENDER SCHEDULE

Date and Time for pre bid conference : 16.03.2015 at 11 AM

**Last Date and Time for the : 25.03.2015 2:00 PM
submission of Tender**

**Date and Time of opening of : 25.03.2015 3:00 PM
Technical Bid**

Date and Time of opening of Price Bid : 27.03.2015 2:00 PM

NOTICE INVITING TENDER FOR SOFTWARE SYSTEM
FOR FIXED DEPOSITS

TENDERS IN THE PRESCRIBED FORM, DULY SIGNED AND SEALED ARE HEREBY INVITED BY KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LTD (KTDFC) FOR SUPPLY AND IMPLEMENTATION OF SOFTWARE SYSTEM FOR FIXED DEPOSITS, MORE PARTICULARLY DESCRIBED IN THE SCHEDULE HERETO, FROM INTERESTED SOFTWARE FIRMS/VENDORS HAVING COMPETENCE, SKILL AND PROVED EXPERIENCE AS PER REQUIREMENT. DETAILS OF THE TENDER WILL BE AVAILABLE IN THE WEBSITE [HTTP://WWW.KTDFC.KERALA.GOV.IN](http://www.ktdfc.kerala.gov.in) FROM 04.03.2015 TO 25.03.2015 (2:00 PM). OFFERS/BIDS SHALL BE SEND TO "THE MANAGING DIRECTOR, KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED (KTDFC), LEVEL 8 (6TH FLOOR), TRANS TOWERS, VAZHUTHACAUD, THIRUVANANTHAPURAM, KERALA – 695 014".

(Sd/-)

MANAGING DIRECTOR

SECTION – I

GENERAL INFORMATION TO BIDDERS

1. The Kerala Transport Development Finance Corporation Limited, hereafter referred to as “KTDFC”, invites sealed competitive bids from eligible bidders for supply and implementation of Software Package for Fixed Deposits for the Head Office and all five Branch Offices of KTDFC with necessary training to the identified staffs of KTDFC.
2. Tender documents can be obtained free of cost from the Head Office of KTDFC or the same can be downloaded from the website <http://www.ktdfc.kerala.gov.in>. The scope of work is described in detail in the tender document.
3. Fill and sign each pages of the Tender Documents (58 pages).
4. All tenders must be accompanied by an Earnest Money Deposit (EMD) amounting to **Rs. 10,000** /- (Indian Rupees **Ten Thousand** only). The EMD can be submitted by Demand draft/Banker's cheque drawn in favour of the **The Managing Director, Kerala Transport Development Finance Corporation Ltd.** payable at Thiruvananthapuram, Kerala.
5. (i) All bids must be submitted in two parts. The first Part shall contain Technical information along with the EMD enclosed in a sealed envelope [Envelope- 1] duly superscribed as “**Technical Bid.**” First part shall not contain any pricing information. Tenders without EMD will be summarily rejected.

(ii) The Second Part shall contain the price quoted by the tenderer (Schedule IV & V) enclosed in a separate sealed envelope (Envelope – 2) duly superscribed as “**The Price Bid.**”

Both the envelopes i.e. Technical Bid & Price Bid, shall then be put in another sealed Master Envelope duly superscribed as “**Tender for Supply and Implementation of Software System for Fixed Deposits.**”

6. The above mentioned Sealed Master Envelope shall be addressed to “The Managing Director, Kerala Transport Development Finance Corporation Ltd (KTDFC), 6th Floor, Trans Towers, Vazhuthacaud, Thiruvananthapuram – 695 014, Ph: 0471-

2326883 ", and the same shall reach at the above address, either by hand or by post / courier, on or before 2:00 pm on 25.03.2015.

7. Any Tender received after due date & time will not be entertained under any circumstances. KTDFC will not be responsible for any delay or misplacement of documents sent by post / courier.
8. The schedule of commencement of tender process, submission of bid, etc. are indicated below

(a) Date of Pre-bid Conference	:	16.03.2015 11:00 AM
(b) Last date and time for receipt of tenders	:	25.03.2015 2 PM
(d) Date and time for opening of Technical bids	:	25.03.2015 3 PM
(f) Date & Time for opening of Price Bids	:	27.03.2015 2 PM
(g) Venue for Opening Tenders	:	Head Office of KTDFC [6 th Floor (Level 8), Trans Towers, Vazhuthacaud, Thiruvananthapuram – 695014]

Tenders will be opened in the presence of tenderers or their authorized representatives who choose to attend at the specified date and time [In the case of a representative, a proper authorization letter of the tenderer shall be produced by the representative along with the ID proof of the representative with a self attached copy thereof].

- i. Part-I of the bid (Technical) will be opened on the stipulated date and time mentioned in the General Information to Bidders (**Section-I**).
 - ii. After technical & commercial evaluation, the **Part-II** i.e. Price Bid of qualified / eligible bidders will be opened on the stipulated date and time mentioned in the General Information to Bidders (**Section-I**).
9. In the event of the date specified for receipt of tenders and opening being declared as a holiday for KTDFC, the due date for submission of bids and opening of bids will be the following working day without any change in time and place.

10. In case any of the information submitted by the applicant is found to be incorrect / false, at any stage, Tender of such party / Agreement with such party will be rejected / terminated at the absolute discretion of KTDFC without any payment of compensation thereof.
11. Acceptance or non-acceptance of any tender shall rest with the Managing Director, KTDFC at his / her discretion. KTDFC reserves to itself the right to reject any or all the Tenders without assigning any reason thereof and / or to call for any other details or information from any of the applicants. The decision of the Managing Director, KTDFC shall be final and binding on any matters arising out of this tender.
12. Non-compliance with any of the conditions given herein may result in the rejection of Tender. The decision taken by KTDFC, at its absolute direction, in this regard shall be absolute and binding.
13. Managing Director, KTDFC shall have the right to postpone / extend the date(s) of submission / opening of Tenders.
14. KTDFC reserves the right to cancel the tender / withdraw the allotment of tender without assigning any reasons and shall bear no liability whatsoever consequent upon such a decision.

15. QUALIFYING REQUIREMENTS

The Bidders should have / possess the following qualifications / experience:

Eligible applicants, for the purpose of this tender, shall be Fixed Deposits Software System owners or their Authorized Partners, hereinafter referred to as "BIDDER(S)".

The bidders shall be eligible to participate in the tender only if they fully satisfy the Mandatory Qualifying / experience requirements as stated below. The Successful Bidder (SB) as per the evaluation methodology of KTDFC, shall directly address supply of Fixed Deposits software and associated implementation related services. All the contractual obligations will be between KTDFC and the SB.

Mandatory Requirements

15.1 Should be a corporate body engaged in Software development.

15.2 Should have been in Software Development Business Including Enterprise Financial Software Architecting for at least 3 years.

15.3 Should have Experience in implementing modules for **Indian Customers** for most of the functionalities of Enterprise Financial Management software systems.

15.4 Should have executed at least 1 implementation on the proposed Fixed Deposits software system or similar software in a Financial institution of repute.

15.5 Should submit audited/provisional Annual Accounts for at least three consecutive financial years ending prior to the date of bidding.

All qualifying requirements must be supported by documentary evidence.

Notwithstanding anything stated above, KTDFC reserves the right to call for any further documents as well as to review the Bidder's capability and capacity to perform the contract at the time of award and reserves the right to accept or reject any tender without assigning any reason thereof.

SECTION –II
INSTRUCTIONS TO TENDERERS

1. **This tender specification covers the supply of software system for Fixed Deposits and the implementation of the same within stipulated time line mentioned.**
2. The tenderer may deviate from the specification while quoting if in his opinion such deviation is in line with the manufacturer's standard practice and conducive to make better and more economical offer. All such deviations should however be clearly indicated giving full justifications for such deviation in a separate sheet(s) under "**Deviations**" title. It will be the absolute discretion of KTDFC whether to accept such deviations or not.
3. KTDFC reserves the right to reject the lowest or any other tender or all tenders without assigning any reason what so ever if it is considered necessary in the overall interest of KTDFC.
4. (A) Tenders received after due date and time shall be considered invalid.
(B) Telegraphic, Fax or Email Tenders shall not be accepted under any circumstances.
6. (A) The tender shall be accompanied by Earnest Money Deposit of Rs. 10000/-.
(B) No interest shall be paid on the Earnest Money Deposit.
(C) The EMD of unsuccessful tenderers will be returned to the tenderers in the address given in the application form. KTDFC will not be responsible for any loss of the DD / Cheque due to incorrect address. Any subsequent change in address of the tenderer shall be intimated by Registered Post. The EMD of the second and third lowest offered tenderers will be returned only after the finalisation of the tender. In the case of successful tenderer, this will be refunded only after furnishing of security deposit referred to under Section– III of the tender document.
(D) Earnest Money will be forfeited if the tenderer fails to accept the letter of award and to furnish security deposit and to execute the agreement.
7. **The offers should be kept valid and firm for a period of 180 days from the date of opening of the tender as notified in the tender notice.**
8. **List of Documents to be submitted along with the Tender:**
The Bidder must fulfill the requirements along with the Tender failing which the tender will be treated as incomplete and liable for cancellation.

They shall submit:

- A. Entire tender document duly signed on every page, in acceptance of the terms and conditions.
- B. Tender Form.
- C. Earnest Money Deposit (EMD)
- D. Price Schedule for supply and implementation of Fixed Deposit software (Schedule-IV)
- E. Price schedule for post warranty maintenance for 2 years (Schedule V)
- F. Xerox copy of latest Income Tax Assessment Certificate / PAN Card
- G. Xerox copy of Sales Tax Registration Certificate
- H. Xerox copy of Service Tax Registration Certificate
- I. Xerox copy of VAT Certificate
- J. Testimonials/Self Certifications in respect of all the mandatory requirements mentioned at Point 15 under SECTION I (General Information to Bidders)
- K. Proof of Software Development Business Including Enterprise software architecting for at least 3 years
- L. A list of important customers in last three years i.e. 2011-12, 2012-13 & 2013-14
- M. Technical literatures and original specifications sheets of each item offered
- N. Undertaking for providing comprehensive support for minimum 2 years after warranty period as per **clause 13, Section-III**
- O. Proof of Corporate body engaged in Software development.
- P. Proof of Experience in implementing modules for Indian Customers for most of the functionalities of Financial Management software systems.
- Q. Audited/Provisional statement of accounts for at least three consecutive years ending prior to the date of bidding.
- R. Attested copy of partnership Deeds, certificate of incorporation, memorandum of Association & Articles of Association, if any.
- S. Check list in respect of Technical Specification (Schedule-I).
- T. Check list in respect of General Compliance (Schedule-II)
- U. The best practices and the standards that will be followed by the vendor.
- V. Methodology to be adopted for the project.
- W. Work plan with activities and their content and duration, milestones, the deliverables.

- X. Organization and staffing for this project.
 - Y. **Testimonials from at least one customer (Financial Institution of repute) for whom same or similar to the proposed Fixed Deposits Software System have been successfully implemented.**
 - Z. All other Schedules & Annexure provided in tender document for submission.
9. Tenderers shall quote for the whole system.
10. Tenderers are required to submit tenders in the following manner. All the documents /information relating to "Technical bid" (Envelope - 1) and "Price Bid" (Envelope - 2) shall be placed in separate sealed covers. Both the envelopes i.e. Technical Bid & Price Bid, shall then be put in another sealed Master Envelope duly superscribed as "Tender for Supply and Implementation of Software System for Fixed Deposits."

Part-I (Envelope – 1):

"The Technical Bid" shall contain all the documents in clause 8 above, except items D and E (Price Schedule for Fixed Deposit software and Price Schedule for Post-Warranty maintenance).

Part – II (Envelope – 2):

It shall contain the following documents:

- i) Price Schedule for Fixed Deposit software (Schedule-IV)
 - ii) Price schedule for post warranty maintenance for 2 years (Schedule V).
11. Conditional bids shall not be accepted.
12. i) Over writing shall be avoided.
- ii) Erasures and other changes shall bear the dated initial of the person signing the tender.
 - iii) In the event of discrepancy or arithmetical error in the schedule of price, the decision of the KTDFC shall be final and binding on the tenderer.
 - iii) For evaluation, the price mentioned in words shall be taken if there is any difference in figures and words in the price bid.

SECTION - III
GENERAL CONDITIONS OF CONTRACT

1. Scope of the Contract

The contract for Fixed Deposits Software System shall cover as under:

- a. Supply and Installation of Fixed Deposits Software for the Head Office and all five Branch Offices of KTDFC.

Head Office :

Thiruvananthapuram

Level 8 (6th floor), Trans Towers

Vazhuthacaud, Thiruvananthapuram -14

Branch Offices:

Thiruvananthapuram	Ground Floor, Trans Towers Vazhuthacaud, Thiruvananthapuram -14
Ernakulam	5th Floor, Empire Building , Opp. Central Police station, Ernakulam
Kozhikode	Ground Floor, KSRTC Bus Terminal Complex Mavoor Road, Kozhikode – 673001
Thrissur	First Floor, Suharsha Towers Round North, Near Co-operative Hospital Shornur Road, Thrissur
Thiruvalla	Planthottam Complex (upstairs of Indian Coffee House) Near KSRTC Bus Stand, Thiruvalla

- b. Configuration / Customization and Implementation of software.
- c. Training of officials, nominated by KTDFC.
- d. Data Migration and Data Entry from present software system.
- e. Technical and User Manuals should be provided.

- f. The software system should be scalable for future updation / upgradation.
- g. The RDBMS should be Oracle 10 as it is already purchased and being used by KTDFC.
- h. The software system should have the following functional modules:
- **Fixed Deposits Module**
 1. Maintain Fixed deposit schemes (Different schemes)
 2. Maintain Rates (Different rates, Charges and validity period)
 3. Maintain Categories (Different categories)
 4. Maintain Mode of application (Direct/Agent)
 5. Maintain Mode of remittance (Cash/Cheque/NEFT/RTGS)
 6. Maintain Mode of operation (Single/Joint-Sole/EorS)
 7. Maintain Payment options (Warrant/Cheque/NEFT/RTGS)
 8. Maintain Interest payment frequencies (Monthly/Quarterly/at Maturity)
 9. Maintain Interest compounding frequency (Monthly with monthly rests)
 10. Maintain Agent details (Details of agents)
 11. Add/Edit/View Fresh deposit
 12. KYC Check list (PAN, Identity and Address proofs)
 13. Add/Edit/View/Delete Nominee
 14. Add/Edit/View/Delete/Activate/De-activate NEFT/RTGS/ECS bank mandate data
 15. Application and remittance of TDS
 16. Clubbing and Splitting of deposit
 17. Deposit Renewal (Create/Edit/View)
 - *Normal* (whole maturity amount)
 - *Enhancement* (with additional amount)
 - *Reduction* (renewal of part of maturity amount and payment of balance maturity amount)
 18. Deposit Closure
 - *Normal Closure* (on due dates)
 - *Post dated Closure* (before 30 days of maturity amount-Issues only post dated cheques)
 - *Pre-Mature closure*
 19. Loan on deposit (Create/Edit/View)

20. Repayment/Closure of loan on deposit
21. Calculation and Payment of Brokerage/Incentive to agents
22. Print/Re-print (Fixed deposit receipt/Post dated interest warrant/Cheque)
23. Cancellation and re-issuance of outdated instruments
24. Cancellation and re-issuance of fixed deposit receipt (*duplicate*)
25. Handling of deposit in the event of death of depositor/nominee
26. General search
27. General purpose deposit calculator
28. Various MIS reports

- **User Management and Work Flow Module**

i. The software system should have the following features:

- **User Interface**

To provide easy to use interface, the screen and form layouts shall be designed with maximum simplicity. The system shall be designed keeping in view that there is uniformity and consistency across the application's buttons , screens, form and report layouts.

- **Reliability**

Software implemented shall be highly reliable as per requirement. The delivered system would be completely bug free and fully tested. There shall be no functionality failure.

- **Easy Maintenance**

The application software should posses various features to enhance its end user efficiency. Simple screen pop- up windows and minimum data fields shall be further aid the ease of executing the application. Minimum number of screen to accomplish a business function shall be the major design parameter.

- **Integrity**

To make the application easier for the user, the system will ask user only few parameters, the remaining entries that are relevant to the parameter(if already present in the database) shall be automatically populated in the relevant fields. This will help to minimize the entry to be done by the user and also maintain the integrity of the data.

- **Reduce Data Redundancy**

The system shall ensure that there is no duplicity of information loaded into the database. This shall be done with the help of inbuilt validation checks. The validation check shall help the user to know whether the data that is been entered by the end user is already available in the system or not. This shall help to reduce the data redundancy.

The proposed system in combination of the operation system and application software fulfill the stringent security needs for the application software. The various security mechanism that shall be made available in the proposed system are given below :

1. Different level of authentication.
 2. User password based on authentication mode
 3. Right & permission for IT use & other.
 4. Form level security.
 5. Field level security.
 6. Provision sample run before the actual run, Roleback facility.
 7. Audit trails/ log file generation
 8. Stamping of database record with date/time/user/node number wise information for its read/ write etc.
 9. Creation and initialization of log file.
 10. Database encryption technique.
 11. Database security.
 12. Backup facility.
- j. Any other ancillary work required in connection with the above work.

The detailed scope of work will be as per the Scope of Work; Section-IV of Bid Document.

2. Tenderer to inform himself fully

The Contractor shall examine the instructions to Tenderers, General/Special Conditions of Contract, Specification, the Schedules of Quantity and delivery to satisfy himself as to all terms and conditions and circumstances affecting the contract price. He shall quote price (s) according to his own judgement. KTDFC shall not be responsible for any misunderstanding or incorrect information obtained by the contractor other than information given to the tender in writing by KTDFC.

3. Patent Rights

Any dispute arising in respect of Copyright Act, etc., for the software supplied by the bidder and used by KTDFC shall be the responsibility of the bidder and KTDFC in no way shall be held responsible in any forum or court of law in this regard. If any damage, cost, etc., be sustained by KTDFC, the same shall be recovered from the bidder.

4. Time Schedule

The proposed Software System for Fixed Deposits shall be successfully implemented within one month from the date of signing of contract. Live production of software system for Fixed Deposits in all respects should commence on the completion of one month from the date of Signing of the Contract. The Bidder shall indicate Activities, Milestones and Deliverables to KTDFC, making up the time requirement in days for each activity. The contractor shall mention dependencies among activities. Resources and Consultants to be assigned for each phase shall be mentioned by the contractor.

5. Testing

- i) The contractor shall prepare a test plan for each module and this test plan has to be agreed upon by KTDFC. Test plans must exercise all parts of the software, and must use, to the extent possible, actual data at least in some of the runs.
- ii) Testing must include testing for performance. The maximum response time to all queries must not exceed 10 seconds except in extra-ordinary circumstances. Forms must be displayed within 05 seconds of providing required input data. This testing must be carried out under load conditions which will need to be simulated during testing.

6 Delivery

All items ordered against the purchase order are to be delivered to KTDFC's designated place **as per time schedule**. KTDFC however reserves the right to re-schedule the delivery and change the destination if required.

7. Contract's Default Liability

- i) KTDFC, upon written notice of default to the contractor, may terminate the contract in circumstances detailed hereunder.
 - a) If in the judgment of KTDFC, the contractor fails to make progress in the implementation of the Fixed Deposits software system within the time specified in the contract or within the period for which extension if any has been granted by KTDFC, to the contractor.

- b) If in the judgement of KTDFC, the contractor fails to comply with any provisions of this tender.
- c) If the performance of the contractor or the software is not satisfactory.
- ii) In the event KTDFC terminates the contract in whole or in part, KTDFC reserves the right to purchase upon such terms and in such a manner as it may deem appropriate, Fixed Deposits Software System similar to that to terminated and the contractor will be liable to KTDFC for any additional costs for such similar software and/or for penalty for delay as defined in **Clause-17 of Section –III** until such reasonable time as may be required for the final supply of similar software.
- iii) In the event KTDFC does not terminate the contract as provided, Contractor shall continue the performance of the contract, in which case he shall be liable to KTDFC for penalty for delay as set out in **Clause-17 of Section –III** until the software is accepted.

8. Validity

Prices and conditions of offer should be valid for a period of *180 days* from the date of opening of the tender.

9. Rejection of Contract

In the event of any of the modules implemented by the contractor is found not in accordance to the requirements, KTDFC shall reject the software and request the contractor in writing to rectify the same. The contractor on receipt of such notification shall either rectify or replace the modules free of cost to KTDFC. If the contractor fails to do so, KTDFC may

- i) At its option replace or rectify such modules and recover the extra costs so involved from the contractor.
- ii) Terminate the contract for balance work/supplies, with enforcement of penalty as per contract.
- iii) Acquire the affecting items at reduced price considered suitable under the circumstances.

10. Extension of Time

If the implementation of software modules is delayed due to reasons beyond the control of the contractor, the contractor shall without delay give notice to KTDFC in writing of his claim for an extension of time. KTDFC on receipt of such notice may agree to extend the contract delivery date if found reasonable.

11. Guarantee Period

- i) The Software System for Fixed Deposits shall be provided with **Six Months Warranty**, that is, technical support and program updates for six months from the date of completion of all the work. This will include all upgrades to the software that become available during this period. The software should be implemented within one month from the date of signing of Contract. The software should also be tested for one month from the date of Implementation of the same. So, as per estimate of time, all modules will be implemented, tested and accepted by day 60 from the date of signing of Contract. The six months warranty with full licenses will start from day 61 or the next day to the actual day of completion whichever is later.
- ii) The maintenance during warranty and post warranty period of two years extends only to problems arising out of normal functioning of the software. The warranty specifically excludes damages caused due to fire, theft, riots, accidents and such other exceptional circumstances. The warranty also excludes addition of new functionality to the software after acceptance. However, the contractor is bound to make additions if asked for, and for each such requirement, the contractor will give a quotation. This quotation will be based on the rates quoted for this tender and on a reasonable (to be justified) on the man days required. For every such addition, the maintenance clauses given here will apply from the date of acceptance of the addition.
- iii) The Contractor shall provide a resolution procedure for software faults in the application(s). Defects will have to be attended to within *24 hours* of reporting and resolved within *48 hours*. In case the fault is serious, further time may be given based on mutual agreement.

12. Composite Bank Guarantee

A composite Bank Guarantee at the rate of 10% (ten percent) of the value of the full contract shall be furnished by the successful tenderer from any Nationalized/Scheduled Bank having Branch office in Thiruvananthapuram, to KTDFC office within 15 (fifteen) days of issue of the award of tender, executed in a non-judicial stamp paper worth of Rs.100/- (Rupees One hundred) only subject to change as per Stamp Duty Act valid for a period of 18 (eighteen) months from the date of delivery software system, towards security for the due performance of the contract, failing which the award of order will be treated as cancelled. In the event of any breach or default in all or any of the conditions set forth and provided in the tender and contract, KTDFC may forfeit the whole or part amount of the composite bank guarantee. The for-

feiture of the composite Bank guarantee shall not in any way affect, limit or extinguish any remedy or relief to which KTDFC may at any time is lawfully entitled.

No interest will be payable on Composite Bank Guarantee amount.

13. Post Warranty Maintenance

The tenderer must provide post warranty maintenance support to software implemented by him (Schedule V) for a period of 2 *years*.

- i) The Annual Maintenance Contract (AMC) shall be comprehensive and will be governed by the terms and conditions given in **11(ii) and 11(iii)**.
- ii) AMC cost shall be paid on Quarterly basis after completion of each quarter i.e. post AMC quarterly payment shall be made.

14. Price

- i) Bidders are requested to quote their FIRM price only. No price variation shall be entertained at any time during the contract period.
- ii) The prices shall be FOR Destination only at the consignees' place. In addition, the breakup of destination price shall be given as per Schedule of prices in Schedule-IV. This price should include all State and Central Taxes and Excise Duty and these elements of costs should be indicated separately as per the above-referred schedule. The price quoted shall be inclusive of all applicable taxes and statutory dues, irrespective of the responsibility of the parties to the contract for the payment of the same. All such applicable taxes and statutory dues shall be deducted from the price payable to the contractor.

15. Terms of Payment

The contractor will have to submit their invoices in two parts. In the first part the Basic price of the supplied item only shall have to be mentioned and in the 2nd part Excise Duty, Sales Tax, VAT etc. shall have to be mentioned. Alternatively, the invoice shall distinctively show the above two price breakups. Payment terms are as noted below.

Delivery and Installation of all Modules of Software	: 50% of Software cost
Acceptance of all Modules of Software	: 30% of Software cost
Completion of Warranty period	: 20% of Software cost
Completion of Data Migration	: 100% of data migration costs
Completion of Data Entry	: 100% of data entry costs
Completion of all training	: 100% of training costs

The above payment terms are subject to negotiations. Vendors may suggest their own payment terms with discounts thereof, if the terms are acceptable to KTDFC. In any case, bids based on these payment terms have to be submitted and the price comparison will be based on bids assuming these payment terms.

In addition to the payments terms mentioned above it will be open to the KTDFC to make payment to the bidder on contingent grounds as and when necessary.

16. The supplier shall furnish Bank Guarantee of appropriate amount to KTDFC covering 10% (Composite Bank Guarantee) of contract price. For this purpose the contract price shall mean firm price excluding Taxes & Duties payable to Govt.

17. Penalty For Delay In Completion Of Contract

Liquidated Damages:-

If the contractor fail to deliver a module within the stipulated time frame specified in the contract or any extension granted thereto, KTDFC shall recover from the contractor penalty for a sum of one half of one percent (0.5%) of the contract price of the module for each calendar week of delay or part thereof.

For this purpose the date of receipted challans shall be reckoned as the date of delivery. The total amount of penalty shall not exceed five percent (5%) of the contract price of the modules so delayed.

18. Force Majeure

The contractor shall not be liable for any penalty for delay or for failure to perform the contract for reasons of force majeure such as acts of God, acts of the Public enemy, acts of Govt., Fires, Floods, epidemics, quarantine restrictions, strikes, freight embargoes and provided that the contractor shall within ten days from the beginning of such delay notify KTDFC in writing of the cause of delay, KTDFC shall verify the facts and grant such extension, as facts justify.

19. Payment Due From The Contractor:

All costs, damages, expenses, etc., if any, sustained by KTDFC in relation with the contract, the same will be recovered from the contractor by deducting from any money due to the contractor under the contract or through the composite Bank Guarantee submitted by him. If the same is not sufficient, the balance amount will be recovered from the contractor by taking legal actions including actions as per the provisions of Kerala Revenue Recovery Act.

20. Jurisdiction

Disputes, if any, arising out of this tender shall be subjected to the exclusive jurisdiction of Courts of competence in Thiruvananthapuram, Kerala.

21. Sales Tax, Income Tax Clearance, Balance Sheet And Profit And Loss Account

Sales Tax / VAT and Income Tax clearance certificates/Photo copy of PAN Card, **Service Tax Clearance/Registration**, balance sheet and profit and loss account of previous year should be enclosed with the tender.

22. Certificate For Exemption From Excise Duty

Offers with exemption from Excise Duty shall be accompanied with authenticated proof of such exemption. Authenticated proof for this clause shall mean attested Photostat copy of exemption certificate.

23. Deviation From Specification

It is in the interest of the tenderer to study the specification, etc. specified in the tender schedule thoroughly before tendering so that, if any deviations are made by the tenderer the same are prominently brought out in the body of their tender. A list of deviations shall be enclosed to the Tender. Unless deviations in scope, technical and commercial are specifically mentioned in the list of deviations, it shall be presumed that the tenderer has accepted the conditions in the Tender Specification in Toto, notwithstanding any exemptions mentioned elsewhere in the tender. All such deviations shall be clearly notified in Commercial/Technical deviation formats provided with this bid document.

24. Right to Reject/Accept Any Tender

KTDFC reserves the right either to reject or to accept any or all tenders. KTDFC has exclusive right to alter the quantities at the time of placing final purchase order. **After placing of the order, KTDFC may defer in the delivery time frame. It may be clearly understood by the tenderer that KTDFC need not assign any reason for the above action(s).**

25. Contractor's Responsibility

Notwithstanding anything mentioned in the specification or subsequent approval or acceptance of the purchaser, the ultimate responsibility shall rest with the contractor.

26. Minimum Qualification Criteria Of Bidders

All the prospective bidders are requested to note that their bids can be considered for evaluation only if they fulfill all the required criteria mentioned in the General Information to Bidders. Those who do not fulfill these criteria need not submit their bids.

27. Language And Measures

All documents pertaining to the contract including specifications, schedule, notices, correspondences, operating and maintenance instructions, drawings or any other writing shall be written in English language. The metric system of measurement shall be used exclusively in this contract.

28. Correspondences

a) Any notice to the contractor under the terms of the contract shall be served by Registered mail or by hand at the contractor's principal place of business.

b) Any notice to the purchaser shall be served at the KTDFC's Head Office in the same manner.

29. Legal Address Of The Parties:

The address of the parties to the contract shall be specified.

Purchaser:

Kerala Transport Development Finance Corporation Limited,

Level 8 (6th Floor), Trans Towers,

Vazhuthacaud, Thiruvananthapuram – 14

Kerala.

35. The contractor shall treat the details of the Specification and other Tender documents as private and confidential and they shall not be reproduced without written authorization from KTDFC.

37. *A prebid meeting will be conducted on the date and time specified in the tender schedule at the Head Office of KTDFC. Any interested prospective tenderer, having technical queries, can attend the said meeting.*

SECTION-IV

GENERAL INFORMATION FOR SUPPLY AND IMPLEMENTATION OF SOFTWARE SYSTEM FOR FIXED DEPOSITS FOR KTDFC

I. Introduction:

The Kerala Transport Development Finance Corporation Limited (KTDFC) is a Non Banking Financial Company fully owned by the Government of Kerala and having a valid certificate of Registration issued by Reserve Bank of India under section 45-IA of the RBI Act, 1934. KTDFC accepts deposits from the public and the deposits are guaranteed by the Government of Kerala, which ensures 100% security and extra earnings.

KTDFC offers various loan products to suit the needs of every customers with low diminishing EMI rates, hassle-free procedures and premature closure options ensuring more savings to its customers. KTDFC has launched Bus Terminal Complexes at Angamaly, Kozhikode in KSRTC Depots and a series of BOT Projects at Thiruvananthapuram (Thampanoor), Malappuram and Thiruvalla are under progress. Renovation of Tagore Theatre into a modern Cultural Complex, as a State of the art venue of Cultural and entertainment activities is under progress.

II. Objectives of Software System for Fixed Deposits

- System being implemented should be Operationally easy, User friendly, Customer oriented, and with Least operational and Maintenance costs and handicaps for all its intended users and stake holders like Statutory Auditors, Internal Auditors, Customers, Custodian of rules etc.
- Full system and process automation of KTDFC for all its activities related to Fixed Deposits for a near paperless office.
- Incorporating all the latest Banking technology, Information technology and CRM technology available as part of the KTDFC's systems and processes to have system in-built internal control tools for risk minimization in all the financial transactions.
- To have accurate and up to date database for better Customer Relationship Management.
- To have system generated MIS reports for timely communication to various Stakeholders, Customers and Management at various levels.
- The new software should incorporate all the envisaged requirements and needs of the Corporation related to fixed deposit management as a growth oriented, expanding,

modern organization embracing the most modern technology available and processes in Information / Communication / Process automation / Customer service etc with Accuracy, Speed, Efficiency and Effectiveness.

III. Functional Requirements

1.Fixed Deposit Scheme Features

- **Money Multiplier Scheme**
 - Monthly cumulative, interest paid at maturity along with principal by way of Post dated Interest Warrants/Cheque/NEFT/RTGS/ECS etc. Minimum deposit amount is Rs. 10,000 and no maximum amount limit. Minimum deposit period would be 1 year (12 Months) and maximum is 5 years (60 Months).
- **Periodic Interest Payment Scheme – Monthly**
 - Monthly cumulative, interest paid on 1st day of every succeeding month by way of Post dated Interest Warrants/Cheque/NEFT/ECS/RTGS etc and principal paid at the time of maturity. Minimum deposit amount is Rs. 10,000 and no maximum amount limit. Minimum deposit period would be 1 year (12 Months) and maximum is 5 years (60 Months).
- **Periodic Interest Payment Scheme – Quarterly**
 - Cumulative on Monthly basis, interest paid at Quarterly (ie on 1st of April, 1st July, 1st October and 1st January) with monthly rests by way of Post dated Interest Warrants/Cheque/NEFT/RTGS/ECS etc. Minimum deposit amount is Rs. 10,000 and no maximum amount limit. Minimum deposit period would be 1 year (12 Months) and maximum is 5 years (60 Months).
- **Special Deposit Scheme – Salute**
 - Deposits made by employed children in the name of their parent(s). The sole beneficiary would be the parent(s). Once the deposit is made under this Scheme, monthly payment of benefits in the form of interest to the beneficiaries would start after the completion of the selected lock-in period till the completion of the deposit period by way of Post dated Interest Warrants/Cheque/NEFT/RTGSCS/ECS etc.
 - Minimum Lock-in period would be 5 years (60 months) and maximum is 10 years (120 months). Minimum deposit amount is Rs. 25,000 and no maximum amount

limit. Minimum deposit period would be 1 year (12 Months) and maximum is 20 years (240 Months).

2. Interest Payment Frequency

- **Monthly**
 - Monthly interest for Periodical Interest Payment Scheme – Monthly
 - Monthly interest for Salute Scheme.
- **Quarterly**
 - For Periodical Interest Payment Scheme – Quarterly (Compounding monthly with monthly rests).
- **At Maturity**
 - For Money Multiplier Scheme (Compounding monthly with monthly rests).

3. Mode Of Application

- **Direct**
 - Application received directly at various offices of KTDFC.
- **Through Agents**
 - Application received through various authorized agents.

4. Mode Of Remittance

- **Direct Depositors**
 - By Cash at Cash counter of various offices of KTDFC, or By Cheque//NEFT/RTGS/ECS etc by the depositors.
- **Through Agents**
 - By Cheque/NEFT/RTGS/ECS from depositors bank account spread across the country, into the specified bank account of KTDFC.

5. Mode Of Operation

- **Single**
 - Deposit operated by only one applicant (Sole applicant).
- **Joint**
 - Deposit operated by Sole/first named applicant with maximum of two joint applicants. The maturity payment to be made either to:
 - Sole/First applicant
 - Either or Survivour

6. Categories

- **Individual**
 - Minor : Deposit can be opened in the name of minor by the natural Guardian.
 - Major : Deposits by individuals having age group of below 60 years.
 - Senior Citizen : Deposits by individuals in the age group of 60 years and above.
- **HUF (Hindu Undivided Family)**
- **Trusts**
- **Societies**
- **Government firms**
- **Private firms**
- **Others**

7. Interest Compounding Method

- **Compounding Monthly with Monthly rests**
 - Monthly – For Periodic Interest Payment Scheme – Monthly scheme
 - Monthly compounding with Monthly rests – For Periodic Interest Payment Scheme – Quarterly scheme
 - Monthly compounding with monthly rests – For Money multiplier Scheme
 - Monthly compounding with monthly rests – For Salute scheme

8. Various Payment Modes

- **Periodical interest payments are made by way of**
 - Post dated Interest Warrants (Issued for a whole Financial Year at a time)
 - Cheques (Issued every month/Quarter)
 - NEFT/RTGS/ECS etc (Issued every month/Quarter)
 - Maturity amount, Revalidation, Renewal balance amount any other payments would be made by way of
 - Cheques (Issued post dated or on due dates)
 - NEFT/RTGS/ECS etc (Issued on due dates)

9. VARIOUS RATES, CHARGES AND VALIDITY PERIOD

- Slab wise different interest rates and validity period for Fixed Deposits based on various periods, Deposit amounts, Categories, Schemes etc.
- Rates and validity period for Pre-Mature Closure of deposits.

- Rates and validity period for Loan on deposit Slab wise Brokerage rate and validity period based on different Deposit amount, Period, Scheme, Category (especially for Senior Citizens), Mobilisation period etc.
- Slab wise Incentive rates and validity period based on different Deposit amount, Period, Scheme, Category, Mobilisation period, Amount limit etc.
- Different rates, Amount limit and validity period for TDS, Cess or any other charges, Surcharges, etc.
- Different rates, Amount limit and validity period for Service Tax, Cess or any other charges, Surcharges, etc
- Any other Charges, Amount limit, validity period, etc.

10. KYC Check List

- List of documents submitted
- Address proof, Identity proof, Copy of PAN etc, as per the KYC norms prescribed by the Reserve Bank of India.

11. Create Fresh Fixed Deposit

- **Capture all the details** mentioned in the application form.
- The fixed deposit could be opened by Individuals, Institutions, Firms, Trusts, Societies, Private firms, HUF, Government Firms/Institutions and so on.
- It is possible to open a fixed deposit directly or through agents authorized by KTDFC.
- KTDFC appoints new agents for mobilization of fixed deposit schemes.
- Fixed deposits are opened as either single account or joint account not exceeding three joint holders. In the case of deposits in joint names, all correspondence is addressed to the person whose name appears first in the application form.
- KYC norms as directed by Reserve Bank of India are to be followed while opening a fixed deposit account.
- Deposits from minor are accepted through the natural guardian.
- The "Direct applicant" category of customer remits the amount at the cash counter of respective branch offices. A temporary receipt in the printed form is issued by the cashier, in token of the receipt of cash.
- The amount could be deposited by Cash/Cheque/DD/NEFT/RTGS/ECS or by its combinations. In the case of cash payment, interest is calculated from the date of re-

mittance and all for other cases; the interest calculation for the amount realised in respective bank account of KTDFC begins from the date of credit of such instrument.

- In the case of Cheque/DD, the applicant has to submit the application in the cash counter itself, which is later forwarded to the fixed deposit Section on realization of the Cheque/DD along with a printed receipt.
- In case of deposits mobilised through Fund Managers/Agents, the amount is deposited in the banks specified by KTDFC. The respective Fund Manager/Agent after affixing their name stamp on the application form, along with all the mandatory documents and bank pay-in slip are forwarded to KTDFC. Usually a bulk payment is made by the fund managers (using a single cheque) for a set of applicants. KTDFC opens the fixed deposit accounts for these applicants only from the date of realization of such instruments. The instrument number and such other bank details in the bank pay-in slip are captured for future reference and for payment of brokerage etc.
- On completion of verification, a fixed deposit account is created and a unique deposit number is generated.
- Fixed deposit receipt is printed with major details like deposit number, date, depositor's name, address, joint holder name(if any), nominee(if any), amount in words, scheme, deposit amount(in figures),period(months),interest rate, periodic interest, open date, maturity date, maturity amount, old fixed deposit No, Temporary receipt no, L.F. No etc and the duly stamped receipt after verification is forwarded to higher authority for approval.
- Accordingly, a permanent fixed deposit Receipt for the deposit duly stamped is sent to the depositor by registered post/Speed post/courier to the address as given in the application.
- The interest rate may vary depending on Scheme, period, amount slab, category etc.
- If the aggregate amount of interest payable to a resident depositor in any of the financial year under the schemes were to exceed `5,000 income tax at the appropriate rates as prescribed in the Finance Act as amended from time to time is deducted as and when payment is made unless affidavit in the prescribed form (15G/15H/Exemption certificate etc) is produced for each financial year separately by the customer.

- The amount of TDS deducted would be remitted to the Income Tax Department and issues TDS certificates to the depositors, periodically.
- For PIPS scheme, the TDS would be deducted at the time of payment/processing of periodical interest payments and the same is remitted and returns filed accordingly. In case of MMS scheme, the TDS would be deducted at the end of each financial year/at the time of maturity whichever is earlier and returns filed accordingly.
- Monthly/Quarterly interest is paid either through postdated interest warrant/ post-dated cheque / Demand draft or by electronic mode (NEFT/RTGS/ECS etc).
- For making payment through NEFT/RTGS/ECS, mandatory details (Bank Name, Bank branch address, Type of account, Name of account holder, Bank account number, Bank IFS Code, MICR Number, Mobile number, Email-iD etc) of bank account of the depositor need to be captured.
- Warrants are printed and sent to the depositors for a full financial year, in the case of payments through interest warrants.
- If the interest payments are made through INTEREST WARRANT/NEFT/RTGS/ECS, relevant data to be retrieved from the database periodically for forwarding the data to the banks for effecting payments.
- In the event of death of the first/joint depositor, on production of the death certificate, all the correspondence would be made to the person in the order of survival and payment of interest and repayment of the deposit would be made to him/her.
- For interest warrant re-validation, KTDFC collects postal charges and cheque leaf charge and the amount after adjusting the settlement charges is paid to the customer through new interest warrant/cheque/DD/NEFT/RTGS.
- For issue of duplicate interest warrant for sums exceeding `200 the depositor has to execute an indemnity bond as required by the company.
- For issue of duplicate fixed deposit Receipt, the depositor has to execute an indemnity bond as required by the company.

12. TDS Details

- Whether Tax to be deducted YES/NO
- If No, under which category? (Form 15G/Form 15H/Fully exempted/Exemption certificate for specified period etc). If exemption if for a specified period, then capture the period and calculate interest accordingly.

- TDS on Brokerage/Incentive payment made to authorized agents.
- For Periodic interest payment schemes, the TDS would be deducted at the time of making payment/processing of periodical interest payments and the same is remitted and returns filed accordingly.
- In case of Money multiplier scheme (Cumulative scheme), the TDS would be deducted at the end of each financial year(accrual accounting)/at the time of maturity whichever is earlier and returns filed accordingly.

13. Details Of Authorised Agents

- Individual / Institution
- Details of authorised agents, who collects fixed deposit applications on behalf of KTDFC.

14. Deposit Renewal (Create/Edit/View)

- No Amount change
 - Renew the whole maturity value (Principal + Accrued interest, if any).
- Enhancement of amount
 - Renew the whole maturity value with additional amount paid by way of Cash/Cheque/NEFT/RTGS. The date of renewal would be the date of realization or the date of maturity whichever is later.
- Reduction/Partial
 - Renew part of maturity value (Principal + Accrued interest, if any) and pay back balance amount.
- Renewal would be allowed w.e.f. the date of maturity, if the renewal request is received within 180 days from the date of maturity, otherwise renewal date would be the date of receipt of renewal request.
- In case of renewal of deposit, the depositor returns the deposit receipt duly discharged in favor of the Company together with the application form duly filled in.
- In case the fixed deposit is not renewed on maturity but recalled on the subsequent date, the company is not liable to pay the interest on the deposit amount from the date of maturity. Similarly if the request for renewal is received after 180 days from the date of maturity, renewal is considered only from the date of receipt of renewal request.

- An application for change either by the primary depositor or by the joint holder or by both is entertained at the time of renewal with the consent of the depositors named in the original fixed deposit receipt.
- It is possible to renew fixed deposit in the name of nominee or joint holder (2nd applicant) with the consent of 1st applicant.
- If the existing deposit is renewed on maturity by adding further amounts by way of Cash/Cheque/DD/NEFT/RTGS, deposit receipt for the consolidated amount is issued only from the date of realization of Cheque/DD/effective date of NEFT/RTGS or the date of maturity of the existing deposit whichever is later and interest accrues from such date only.
- Even though premature renewal is not allowed, the customers have provision to remit enhancement amount (by Cash/Cheque/NEFT/RTGS) before the date of maturity. But the open date of new fixed deposit is maturity date of old fixed deposit.
- A change in branch to which the fixed deposit is linked is taken care at the time of renewal.

15. Deposit Closure

- **Normal Closure**
 - Deposits closed on or after the due date of maturity, normally.
- **Post Dated Closure**
 - Deposits closed before date of maturity (normally before 30 days). Payment of maturity amount would be made by way of Post dated Cheque only (ie Cheque date would always be the date of maturity date). This is to avoid possible delay in reaching the maturity value to the depositor in time.
- **Pre-mature Closure**
 - Deposits closed Pre-Maturely at following reduced rates. Maturity amount would be re-calculated considering all the interest payments made till the date of Pre-closure.
 - Within 3 months : Pre-Closure not allowed
 - After 3 months up to 6 months : No interest
 - After 6 months before : 2% less than the the date of maturity contracted rate.
 - In the case of Pre-mature closure, a statement showing calculation for arriving of interest and re-Calculated maturity amount need to be printed for every pre-closures.

- For repayment of deposit, the fixed deposit receipt is surrendered duly discharged on Re.1/- revenue stamp. In the case of Either or Survivor (EorS) account, either depositor could give the discharge but payment would be made only to the first named depositor.
- Subsequent to the verification of the receipt, the maturity payment may be made through Cheque/NEFT/RTGS in favour of the first named depositor holder, for the maturity amount after mandatory deductions, if any.
- In the event of demise of the first named depositor, all payments would be made:
 - to person in order of survivors in the case of joint depositor.
 - to the legal heir/nominee of the depositor on the production of death certificate in the case of single depositor.
- Deposit closure could be done before maturity date and post dated cheque is issued to the depositors. The calculation would be as normal deposits, the only difference is that the closure is considered few days before actual date of maturity for avoiding delay in processing to receive the maturity amount in time to the customers. The cheque date would be the same as maturity date.
- When the deposit held in joint names is sought to be prematurely withdrawn, the same should be discharged by all the surviving depositors.
- For Pre-mature withdrawal, all the un-encashed interest warrants which were sent to the depositor need to be surrendered; otherwise such amounts would be considered as paid and calculated accordingly.
- In case of deposits having loan marked on it, the loan has to be closed before the premature closure of fixed deposit or adjusted from the maturity amount. However, the interest on loan also has to be recalculated based on the reduced interest rate of the fixed deposit (reduced by 2%) for the entire duration of the loan.

16. CLUBBING AND SPLITTING

- Shall be allowed at the time of maturity only.
- Clubbing of more than one deposits held in the name of a depositor having same PAN number as well as splitting up of single deposit into multiple deposits.

17. Loan On Deposit (Create/Edit/View)

- Loan amount maximum of 75% of deposit amount is permitted.

- Customer has option of availing this 75% as loan in multiple steps (generally by two times).
- Customer has to surrender the original fixed deposit receipt which would be in the custody of KTDFC till the loan on the deposit is closed. Customer has also to surrender all the post dated interest warrants, if any.
- The interest chargeable on loan on fixed deposit would be 2% above the rate applicable to the fixed deposit on which the loan is granted.
- The loan could be taken only after the expiry of 3 months from the date of deposit.
- After making full repayment of the already taken loan, customer could apply for new loan (altogether 75% of deposit amount).
- The period of loan can go up to the maturity date of the fixed deposit on which the loan is availed.

18. Repayment / Closure Of Loan On Deposit

- Interest on the loan is adjusted out of the interest payable on deposits under PIPS scheme. In the case of MMS, the same is compounded monthly and adjusted against the maturity value.
- The loan amount along with interest in installments could also be remitted.
- Loan on deposit is closed either by remitting the loan amount along with the interest as lump sum before maturity period, or is recovered out of the maturity value of such deposits on maturity or could be remitted the loan amount along with interest in installments.

19. Calculation And Payment Of Brokerage/Incentive

- Brokerage at specified rates would be paid, based on the Amount of deposit, Period of deposit, Scheme etc
- An additional incentive would be paid, if the deposit amount is greater than a particular amount.
- For all deposits canvassed by the authorised agents, brokerage/incentive on specified rates would be paid against the bill produced by them. At present, the brokerage rate includes all type of charges (Service Charge/Service Tax etc) and KTDFC deducts only TDS on the Gross Amount.

- Proportionate brokerage would be deducted from the gross brokerage payable to the respective agents, in the event of pre-mature withdrawal allowed for the deposit mobilized through such agent.

20. ADD/EDIT/VIEW/Activate/DeActivate NEFT /RTGS Mandate data

- Add/Edit/Make activate or DeActivate NeFT/RTGS mandate date for the payment method of every deposit/authorized agent.

21. ADD/EDIT/DELETE/MODIFY Nominee

- To Add/Remove/Change nominee on a later stage.

22. VIEW/EDIT/MODIFY Deposit Details

- Editing/Modification on a later stage for incorporating Address change, death of Depositor/Nominee etc

23. Print/Re-Print

- Print/Re-print Fixed deposit receipts
- Print/Re-print Post dated interest warrants/Cheques

24. Issuance Of Duplicate Fixed Deposit Receipt

- Cancel and issue duplicate deposit receipt, on the strength of indemnity bond executed by the depositor, if the already issued deposit receipt is lost.

25. Issuance Of Duplicate Interest Warrant

- Cancel and Issue duplicate interest warrant, on the strength of indemnity bond executed by the depositor, if the already issued post dated interest warrant is lost.

26. Issuance Of Duplicate NEFT/RTGS Payment

- Cancel and Issue duplicate NEFT/RTGS payment, for all types of payments, if the already sent NEFT/RTGS returned by the bank due to technical/data error.

27. Re-Validation Of Outdated Instruments

- All the period expired instruments (Interest Warrants/Other payment cheques etc) received back from the depositors to be re-validated or cancelled or re-issued.

28. Remittance Of TDS

- TDS deducted from various payments made to the depositors and authorized agents etc., to be remitted and returns filed periodically.

29. Updation Of Data

- Updation of Date and UTR number received from Banks after effecting all types of payments (Interest, Maturity amount, Brokerage/Incentive, Renewal balance, Re-validation etc) made through NEFT/RTGS etc.
- Updation of Instrument number and realisation date of all types of payments (Interest, Maturity amount, Brokerage/Incentive, Renewal balance, Re-validation etc) made through Cheques etc.
- Updation of Challan and other details of remittance of TDS amount.
- Updation of Instrument number, Date, Payment slip number as mentioned in the fixed deposit application form for the deposit amount and its date of realization, Name of Bank etc.
- Updation of Bill reference number, bill date for the Brokerage/Incentive for the deposits and UTR/Cheque number for the payment made for the same.
- Updation of dispatch details for all types of intimations, forwarding letters, instruments sent through Ordinary post/Registered/Speed post/Courier etc.

30. FIXED DEPOSIT CALCULATOR

- General purpose deposit calculator showing maturity amount and interest schedule with/without TDS.
 - Input values : Deposit amount, Period in (Months/Years), Rate of interest, Interest compounding method (Monthly/Quarterly/Half yearly/Yearly etc) and TDS rate.
 - Output values : Maturity value, Periodical interest for all payment frequencies like Monthly/Quarterly/Half yearly/Annually etc based on the compounding method chosen, Annual yield, Effective rate etc.

31. General Search

- Search and view Deposit details using PAN Number, Deposit number, Remittance cheque number, Realization date, UTR Number, Deposit amount, Name of first applicant, Name of Joint holder(s), Email, Contact number (Land/Mobile), Pincode, Place, Aadhar number, Scheme, Category, Date of deposit etc or its combinations
- Search and view Agent details using PAN Number, Name of agent, Place, Contact number (Land/Mobile), Agent ID etc or its combinations.

- Search and view Interest payment details using Name of depositor, Interest warrant number, Name of Bank, Date range, Warrant amount, UTR Number, Status (Paid/Unpaid) etc or its combinations.
- Search and view Dispatch details using Name of depositor, Deposit number, Date, Interest warrant number, or its combinations.

32. Tracking Of Tapal & Other Documents

- Tracking of both Inward/Outward transmission of all type of documents like deposit application forms and connected documents received from the depositors and fund arrangers, forwarding of deposit receipts, interest warrants other instruments and documents, management of un-delivered and returned tapal items etc.

33. List Of Essential Reports

- **List Of Deposit Mobilized**
 - For Any Period range, Any Scheme, Any Fund Arranger , Any Branch, Any Amount range or its Combinations
- **Live Deposit**
 - For Any Deposit, Any Period range, Any Scheme, Any Interest Rate, Any Fund Arranger , Any Branch, Any Amount range or its Combinations
- **List Of Deposit Closed**
 - For Any Deposit, Any Period range, Any Scheme, Any Fund Arranger , Any Branch, Any Amount range or its Combinations
- **List Of Deposit Prematurely Closed**
 - For Any Deposit, Any Period range, Any Scheme, Any Fund Arranger , Any Branch, Any Amount range or its Combinations
- **Deposit Maturity List**
 - For Any Deposit, Any Period range, Any Scheme, Any Interest Rate, Any Fund Arranger , Any Branch, Any Amount range or its Combinations
- **Unclaimed Deposits**
 - For Any Deposit, Any Period range, Any Scheme, Any Interest Rate, Any Fund Arranger , Any Branch, Any Amount range or its Combinations
- **List Of Deposits Renewed**
 - For Any Deposit, Any Period range, Any Scheme, Any Fund Arranger , Any Branch, Any Amount range or its Combinations

- **List Of Loan On Deposits Allowed**
 - For Any Deposit, Any Period range, Any Scheme, Any Fund Arranger , Any Branch, Any Amount range or its Combinations
- **Brokerage Status (Paid/Unpaid)**
 - For Any Period range, Any Fund Arranger, Any Status (Paid/Unpaid) or its Combinations
- **Details Of Interest Paid**
 - On a Single Deposit for Any Period range (Incorporating details of interest paid by way of all the Modes Like Interest Warrant/NEFT/RTFS/Cheques and their STATUS etc) or its Combinations
 - For Any Deposit, Any Scheme, Any Period Range, Any Branch, Any Mode (Like Interest Warrant/NEFT/RTFS/Cheques and their STATUS etc) or its Combinations
- **Details Of Interest Warrants Issued**
 - On a Single Deposit for Any Period range or its Combinations
 - For Any Deposit, Any Scheme, Any Period range, Any Branch, Any Bank or its Combinations
- **Fixed Deposit Register (Live/Closed)**
 - For Any Deposit As on a date (incorporating all the details of deposit and its payments and receipts and their STATUS), Any Status (Live/Closed/PreClosed) or its Combinations
 - Register of all Deposits, Opened between any Period range, Any Branch, Any Status (Live/Closed/PreClosed) or its Combinations (incorporating all the details of deposit and its payments and receipts and their STATUS)
- **Interest Accrued On Deposits**
 - On a Single deposit for Any Period range or its Combinations
 - For Any Deposit, Any Scheme, Any Period Range, Any Branch or its Combinations
- **Details Of TDS**
 - On a Single deposit for Any Period range or its Combinations
 - On a Single Fund Arranger for Any Period range or its Combinations
 - For Any Deposit, Any Scheme, Any Fund Arranger, Any Period Range, Any

Branch or its Combinations

- **Form No.15G/15H**
 - Printing of Form No.15G/15H with pre-filled data for Any deposit As on Any date
 - Printing of Form No.15G/15H with pre-filled data for Any deposit, Any scheme, Any Period range or its Combinations
- **Deposit Outstanding Report**
 - On a Single deposit As on Any date
 - For Any Deposit, Any Scheme, Any Period Range, Any Branch or its Combinations
- **Maturity Forecast Report**
 - Summary forecast report incorporating Month-wise Split-up of Total Principal, Interest, TDS amount, Total Maturity amount etc on LIVE deposits as on any date.
- **Status Of Interest Payments Made**
 - Present Status of already issued Interest payments (by way of Cheque/Interest Warrant/NEFT/RTGS etc) On a Single Deposit for Any Period range or its Combinations
 - Present Status of already issued Interest payments (by way of Cheque/Interest Warrant/NEFT/RTGS etc) For Any Deposit, Any Scheme, Any Period range, Any Branch, Any Mode, Any Bank or its Combinations
- **Status Of Other Payments Made**
 - Present Status of already issued payments other than interest On a Single Deposit for Any Period range or its Combinations
 - Present Status of already issued payments other than interest For Any Deposit, Any Scheme, Any Period range, For Any Fund Arranger , Any Branch, Any Mode, Any Bank or its Combinations
- **Interest Accrued/Paid Certificate**
 - For Any Deposit, Any Period range or its Combinations
- **Intimation Letters**

For Any Deposit, Any Period range or its Combinations

 - Deposit receipt and/or interest payment forwarding letters

- Maturity intimation letters
- Intimation for submission of 15G/15H or exemption certificates, if any
- Intimation for submission of any other document to be submitted for the compliance of KYC norms
- Interest certificate forwarding letter
- Maturity payment/Premature closure payment or any other payment forwarding letter including respective calculations
- **Premature Withdrawal Calculation**
 - For Any Deposit, Any Period range or its Combinations
- **Master Data To Banks In Excel Format**
 - Master data for interest payments made through Post dated Interest Warrants for Any Scheme, Any Period range, Any Bank or its Combinations (for IDBI Bank; details like MICR No, Deposit No, Warrant Amount, MICR Date, Name of Depositor as printed on Warrant, Interest Warrant Number etc) (for HDFC Bank; details like Deposit Number, Name of Depositor as printed on Warrant, MICR No, Interest Warrant Number, MICR Date, Interest From Date, Interest To Date, Warrant Amount etc)
 - Master data for interest payments made through NEFT/RTGS for Any Scheme, Any Period range, Any Bank or its Combinations (with details like Amount, Debit A/c No, Beneficiary Banks IFS Code, Beneficiary A/c Number, Beneficiary A/c Type, Beneficiary Name, Beneficiary Bank Address, Remarks, Debit A/c Name, Deposit No etc).

N.B : All the reports should have an option whether to include details of Live/Closed/Unclaimed/Pre-Closed deposits.

IV. Non-Functional Requirements

The non-functional requirements specify the qualitative attributes such as user-friendliness and performance of the system that are critical for the increased user-acceptance of the application.

1.Help Module

The Software System should provide detailed context-sensitive help material for all the possible actions and scenarios on all user interfaces in the application.

2.Audit Module

An audit trail is a record of actions taken by either the user or the system triggers. This includes actions taken by users or Administrators, or actions initiated automatically by the system as a result of system parameters. The System must keep an unalterable audit trail capable of automatically capturing and storing information about:

- All the actions (create/read/update/delete) that are taken upon the critical entities in the system
- The user initiating and or carrying out the action
- The date and time of the event.
- Administrative parameters

The word “unalterable” is to mean that the audit trail data cannot be modified in any way or deleted by any user; it may be subject to re-department and copying to removable media if required, so long as its contents remain unchanged.

- Once the audit trail functionality has been activated, the System must track events without manual intervention, and store in the audit trail information about them.
- The System must maintain the audit trail for as long as required.
- The System must ensure that audit trail data is available for inspection on request, so that a specific event can be identified and all related data made accessible.
- The System must be able to export audit trails.

3.Access Module

- The System must allow the user to limit access to cases to specified users or user groups.
- The system should provide for role-based control for the functionality within the system.
- The System must allow a user to be a member of more than one group.

- The System must allow only admin-users to set up user profiles and allocate users to groups.
- The System must allow changes to security attributes for groups or users (such as access rights, security level, privileges, password allocation and management) to be made only by super-user.
- If a user performs a quick or advanced search, the System must never include in the search result list any record which the user does not have the right to access.

4.Ease of Use

- All error messages produced by the System must be meaningful, so that they can be appropriately acted upon by the users who are likely to see them. Ideally, each error message will be accompanied by explanatory text and an indication of the action(s) which the user can take in response to the error.
- The System must employ a single set of user interface rules, or a small number of sets to provide a familiar and common look and feel for the application.
- The System must provide End User and Administrator functions which are easy to use and intuitive throughout.
- Frequently-executed System transactions must be designed so that they can be completed with a small number of interactions (e.g. mouse clicks).

5.Performance and Scalability

- The System must provide adequate response times for commonly performed functions under both standard and peak conditions
- The System must be able to perform a simple search within 2-6 seconds and an advanced search (multiple search criteria) within 8-12 seconds regardless of the storage capacity or number of records in the system. In this context, performing a search means returning a result list. It does not include retrieving the records themselves.
- The System should be scaleable.

6.Workflow Management

The workflow management module should extend the functionality of the software system and services by enabling the controlled distribution of data for review and approval.

7. Technical and User manuals

- Software Provider should submit a comprehensive , step by step user/ technical manual (with screenshots)
- At a minimum the following manual are expected to be delivered by the Service provider:
 - Technical Manual for Application Software Setup & Design.
 - User Manual for System Administrator, Production Server.
 - User Manual for end user/ operators.
- At a minimum, the user manual should provide details step by step procedure.
- The Software provider should submit minimum 5 no's hard copies and a soft copy(in CD/ DVD) of the all the manuals to KTDFC.
- All manual are subject to approval by KTDFC.

8. Training of the Staff/ Officials

- Capacity Building is an integral part of this project. The selected bidder should train KTDFC staff to use/ operate and maintain the software solution at their own.
- The Software Provider should identify the number of KTDFC staff that is to be trained for future maintenance/ update of the System, in consultation with competent Authority.
- The Software Provider should provide a detailed training roster/ plan for the identified representative of KTDFC and should basically cover the following
 - Operation & routine maintenance of all aspect of the software.
 - Trouble shooting.
 - Back Up / Restore of archival database.

9.Data Migration and Data Entry work

Data Migration and Data Entry work job have to done by the Software provider in each module to complete the work in readymade with up to date data.

SECTION - V SCHEDULES & FORMS

- Schedule – I : Technical details for Supply and Implementation of Software System for Fixed Deposits and Loans.
- Schedule – II : Checklist for Compliance of General Requirement.
- Schedule – III : Checklist for Vendor’s conformation to KTDFC’s Terms and Conditions
- Schedule – IV : Price Schedule for Fixed Deposits software
- Schedule – V : Price Schedule for Post Warranty Maintenance
- Schedule – VI : Proforma for Composite B.G.
- Annexure – I : Tender Form
- Annexure - II : Technical Deviation Statement Form.
- Annexure – III : Commercial Terms & Conditions Deviation Statement Form.

(Schedule-I)

TECHNICAL DETAILS FOR SUPPLY AND IMPLEMENTATION OF SOFTWARE

SYSTEM FOR FIXED DEPOSITS FOR KTDFC

This format must be part of the technical proposal. Additional sheets are to be added where necessary for the Information Form and reference to the sheets must be provided in this form. Further, back-reference to the serial number of this information form and the item name must be provided at the beginning of every set of additional sheets for a particular item. For other parts, information is to be provided as asked for and in the order specified. Each part should be preceded by a sheet which gives the title of the information as given below (For example, "III (ii) The best practices and standards to be followed"). Tenders are liable to be rejected if they do not conform to this format).

I. INFORMATION FORM

SR No.	ITEM	INFORMATION TO BE FURNISHED BY THE TENDERER
1	NAME AND ADDRESS OF TENDERER (INCLUDING TELEPHONE NUMBERS AND EMAIL-ID)	
2	TYPE OF ORGANIZATION, WHETHER PVT. LTD. / PUBLIC LTD, etc.,	
3	YEAR OF ESTABLISHMENT	
4	NAME, CONTACT NO. & EMAIL OF OFFICIAL IN CHARGE OF THIS PROPOSAL	
5	SOFTWARE DEVELOPMENT EXPERIENCE COMMENCEMENT OF ACTIVITY	
SR No.	ITEM	INFORMATION TO BE FURNISHED BY THE TENDERER

6	REVENUE GENERATION FROM THE ACTIVITY	YEAR		RS. IN LAKHS			
		2011-12					
		2012-13					
		2013-14					
7	REVENUE GENERATION FROM FIXED DEPOSITS SOFTWARE IMPLEMENTATION ACTIVITY (REFER QUALIFICATION CRITERIA IN THE CLAUSE 8 OF SECTION II)	YEAR		RS. IN LAKHS			
		2011-12					
		2012-13					
		2013-14					
8	EXPERIENCE IN IMPLEMENTATION OF FINANCIAL SOFTWARE SYSTEMS (REFER QUALIFICATION CRITERIA IN THE CLAUSE 8 OF SECTION II) (Please use additional Sheets, if required.)	1. 2. 3.			STATUS OF THE PROJECT		
9	EXPERIENCE IN FIXED DEPOSITS SOFTWARE IMPLEMENTATIONS. (REFER QUALIFICATION CRITERIA IN THE CLAUSE 8 OF SECTION II) (Please use additional Sheets, if required.)	NAME AND ADDRESS OF ORGANIZATION	NAME OF ASSIGNMENT (DESCRIPTION IN ATTACHED SHEETS)	SOFTWARE MODULES INVOLVED	NO. OF CONSULTANTS USED	PLANNED TIME PERIOD IN MONTHS	ACTUAL TIME PERIOD IN MONTHS
SR No.	ITEM	INFORMATION TO BE FURNISHED BY THE TENDERER					

10	LOCATION OF DEVELOPMENT CENTRE(S)			
11	TOTAL REVENUE OF THE ORGANIZATION (RS. LAKH)	2011-12	2012-13	2013-14
12	TOTAL NET PROFIT (RS. LAKH)	2011-12	2012-13	2013-14
13	SALES TAX REGISTRATION NO.			
14	LATEST YEAR FOR WHICH INCOME TAX RETURNS ARE FILED. (ATTACH COPY)			
15	DETAILS OF PREVIOUS JOB, IF ANY, DONE FOR KTDFC.			
	NAMES OF TWO PAST CUSTOMERS WITH WHOM REFERENCE MAY BE MADE REGARDING PERFORMANCE (FIXED DEPOSITS SOFTWARE IMPLEMENTATIONS ONLY) (PLEASE GIVE NAMES OF PERSONS TO BE CONTACTED AND THEIR CONTACT NUMBERS)	1. 2.		
ADDITIONAL DOCUMENTS REQUIRED – WHETHER ATTACHED OR NOT (PLEASE PUT ✓ MARK AND INDICATE NUMBER OF PAGES ATTACHED)				
(i)	PROOF OF QUALIFICATION CERTIFICATE OF INCORPORATION	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(ii)	PROOF OF QUALIFICATION SEI CMM LEVEL 5 OR EQUIVALENT/HIGHER CERTIFICATION	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
(iii)	PROOF OF QUALIFICATION ISO 9001 OR	YES <input type="checkbox"/>	NO <input type="checkbox"/>	

	EQUIVALENT/HIGHER CERTIFICATION		
(iv)	PROOF OF QUALIFICATION AUDITORS CERTIFICATE.	YES <input type="checkbox"/>	NO <input type="checkbox"/>
(v)	PROOF OF QUALIFICATION (CUSTOMERS' CERTIFICATES)	YES <input type="checkbox"/>	NO <input type="checkbox"/>

II. Please attach write-ups on the following (to be used for technical evaluation):

- i. The best practices and the standards that will be followed by the bidder.
- ii. Methodology to be adopted for the project.
- iii. Work plan with activities and their content and duration, milestones, the deliverables
- iv. Organization and staffing for this project.
- v. Quality and Competence of Staff: A profile of each member of the team giving, basic qualifications, years of experience and details of experience.
- vi. Testimonials from at least one customer for whom a Fixed Deposits Software System has been successfully completed (the details of the project should be given as per item 9 above).

Notes:

1. The documents listed should be of the same company and not of group / affiliated / associate company.
2. On request, original documents should be produced failing which the tender would be liable for rejection.
3. KTDFC reserves the right to independently verify the claims of the bidder.

(Schedule-II)

CHECK LIST FOR COMPLIANCE OF GENERAL REQUIREMENTS

Sl No.	Item	Bidder's confirmation	Reason for deviation (if any)
1	EMD	Deposited/Not deposited	
2	PAN, Income Tax Reg. & Clearance Cert	Submitted/ Not Submitted	
3	Sales Tax Clearance Certificate	Submitted/ Not Submitted	
4	Price Schedule for Fixed Deposit Software	Submitted/ Not Submitted	
5	Price Schedule for Post warranty maintenance for two years	Submitted/ Not Submitted	
6	Undertaking for providing comprehensive maintenance support	Submitted/ Not Submitted	
7	Technical Literatures & original specification sheets	Submitted/ Not Submitted	
8	Technical specification deviation schedule	Submitted/ Not Submitted	
9	Bid Declaration form	Submitted/ Not Submitted	
10	Proof of Annual Turnover	Submitted/ Not Submitted	
11	List of important customers	Submitted/ Not Submitted	
12	Attested copy of power of Attorney (if required)	Submitted/ Not Submitted	
13	Attested copy of partnership Deed(If required)	Submitted/ Not Submitted	
14	Check list for Technical Specification	Submitted/ Not Submitted	
15	Corporate body engaged in software development	Submitted/ Not Submitted	
16	Bidder has quoted for all the items mentioned in the Tender	Yes / No	

Note: The tenderer may use a separate sheet for this format if the form enclosed with the document is not sufficient.

CHECK LIST FOR BIDDER'S CONFIRMATION TO KTDFC'S TERMS & CONDITIONS

1. General Compliance

Sl No.	Item	Bidder's confirmation	Reason for deviation (if any)
1	General Terms & Conditions	Agreed/Not agreed	
2	Payment Terms	Agreed/Not agreed	
3	Penalty Clause	Agreed/Not agreed	
4	Price Validity	Agreed/Not agreed	
5	Time Schedule	Agreed/Not agreed	
6	Warranty clause	Agreed/Not agreed	
7	Training and Documentation	Agreed/Not agreed	
8	AMC support for min. 2 years after the expiry of Warranty Period	Agreed/Not agreed	
9	Credentials with documentary support as per Eligibility Clause	Submitted/Not submitted	
10	Original specification sheets for all items	Submitted/Not submitted	
11	The vendor has quoted for all the items	Yes / No	
12	Technical viability of the project for software offered by the vendor	Submitted/Not submitted	

 Signature with Date

 Name in Block Letters

 Seal of the Company

Note: In case the bidder's confirmation is negative, specific comments are to be filled in the Deviation column. If the space is insufficient, a separate sheet may be enclosed.

**PRICE SCHEDULE FOR IMPLEMENTING SOFTWARE SYSTEM
FOR FIXED DEPOSITS**

Bidder's Name & Address:

(ALL PRICES ARE IN INDIAN RUPEES)

A. Supply and Implementation

THE PROJECT AS DESCRIBED IN THE FUNCTION SCOPE AT APPENDIX I, IS SCHEDULED TO BE IMPLEMENTED IN ONE MONTHS' TIME. MAN-MONTH RATE IN INDIAN RUPEES SHOULD BE MENTIONED IN THE FOLLOWING TABLE TO ARRIVE AT TOTAL COST TO THE PURCHASER

ITEM	EST. NO. OF MAN MONTHS	BASIC PRICE	TAXES	TOTAL PRICE
SUPPLY & IMPLEMENTATION (INCLUDING ACTUAL CONFIGURATION, CUSTOMIZATION BASED ON KTDFC'S REQUIREMENTS, REPORT GENERATION, ETC. COVERING IMPLEMENTATION IN ITS ENTIRETY, TESTING INCLUDING ACCEPTANCE TESTING)				

B. Training (for administrators and for users separately)

NO.	DESCRIPTION OF TRAINING MODULE	DURATION	COST PER MODULE	NO. OF REPETITIONS OF MODULE	BASIC COST	TAXES	TOTAL COST

C. Other Items

NO.	ITEM	RATE	TAXES	TOTAL COST
1	DATA MIGRATION COSTS (RATE PER RECORD)			
2	DATA ENTRY COSTS (RATE PER RECORD)			

Date: (Signature).....

Place: (Printed Name).....

Note: The tenderer may use a separate sheet for this format if the form enclosed with the document is not sufficient.

(Schedule-V)

**PRICE SCHEDULE FOR POST WARRANTY MAINTENANCE CONTRACT FOR
TWO YEARS**

Bidder's Name & Address:

All costs in rupees; costs to include taxes as applicable (taxes are to be shown separately)

ITEM	PRICE
POST WARRANTY MAINTENANCE FOR FIXED DEPOSIT SOFTWARE PACKAGE FOR TWO YEARS	

Note: The tenderer may use a separate sheet for this format if the form enclosed with the document is not sufficient.

(Schedule-VI)

**PROFORMA FOR COMPOSITE BANK GUARANTEE FOR SECURITY DEPOSIT,
PAYMENT AND PERFORMANCE**

This Guarantee Deed is executed thisday of 2015 by us the
(Bank) at P.O. P.S..... Dist
State

WHEREAS THE KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED (KTDFC), LEVEL 8 (6TH FLOOR), TRANS TOWERS, VAZHUTHACAUD, THIRUVANANTHAPURAM, KERALA – 695 014 (herein after called “KTDFC” / “The Purchaser”) has placed order

No.....Dt.....(hereinafter called “The Contract) on M/s.....
..... (hereinafter called “The Contractor”) for a contract value of Rs..... for Supply and implementation of Software System for Fixed Deposits at the Head Office and all five Branch Offices of KTDFC in terms of the said contract, AND

WHEREAS the Contractor has to furnish KTDFC a Composite Bank Guarantee of 10% (ten percent) of the contract value towards security for the due performance of the said contract.

NOW THEREFORE the(Bank) (hereinafter referred to as ‘the Bank’) do hereby undertake to pay to KTDFC an amount not exceeding Rs.....(Rupees)
against any loss, expense or damage caused to or suffered by or would be caused to or suffered by KTDFC arising out of the said contract or by reason of any breach by the said contractor of any of the terms and conditions contained in the said contract.

(2) The Bank hereby undertake to pay the amounts due and payable under this guarantee without any demur, merely on a demand from KTDFC for the same whether in full or part, without assigning any reason whatsoever to the Bank and the Bank hereby agree that such demand made on the bank shall be conclusive as regards the amount due and payable by the Bank under this Guarantee. When such demands are made by KTDFC, the Bank hereby undertake to make the payment at once without any demur or protest. However, the liability of the Bank under this guarantee shall be restricted to an amount not exceeding Rs.....(Rupees.....).

(3) The Bank also undertake to pay to KTDFC any money so demanded notwithstanding any dispute or disputes raised by the Contractor in any suit or proceeding instituted / pending

before any court or tribunal relating thereto as the liability of the Bank under this present being absolute and unequivocal.

The payment so made by the Bank under this guarantee shall be a valid discharge of the liability of the Bank for payment thereunder and the contractor shall have no claim against the Bank for making such payment.

(4) The Bank further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the said contract and that it shall continue to be so enforceable till all the dues of KTDFC under or by virtue of the said contract have been fully paid and its claims satisfied or discharged or till the Managing Director, KTDFC or his/her nominee certifies that the terms and conditions of the said contract have been fully and properly carried out by the said Contractor and accordingly discharges this guarantee. The Bank understand that the onus of extending the Bank Guarantee in time till the completion of the above mentioned time period rests with the Contractor.

Unless a demand or claim under this guarantee is made on the Bank by KTDFC in writing on or before the _____, the Bank shall be discharged from all liability under this guarantee thereafter.

(5) The Bank further agree that KTDFC shall have the fullest liberty without the consent of the Bank and without affecting in any manner of the obligations of the Bank herein to vary any of the terms and conditions of the said agreement or to extend time of performance by the said Contractor and the Bank shall not be relieved from the liability by reason of any such variations or extension being granted to the said Contractor or for any forbearance, act or omission on the part of KTDFC or any indulgence by KTDFC to the said contractor or by any such matter or thing whatsoever.

(6) This guarantee will not be discharged due to the change in the name, style and constitution of the Bank and the contractor.

(7) The Bank undertake not to revoke this guarantee during its currency except with the previous consent of KTDFC in writing.

(8) That as to whether the occasion has arisen for the demand of the amount covered under the B.G., the decision of KTDFC will be final and shall be accepted by the Bank without any reference to the Contractor.

(9) This B.G. shall continue to be enforceable against the Bank as a first charge and not available to be appropriated by the bank towards claims, if any, due from the Contractor to the Bank including any charge or liability under any negotiable instrument.

(10) That this Guarantee shall be in full force upto _____ and it will hold good for all demands made by KTDFC in the meanwhile (ie., the validity period is upto _____).

Dated at the day of Two thousand

For

(indicate the name of the Bank)

Witness:

1.

2.

Date:

To:

The Managing Director,

Kerala Transport Development Finance Corporation Limited,

Level-8 (6 th Floor),Trans Towers,

Vazhuthacaud, Thiruvananthapuram – 695 014.

Dear Madam,

Having examined the bidding documents, we, the undersigned, offer to Supply and Implement Software System for Fixed Deposits in conformity with the said Bidding Documents for the sums mentioned in the Price Schedules (Schedule IV & V). We undertake, if our bid is accepted, to deliver software with in the stipulated delivery period as mentioned in the Bidding Document.

If our bid is accepted, we will obtain the guarantee of a bank in a sum equivalent to 10% (Ten percent) of the Contract Price for the due performance of the Contract, in the form prescribed by the Purchaser.

We agree to abide by this bid for a period of 180 days from the date fixed for bid opening under Clause 8 of the General Information to Bidders, and it shall remain binding upon us and may be accepted by you at any time before the expiration of that period.

Until a formal contract is prepared and executed between us, this bid, together with the tender documents and your Notification of Award, shall constitute a binding Contract between us. We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that you are not bound to accept the lowest or any bid you may receive.

Dated this ____ day of _____ 2015 Signature _____
in the capacity of _____ duly authorized to sign
for and on behalf of (IN BLOCK LETTERS) _____

Note: The tenderer may use a separate sheet for this format if the form enclosed with the document is not sufficient.

TECHNICAL DEVIATION STATEMENT FORM

The following are the particulars of deviations from the requirements of the tender specifications as mentioned in the technical specification.

Ref. of Specif icatio n Table	Requirements in the Bid Document.	KTDFC's Specification.	Bidder's Specification.	Bidder's justification

The technical specification furnished in the bidding document shall prevail over those of any other document forming a part of our bid, except only to the extent of deviations furnished in this statement.

Dated:

Signature and seal of the Tenderer

Note:

1. Where there is no deviation the statement should be returned duly signed with an endorsement indicating 'No Deviations'.
2. The tenderer may use a separate sheet for this deviation if the form enclosed with the document is not sufficient.

COMMERCIAL TERMS & CONDITIONS DEVIATION STATEMENT FORM

The following are the particulars of deviations from the requirements of the tender specifications as mentioned in the commercial terms & conditions of the contract.

Ref. of Specification Table	Requirements in the Bid Document.	KTDFC's Specification.	Bidder's Specification.	Bidder's justification

The requirement indicated under appropriate clauses of the bid document shall prevail over those of any other document forming a part of our bid, except only to the extent of deviations furnished in this statement subject to acceptance of the purchaser.

Dated:

Signature and seal of the Tenderer

Note:

1. Where there is no deviation the statement should be returned duly signed with an endorsement indicating 'No Deviations'.
2. The tenderer may use a separate sheet for this deviation if the form enclosed with the document is not sufficient.