

## Invitation for Bids (IFB)

### BID FOR DESIGN, SUPPLY, INSTALLATION, COMMISSIONING AND MAINTENANCE OF WEB BASED LOAN MANAGEMENT AND RECOVERY SYSTEM FOR NATIONAL HOUSING DEVELOPMENT AUTHORITY

1. The Chairman, Department Procurement Committee (DPC), on behalf of National Housing Development Authority (NHDA) of Sri Lanka invites sealed Bids from eligible and qualified Bidders for “*Design, Supply, Installation, Commissioning and Maintenance of Web based Loan Management and Recovery System for NHDA*” as described in the TOR. The estimated cost of this procurement is Rs. 1.0 Million (Excluding VAT) and the contract period (Total design and Commissioning) is 84 days.
2. Bidding will be conducted through National Competitive Bidding Method.
3. Qualifications requirements to qualify for contract award include:  
To be eligible for contract award, the successful Bidder shall not have been blacklisted and shall meet the following requirements:
  - a) Valid business registration in Sri Lanka and should have minimum 05 years’ experience in the software development industry after business registration.
  - b) Experience as prime service provider in the design and installation of at least 03 projects using web based approach for the past 05 years. The contract value at least one project shall be minimum worth of Rs. 1.0 Million.
  - c) Average annual turnover of the bidder for last five years (2016 to 2021) should be minimum worth of Rs 5.0 million or more and any bidder does not have this requirement will be treated as none responsive.
4. A complete set of bidding Documents in English Language may be downloaded from the NHDA website (<https://www.nhda.lk>) by the interested bidders from 18<sup>th</sup> November 2022 to 14<sup>th</sup> December 2022.
5. The Payment of non-refundable fee of Rs. 5,000/= should be deposited to the bank A/C No. 204-1-001-2-0085131 Peoples bank, Headquarters Branch, Colombo 02, Sri Lanka.

6. Completed Bids should be delivered to:

Chairman,  
Departmental Procurement Committee,  
Supply Division,  
07<sup>th</sup> Floor,  
National Housing Development Authority,  
Sri Chittampalam A Gardiner Mawatha,  
Colombo 0200, Sri Lanka.

on or before 2.00pm on 22<sup>nd</sup> December 2022.

Contract name should be marked at the top left hand corner of the Bid. Late bids will be rejected. Bids will be opened soon after bid closing in the presence of the bidders or their authorized representatives who wish to attend.

7. All Bids shall be accompanied by a ***Bid Security for an amount of Rs. 50,000.00*** which should be valid until up to 84 days from the date of closing of bid.
8. Payments are made only after successful implementation and acceptance by NHDA. Payments shall be made as follows:
  - a) At the time of agreement signing - **20%** Advance payment subjected to the Bank guarantee to the same amount. (Maximum of 20% advance payment may be made upon request. Subject to the condition that irrevocable bank guarantee for 20% of advanced payment shall be furnished by the bidder.)
  - b) After implantation and acceptance - **40 %**
  - c) After completion job of 01 months successful operation - **35 %**
  - d) After completion of 03 months –relese balance amount
9. Bid Security shall be an unconditional on demand guarantee issued by a reputed Commercial Bank registered under Central Bank of Sri Lanka and shall be valid for 28 days beyond Bid Validity Period.
10. The first pre-bid meeting is scheduled to be held at **10.30. a.m. on 15<sup>th</sup> December 2022** at:

Board Room, 5<sup>th</sup> Floor,  
National Housing Development Authority,  
Chittampalam A Gardiner Mawatha,  
Colombo 00200, Sri Lanka.
11. Further instruction and site visit/clarifications can be collected from the Deputy General Manager, (Finance) of the National Housing Development Authority via telephone +94 11 2449562. Electronic Mail Address : [it@nhda.lk](mailto:it@nhda.lk) and/or [computernhda@gmail.com](mailto:computernhda@gmail.com)
12. Department Procurement Committee reserves the right to accept a suitable bid out of the bids received or reject all bids and the decision of the Procurement Committee is final.
13. All alterations in bidding documents should be signed by the bidder.

Chairman,  
Department Procurement Committee  
National Housing Development Authority,  
Sir Chittampalam A Gardiner Mawatha,  
Colombo 00200, Sri Lanka.

## Bidding Terms

Item	Description
1. <b>Employer</b>	Chairman, National Housing Development Authority, Sir Chittampalam A. Gardiner Mawatha, Colombo 00200, Sri Lanka.
2. <b>Scope of Work</b>	a) NHDA will demonstrate the process of the relevant divisions to the bidders through a presentation. b) Design, Supply, Installation, <i>Design, Supply, Installation, Commissioning and Maintenance of Web based Loan Recovery System for NHDA</i> as specified in the TOR. c) Maintenance of the completed work in good order throughout the defects and liability period, which is declared to be 1 year with effect from commissioning of the system.
3. <b>Time for Completion</b>	The Time for Completion of the whole of the works (Total Design and Installation) shall be a maximum of 90 Days from the Start Date.
4. <b>Delay damages for the Works</b>	The delay damages for the whole of the Works shall be 0.2% of the Initial Contract Price per Day. The maximum amount of delay damages for the whole of the Works shall be 10% of the Initial Contract Price.
5. <b>Defects Notification Period</b>	Defects Notification Period is 30 days from Employers Taking over.
6. <b>Source of funds</b>	Internal Generation funds
7. <b>Required Experience</b>	5 Years Past Experience in the Information System including valid business registration in Sri Lanka and should have minimum 5 years' experience in the software development industry after business registration.
8. <b>Qualification Information</b>	The following information shall be submitted along with the bid: <ol style="list-style-type: none"> <li>a) Documents proving the legal status of the entity (business registration) and annual return.</li> <li>b) VAT registration details if applicable.</li> <li>c) System Design.</li> <li>d) Implementation and Action Plan.</li> <li>e) Financial Bid Proposal.</li> <li>f) Current customer list (privater sector and government sector).</li> <li>g) Audited financial statement.</li> </ol> Certified copies of original documents defining the structure or legal status, place of registration, and principal place of business.
9. <b>Clarification of Bidding Documents</b>	The address for clarification is: Deputy General Manager (Finance), 1 <sup>st</sup> Floor, Finance Division,

	National Housing Development Authority, Chittampalam A Gardiner Mawatha, Colombo 00200, Sri Lanka.  Telephone +94 11 2449562
<b>10. Bid Price</b>	The VAT component shall not be included in the rates if applicable. The amount written in the Form of Bids shall be without VAT. However, VAT component shall be shown separately at the end of the price schedule summary.
<b>11. Price adjustment for fluctuation of prices</b>	The Contract is not <i>subject to price adjustment</i> in accordance
<b>12. Currency of bid</b>	Sri Lankan Rupees
<b>13. Bid Validity</b>	The Bid shall be valid up to 03 months
<b>14. Amount/Validity of Bid Security:</b>	The amount of Bid Security is Sri Lanka Rupees Ten Thousand Only (Rs. 50,000.00) Bid Security shall be an unconditional on demand guarantee issued by a reputed Bank registered under Central Bank of Sri Lanka and shall be valid for 28 days beyond Bid Validity Period.
<b>15. Pre-Bid meeting</b>	The first pre-bid meeting is scheduled to be held at 10.30 a.m. on 15 <sup>th</sup> December 2022 at:  Board Room, 5th Floor, National Housing Development Authority, Sir Chittampalam A Gardiner Mawatha, Colombo 00200, Sri Lanka.

## **FINANCIAL BID PROPOSAL**

The financial estimate for the scope of work shall be given in the proposal. This shall include preferably the following but not limited to such items only.

1. End to end design and development of web-based Loan Management and Recovery System
2. Data migration from all district office to training of trainers
3. Submission of operation instruction manuals and maintenance guidelines
4. Maintenance and support
5. Change requests

FORM OF BID

**Bid Name: Design and Development of Loan Management and Recovery System for NHDA**

To: The Chairman,  
National Housing Development Authority,  
Sir Chittampalam A Gardiner Mawatha  
Colombo 00200, Sri Lanka.

We have examined the conditions of contract, employer's requirements, schedules and addendas for the execution of said project. As such we would like to offer to design and develop the said work and remedy any defecte purpose, in conformity with the Bidding Documents and the enclosed Proposal, at the lump sum stated in the Form of Price Proposal included in a separate envelope and submitted with this bid, or other such sums as may be determined in accordance with the terms and conditions of the Contract.

We confirm that our bid includes this General Information, Price Proposal, and Design/Technical Proposal sealed under three separate envelopes.

We agree to abide by this Bid until ..... 2022, and it shall remain binding upon us and may be accepted at any time before that date.

We confirm that, we (including all members of a joint venture and subcontractors) are not associated, directly or indirectly, with the consultant or any other entity in preparation of the design, specifications, and other documents for the Contract.

If this offer is accepted, we will provide the specified Performance Security, commence the Works as soon as reasonably practicable after the Commencement Date, and complete the Works in accordance with the above-named documents within the Time for Completion. We will ensure that works will be done in conformity with the contract.

Unless and until a formal Agreement is prepared and executed this Bid, together with your written acceptance thereof, shall constitute a binding Contract between us.

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

Signature of the persons duly authorized to sign documents for and on behalf of

Address:

Date:

*Should include all the requirements given in the Employer's Requirements, including design criteria, outline specifications and technical standards*

## **Current System Overview and Expected Functions/Taks**

### **1. Existing Operation**

The NHDA loan recovery process functions on a centre-based system handle by cashiers allocated around the island in each district. The loaning takes place after an approval process, later issued to the applicants. The recovery process of the loans will take place either by applicants paying off visiting the cashiers physically or NHDA have allocated agents in each district under each gramamniladari division to collect these cash payments from loan borrowers by visits and settle these to cashier. The agents deduct their commission while settling the collections over the counter.

### **2. Key Issues**

- a) The recovery of these loans is not taking place accordingly on time where due to various reasons the applicants never show up in time to payoff. The collection process by agents is not profitable since looking at the calculation of the interest rate charged per loan by applicants and commission rate charged by the agents, the NHDA is not making any profit.
- b) For any purpose, if reports need to be generated, each of the computers used by the cashiers should be remotely accessed to achieve reports from individual systems.

### **3. Requirements**

#### **3.1. Updated Records**

- a) Connect all systems handled by the cashiers in each electoral division.
  - i. Records readily updated and accessible at any point.

#### **3.2. Loan Collection Process**

- b) To make the loan recovery more successful, open more platforms so applicants can easily pay the settlement every month.
  - i. Online payment platform where applicants can access into the web and proceed with the payments through cards (credit/debit) under the Loan Policy Number.
  - ii. Cash Machine Deposit and over the bank counter payment approach where nearest bank can be reached to proceed with cash payments under the Loan Policy Number.
  - iii. Payment over the counter through cashiers in electoral divisions should still be functional so both applicants and agents can settle policy payments under the Loan Policy Number.
  - iv. Process to capture payments from Institutes under the Loan Policy Number.
- c) The collection process by Agents can be limited which will reduce the commissions deducted from the loan recoveries.
- d) All these payments made under the Loan Policy Number should be synced and invoices should be available for the applicants showing their balances.
- e) Method of sending reminders to applicants on due payments should be available.

### **3.3. Reporting**

- a) Possibility to generate reports from each district without delays for accounting purposes and increase the recovered amount
  - i. "Daily summary report" can be clicked to generate the report for daily loans recovered for the day.
    - Under Clients
    - Under Agents
    - Under Institutes
- b) Possibility to generate overall reports from all districts.
  - i. General reports can be clicked to view reports on,
    - Daily, Weekly, Monthly and Yearly on recovered loans
    - Pending unpaid Borrowers for the month
    - Pending unpaid Borrowers for the last 3 months
    - Total Discount given on loan recovery.
    - Interest and capital portion for recovered loans amount
    - Age analysis of debtors
    - Facilitate reports export to Excel format

### **3.4. Training**

NHDA expects from the Bidder to provide a training program to fulfil the training requirement. Bidder may cost the training component separately within the Financial Proposal.

### **3.5. Installation, Hosting, Maintenance and BackUps**

- a) System to be implemented at a location provided by NHDA ideally at a data centre at ICTA or Sri Lanka Telecom.
- b) Bidder is responsible for the installation and all related configuration for a successful operation of the system.
- c) BackUp cycle and Service Level Agreement for maintenance/modifications should be proposed by the client within the Bid Proposal.



**SPECIMEN FORM OF BID SECURITY**

[This Guarantee form shall be filled in accordance with the instructions indicated in brackets]

----- [insert issuing agency’s name, and address of issuing branch or office]

Beneficiary:     **The Chairman, National Housing Development Authority**, Chittampalam A  
Gardiner Mawatha, Colombo 02.

**Date:** ----- [insert (by issuing agency) date]

**BID GUARANTEE NO. :** ----- [insert (by issuing agency) number]

We have been informed that ----- [insert (by issuing agency) name of the Bidder] (hereinafter called “the Bidder”) has submitted to you its bid dated ----- [insert (by issuing agency) date] (hereinafter called “the Bid”) for the execution of [insert name of Contract] under Invitation for Bids No. ----- [insert IFB number] (“the IFB”).

Furthermore, we understand that, according to your conditions, Bids must be supported by a Bid Guarantee.

At the request of the Bidder, we ----- [insert name of issuing agency] hereby irrevocably undertake to pay you any sum or sums not exceeding in total an amount of ----- [insert amount in figures] ----- [insert amount in words] upon receipt by us of your first demand in writing accompanied by a written statement stating that the Bidder is in breach of its obligation(s) under the bid conditions, because the Bidder;

- (a) has withdrawn its Bid during the period of bid validity specified; or
- (b) does not accept the correction of errors in accordance with the Instructions to Bidders (hereinafter “the ITB”) of the IFB; or
- (c) having been notified of the acceptance of its Bid by the Employer/Purchaser during the period of bid validity, (i) fails or refuses to execute the Contract Form, if required, or (ii) fails or refuses to furnish the Performance Security, in accordance with the ITB.

This Guarantee shall expire: (a) if the Bidder is the successful bidder, upon our receipt of copies of the Contract signed by the Bidder and of the Performance Security issued to you by the Bidder; or (b) if the Bidder is not the successful bidder, upon the earlier of (i) the successful bidder furnishing the performance security, otherwise it will remain in force up to ----- (insert date).

Consequently, any demand for payment under this Guarantee must be received by us at the office on or before that date -----

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[Signature(s) of authorized representative(s)]