Terms of Reference - Web based Loan Monitoring Software – Phase 2

Section A: Background

The Umbrella programme for natural resource management (UPNRM) started in 2008 is a unique programme successfully practicing credit financing for protection and conservation of natural resources combined with capacity building. This is a paradigm shift from the traditional approach of implementing development projects primarily by means of grant and subsidies.

This joint program between NABARD, KfW and GIZ supports financially and environmentally viable business models in the NRM sector. Financial support is provided in the form of loans with a small grant component. UPNRM covers a wide range of projects such as medicinal plant cultivation/collection, organic farming, eco-tourism, integrated dairy projects including sustainable fodder cultivation and small-scale biogas plants besides many others. It also promotes resource efficient technologies such as the system of rice intensification (SRI), coir-based value addition and drip irrigation etc.

Till today, NABARD has sanctioned 314 projects across 22 Indian States and one Union Territory and the portfolio is growing steadily.
In 2015, a web-based Loan Monitoring Software (using open-source Mifos-X platform) implementation has been initiated to track UPNRM (on lending) projects at India-wide level.

The goal is to monitor projects, in terms of loan disbursement and re-payment from Channel Partner to the project beneficiaries. The first phase of this LMS project covered (a) installation and pilot testing of the standard application system (software functionalities), (b) financial data migration of select 20 channel partners (CP), and (c) CP-level user training.

The current version of LMS support migrated financial dataset for following functionalities:

- CRM module: captures all customer and transactional information
- Standard Financial reports
- Detailed loan management
- Loan repayment and performance highlights
- Rescheduling / restructuring loans
- Refinancing loans / top-ups
- Batch disbursements / rescheduling / pay offs
- Loan history tracking
- Customizable Event Driven Interest Procedure (EDIP)
- Select customized fields and forms for CPs

The current version of LMS doesn't support any third Party plug-in and extension integration (like SMS, ATM/POS, Attendance, Biometric, Tablet (Android), etc.)

Brief technical description about MifosX (the LMS platform)

Mifos-X [www.mifos.org]: It is an extended platform for delivering the complete range of financial services needed for an effective financial inclusion solution. The Mifos X platform contains almost all the functionality needed for deploying a complete financial inclusion solution and can be configured for any combination of financial services, for any market or demographic, and for any organizational type.

Demo link: https://demo.openmf.org
User id: mifos
Password :password

Section B: Scope of Work

As a part of its ongoing developmental efforts, GIZ/NABARD is considering to move towards the next phase (Phase 2) of the LMS implementation. The goal of the phase-2 project is to increase the usage of the software by inducting and training more channel partners, make enahancements of the over-all interface for the higher user interactivity, and provide support/maintenance to the inducted channel partners on need basis.

GIZ is looking for qualified IT vendor(s) to provide software customization/enhancement, data-migration, and maintenance tasks for the phase-2 part of LMS. The vendor(s) shall undertake the following tasks.

1. Data migration of 20 CPs

Based on the phase -1 specification of data migration, the vendor shall collect financial data from 20 select CPs (around 300 borrowers/CP) distributed across India covering different sectors and geographies (list to be provided by GIZ. The vendor(s) shall co-ordinate with GIZ for collection of accurate and complete financial data on per project basis. Upon collection of data, the vendor(s) shall perform necessary data cleaning and migration of the said data into the running instance of Mifos-X platform at NABARD server. The vendor(s) shall be responsible for certifying data quality and accuracy of extracted financial reports.

Additionally, for a period of THREE months from the date of completion, the vendor(s) shall also provide support and facilitate these select CPs in inputting their respective project/financial data from their respective login credentials.

2. User trainings

The vendor(s) shall provide software training to the users of select CPs. The training shall cover (a) hands-on operation of the LMS software (b) periodical back-up strategies to CPs. The vendor(s) shall provide help and user manuals for LMS in printable PDF format. The vendor shall provide descriptive text/visual based user manuals of user functionalities at all authentication levels. GIZ will organize these user training one in northern region and another one in southern region for channel partner interaction to orient them on Mifos-X software and also to train them on data collection template and methodology. Vendor(s) shall provide effective resource person to conduct the workshops.

3. LMS Functionality enhancements

Based on the feedback from CPs currently using LMS, GIZ/NABARD has established a list of software enhancements specified in table below.

SN	Functionality enhancement
1	Make payment screen to show beneficiary details when making payments.
2	Funds utlization certificate
3	Unit-cost concept (including Beneficiary margin and subsidy)
4	Maker-checker functionality for repayments
5	Segregation of data as per fund source.

SN	Functionality enhancement
6	Shortcut to make repayments through Loan ID.
7	Amortization of fees across installments
8	Details on interest and other related information while making repayments
9	Sanctioned amounts in HO reports
10	Master list of purpose from NABARD CLMS platform
11	Adding conditions to back-dated transactions.
12	Accounting manuals (in PDF)
13	HO & RO level customized report

The vendor(s) shall provide software development for the above-listed functionality enhancements within the running instance of Mifos-X. The vendor(s) shall provide updated user manuals of the enhanced version of the LMS. The vendor shall ensure that all existing functionalities and new enhancements MUST be bug-free and fully functional.

Additionally, for a period of THREE months from the date of completion, the vendor(s) shall provide technical support for fixing any bug or error related to the functionality enhancements considered in Phase-2. Upon completion of three months, the vendor(s) is expected to provide complete specifications, software codes and data back-up for the all components of running instance of LMS (Loan Monitoring Software) to GIZ. GIZ reserves the right to make appropriate verifications on all components.

4. Landing Page Design and Integration

The vendor(s) shall provide an effective design for the landing page of the LMS. The landing page shall include UPNRM related items, news/events, and other CP related quicklists.

Section C: Costing

The vendor(s) are suggested to use the following template to provide their final costing, Additional costing sheet may be provided to support the final costing structure.

Template: Costing Sheet

The agency should submit budget as per below templates

a. Professional fee

Sl	Items	Man-days	Rate	Amount	Delivery Schedule	Comments
1	Data migration of 20 CPs					
2	*User trainings					
3	LMS Functionality enhancements					
4	Landing Page Design and Integration					

*Logistics cost (venue, food, travel for participants will be borne by GIZ separately)

b. Travel cost

Consider 5 trips to Delhi, Bengaluru, Mumbai, and Pune for participating in meetings and user training.

Sl	Activity	Rates in INR	Unit	In INR	Remarks
1.	**Fee**	Per days fee	No of days		
2.	**Airfare (with sector of travel)**				
		Per trip cost to be provided			
3.	**Per Diems**	... per day x no of days x no of trips			On provision of evidence (actuals)
4.	**Accommodation**	... per day x no of days x no of trips			On provision of evidence (actuals)
5.	**Local Travels (Taxi and Train)**	Local travel – Taxi @ .... x no of trips Train (if any) @.. x no of trips			On provision of evidence (actuals)
	Total Rs ..... only				

Total Cost = Professional fee (a) + Travel cost (b)

Section D: Required Qualification of the bidding agency

- Technical experience in handling web based loan monitoring software/applications with evidence
- Experience in customization and data migration with regards to Open Source Software preferably on MIFOS
- Experience on conducting users training on web based loan monitoring software preferably on MIFOS
- Agency should have official base at India

Section E: Agency selection criteria

The agency will have to submit a detailed technical proposal and a financial proposal with budget details (please see the template mentioned in section C).

Section F: Agency selection criteria

- Experience of the company
- Appropriateness of the technical proposal
- Technical backstopping
- Qualification and expertise of the technical team (1 lead consultant+1/2 consultants) considered for the assignment

Section D: General Terms and Conditions

To be attached