



Request for Proposal (RFP)

For

Procurement of Business Intelligence (BI) Tool

And

Technical Support

**RFP No. KFC/TDR/ITD/BI01/2021
(16-09-2021)**

Kerala Financial Corporation
Vellayambalam, Thiruvananthapuram - 695033

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1. Introduction

Kerala Financial Corporation (KFC), incorporated under the State Financial Corporations Act of 1951, is a trend setter and path breaker in the field of long-term finance, playing a major role in the development and industrialization of Kerala. Established as the Travancore Cochin Financial Corporation on 01.12.1953 and renamed as Kerala Financial Corporation consequent to the reorganization of states on linguistic basis in November 1956, KFC has now become a pioneer in industrial financing and is among the best SFCs of the country. KFC is an ISO certified organization having 16 Branch Offices with its Head Quarters at Thiruvananthapuram and Zonal Offices at Kozhikode, Ernakulam and Thiruvananthapuram.

2. Request for Proposal

KFC invites proposal from startups having office in Kerala (hereafter referred as 'Bidders) to select a preferred bidder who is capable of supplying industry leading BI Platform software, user-based licenses and installation services for KFC and to provide technical resource to generate required dashboards and reporting charts for KFC and to configure the platform for various projects of KFC.

Request for proposal (RFP) has been published on 15th September 2021 at KFC website (<http://www.KFC.org>). for ready reference

The objective of this RFP is to identify and select a preferred bidder capable of supplying BI Platform software, license and installation services to KFC and provide technical manpower to enable KFC to use this platform. Respondents to this RFP (also referred to as "bidders") are expected to follow the detailed instructions provided herein meticulously. Failure to follow the format as instructed may result in disqualification of the proposal. Bidders will be further short-listed after an evaluation of responses/ proposals received and will be subjected to final negotiations as necessary.

As KFC is looking for solutions that are easy to use, better and faster, the response must be clear enough to enable KFC to understand how the bidder will provide a compelling value proposition.

The high-level business objectives of the BI system that KFC is looking for are:

1. Automated Dashboard Design
2. Data Management
3. Access Management
4. Analytics and Reporting
5. Technical Manpower Resource (to be fulltime deployed at KFC) to facilitate the usage of this platform.

It may be noted that this information is indicative only. The detailed requirements are mentioned at Page 6 section 4 of this document.

Important Dates

SN	Particular	Timelines
1.	Start date of issuance of RFP document	19 September 2021
3.	Pre-Bid Meeting	22 September 2021 at 3.00 pm
2.	Last date for Submission of Queries	22 September 2021 upto 2:00 pm
4.	Response to Queries	24 September 2021
5.	Last date and time for submission of bids	29 September 2021 upto 3:00 pm
6	Date of opening of bids	29 September 2021 at 3.30 pm
7	Technical demonstration of qualified bidders	30 September 2021 (Tentative)

3. Instructions to the Bidders

3.1 Completeness of Response- Bidders are required to study all instructions, forms, requirements and other information in the RFP documents carefully. Submission of the bid shall be deemed to have been done after careful study and examination of the RFP document with full understanding of its implications. The response to this RFP should be full and complete in all respects. Failure to furnish all information required by the RFP documents or submission of a proposal not substantially responsive to this document will be at the Bidder's risk and may result in rejection of its Proposal.

3.2 RFP Preparation Costs & related issues- The bidder is responsible for all costs incurred in connection with participation in this process, including, but not limited to, costs incurred in conduct of informative and other diligence activities, participation in meetings/ discussions/ presentations, preparation of proposal, in providing any additional information required by KFC to facilitate the evaluation process. KFC will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process. This RFP does not commit KFC to award the work order or to engage in negotiations. Further, no reimbursable cost may be incurred in anticipation of award or for preparing this RFP. All materials submitted by the bidder will become the property of KFC and may be returned completely at its sole discretion.

3.3 Pre-Bid Meeting- KFC shall hold a pre-bid meeting with the prospective bidders as per the schedule at KFC Conference room, Vellayambalam, Thiruvananthapuram or through Video Conferencing. The Bidders will have to

ensure that their queries for Pre-Bid meeting should reach to Mr. Adarsh R, DGM(IT) at adarshr@kfc.org through email only, latest by the dates as per the schedule.

3.4 Responses to Pre-Bid Queries and Issue of Corrigendum-The Nodal Officer will endeavor to provide timely response to all queries. However, KFC makes no representation or warranty as to the completeness or accuracy of any response made in good faith, nor does KFC undertake to answer all the queries that have been posed by the bidders. At any time prior to the last date for receipt of bids, KFC may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the RFP document by a corrigendum. The Corrigendum (if any) & clarifications to the queries from all bidders will be posted on the www.kfc.org and emailed to all participants of the pre-bid meeting. Any such corrigendum shall be deemed to be incorporated into this RFP. In order to provide prospective bidders reasonable time for taking the corrigendum into account, KFC may, at its discretion, extend the last date for the receipt of RFP Proposals.

3.5 Right to Terminate the Process- KFC may terminate the RFP process at any time and without assigning any reason. KFC makes no commitments, express or implied, that this process will result in a business transaction with anyone. This RFP does not constitute an offer by KFC. The bidder's participation in this process may or may not result in short listing the bidders.

3.6 Submission of Responses/ Bids- Proposal must be submitted in one sealed envelope marked as "Request for Proposal (RFP) for Procurement & implementation of Business Intelligence (BI) Tool" for KFC containing the 'Technical bid' and 'Financial bid' in two separate sealed envelopes. The name, address, telephone number, Email ID and fax number of the bidder should be on all the envelopes. The sealed bids must be submitted at KFC addressed to:

**Adarsh R, DGM(IT)
Kerala Financial Corporation
Vellayambalam, Thiruvananthapuram, Kerala- 695033**

Bids must reach KFC latest by: (as per the schedule above). Any proposal received by the KFC after the above deadline shall be rejected. The bids submitted by telex/ telegram/ fax/ e-mail etc. shall not be considered. No correspondence will be entertained in this matter. KFC shall not be responsible for any postal delay or non-receipt/ non-delivery of the documents. No further correspondence on the subject will be entertained. KFC reserves the right to modify and amend any of the above- stipulated condition/ criterion depending upon project priorities vis-à-vis urgent commitments. Bids shall consist of supporting proofs and documents as defined in the Pre-qualification section. Bidder shall submit all the required documents as mentioned in the annexure- 2 including various templates. It should be ensured that various formats

mentioned in this RFP should be adhered to and no changes in the format should be done. The document should be page numbered, must contain the list of contents with page numbers and each page shall be initialed by the Authorized Representative of the bidder. RFP document submitted by the bidder should be concise and contain only relevant information as required. Bidders may contact Mr. Adarsh R, DGM(IT) at KFC, ITD through email at adarshr@kfc.org for any clarification on the RFP before the time as per important dates schedule at section 2.

3.7 Short listing Criteria- All agencies scoring 60 marks or above in the technical evaluation as per the criteria defined under section 7.2 will be short listed for the next round of financial evaluation. Financial bids will be opened only for the shortlisted agencies. Any attempt by a Bidder to influence the bid evaluation process may result in the rejection of its RFP Proposal.

3.8 General-

- i. While every effort has been made to provide comprehensive and accurate background information and requirements and specifications, Bidders must form their own conclusions about the requirements. Bidders and recipients of this RFP may wish to consult their own legal advisers in relation to this RFP.
- ii. All information supplied by Bidders may be treated as contractually binding on the Bidders, on successful award by the KFC on the basis of this RFP.
- iii. Any notification of selected bidder status by the KFC shall not give rise to any enforceable rights by the agency until a Work Order is issued by KFC and accepted by the bidder.

3.9 Earnest Money Deposit (EMD)-

- i. EMD for Startup Enterprises will be exempted, as per Government of Kerala vide Government order GO. Rt.36/2018SPD dt.17.09.2018, on submission of documentary proof.

3.10 Evaluation Committee:-

- i. KFC will constitute an Evaluation Committee to evaluate the responses of the bidders
- ii. The Evaluation Committee constituted by KFC shall evaluate the responses to the RFP and all supporting documents/ documentary evidence. Inability to submit requisite supporting documents/ documentary evidence, may lead to rejection.
- iii. The decision of the Evaluation Committee in the evaluation of responses to the RFP shall be final. No correspondence will be entertained outside the process of evaluation with the Committee.

- iv. The Evaluation Committee may ask for meetings with the Bidders to seek clarifications on their proposals
- v. The Evaluation Committee reserves the right to reject any or all proposals on the basis of any deviations.
- vi. Each of the responses shall be evaluated as per the criteria and requirements specified in this RFP.

3.11 Bid Opening- Proposals submitted as per the schedule by the bid opening committee, constituted by KFC in the presence of such bidders or their representatives who may wish to be present at the time of opening. The representatives of the bidders are advised to carry the identity card or a letter of authority from the participating firms to identify their bona fide for attending the opening of the proposal.

3.12 Bid Validity and Evaluation- The offer submitted by the Bidders should be valid for minimum period of 90 days from the date of submission of Tender. Initial Bid scrutiny will be held and incomplete details as given below will be treated as non-responsive, if Proposals;

- i. Are not submitted as specified in the RFP document
- ii. Received without the Letter of Authorization
- iii. Are found with suppression of details
- iv. With incomplete information, subjective, conditional offers and partial offers submitted
- v. Submitted without the documents requested in the checklist at Annexure-2
- vi. Have non-compliance of any of the clauses stipulated in the RFP
- vii. With lesser validity period

All responsive Bids will be considered for further processing. KFC will prepare a list of responsive bidders, who comply with all the Terms and Conditions of the Tender. All eligible bids will be considered for further evaluation by the Evaluation Committee according to the evaluation process defined in this RFP document. The decision of the Committee will be final in this regard.

4. Detailed Requirements

4.1 Overview

KFC has developed a Online Loan Management System & Core Financial Solution for the delivery and management of Loans to MSMEs, Startups and other Business entities. The BI system should help KFC to design and analyze the loan processing data into meaningful insight so that integrated

departments can identify the actual pain areas to improve upon for better governance. The strong analytics and dashboards of the BI system should give easy & faster interpretation of the feedback data. Current data statistics of KFC projects are given at Annexure-8.

4.2 Required Features

The proposed BI System/ Tool should have the following features:

i) Analytics and Reporting

- a. A GUI based system where all business users are able to view/ save/ download/ schedule various enterprise metrics/ dashboards and their summary without any programming efforts
- b. Capable to filter all key business metrics based on various parameters
- c. Capable to pull the report for a specified performance period in a pivot table & different graphical layouts
- d. Capable to compare metrics across various parameters in a chart or graphical formats

ii) Automated Dashboard Design:

- a. Capable to produce dashboards without the help of IT team for system integration and publish it for the consumption of department users
- b. Capable of making ad-hoc query through SQL commands as well as GUI based design (drag and drop) along with rich analytical functions

iii) Data Management:

- a. Compatible with different data storages like Flat file storage, relational databases and have the capability to enhance in future for big data storages like Hive/HBase.
- b. Supports on-demand processing with its own data ETL process
- c. Supports integration with existing or market leading data preparation/ management platforms
- d. Functionality for admin users to create new dimensions, derived metrics etc

iv) Access Management:

- a. Capability for SSO and/or AD/LDAP authentication, OAuth.
- b. Hierarchy of user access viz. View, Design, Modify, Admin access.
- c. Allows a domain based edit access while view access should be available to all users. For example, Marketing Analytics User can only edit marketing reports but should be able to see all reports. Similarly Risk analytics user should be able to edit risk reports only but should be able to view all records.

v) Technical Manpower Resource

One full time technical manpower resource to be placed at KFC to develop analytical reports or Dashboards for KFC as and when required. If required, KFC can order one additional resource at the same rate.

4.3 Functional Requirements

- i) The Reporting tool with ability to
 - a. schedule reports.
 - b. robust visualizations such as graphs, charts, and histograms.
 - c. slicing and dicing features
 - d. output data in various formats like PDF, Images.
- ii) Web based management console capable to monitor multiple systems in Test, Development and production across multiple instances and across locations
- iii) Data Visualization like heat maps, spark lines, geographical mapping, spider charts etc., preferably with auto charting and dashboard facilities through the key words
- iv) A browser based, tab/ smart phone based interface to view reports.
- v) Customizable Fields
- vi) Graphical Data Presentation with Geospatial support features
- vii) Built-in ETL and/or strong Integration with leading data preparation platforms
- viii) Drag & Drop interface for data transformation & preparation
- ix) Automated data refreshes
- x) Support from OEM for 1 Year (patches and bug fixings) and it shall be renewed on yearly basis, based on the performance
- xi) In Premises Deployment option & online access facility
- xii) Sentiment Analysis (Text Analytics)
- xiii) Drilldown capabilities (ability to drill down to various levels of a hierarchy)
- xiv) Able to format (page size, row, columns, fonts, colors, tables etc.), allow data manipulation (slice & dice multidimensional data on the fly, pivoting, sorting, ranking etc.).
- xv) Capability of raising exception alarms (e.g. email notification)

- xvi) Compatible with all environments like Windows, Linux etc.
- xvii) User friendly GUI to allow easy generation of reports and exporting capabilities (ability to export resulting data to other applications such as PDF, Images)
- xviii) Able to publish all the reports on the portal and have the ability to archive reports.
- xix) The BI application needs to have the BI capabilities like Drill down, Slice and Dice, Multi-Dimensional Analysis, Ad-Hoc analysis
- xx) Capability to extend or integrate with components of advanced analytics
- xxi) Capability to embed visualization in other web-portals/ mobile Apps
- xxii) Provide native access to leading RDBMS solutions and capability to connect with big data components based on HDFS like spark, hive, impala, No SQL.
- xxiii) Enables a web based ad-hoc analysis where end user can interact with logical view of information creating charts, pivot tables, reports, gauges, dashboards etc.
- xxiv) Facility to save the queries and edit the same in future to derive newer queries
- xxv) Ability to integrate with LDAP / OAUTH/ ADS / any other enterprise authentication mechanism for single sign on
- xxvi) Supports object level as well as row level security
- xxvii) Allows end users to create their own dash boards by simple drag & drop features
- xxviii) Cross-platform and Cross-device access
- xxix) Mobile Integration/ Support for iOS, Android, Windows
- xxx) Performance Reporting / Monitoring

4.4 BI Tool Specs

Specifications requirements for the BI System/ Tool are as below:

Tool	
BI Tool	The proposed BI tool should be a reputed product that should be successfully installed and configured in any one of departments under the Govt. (State/Central)/ PSUs/ Any other government bodies
Installation	
Installation	Support installation at in-premises servers at KFC or server at State Data Center(SDC) Cloud or NIC Cloud
Data Connections	
Multiple Data source support	Support a variety of data sources including file-based data sources (Excel, Access), statistical files, JSON Files, direct SQL ad-hoc querying, Multidimensional Expressions (MDX) ad-hoc querying (OLAP cubes), as well as other commonly used data sources like (Amazon EMR, Spark SQL, Sales force, Google Analytics, Microsoft Azure etc.). Must support leveraging data from Web Services.
Flexible data connection profiles to Data Source	Support both live connection to the data source and extraction into an in-memory, columnar database.
Full and Incremental Data Extraction	Support scheduled full data extraction and incremental data extraction with minimal scripting efforts
In-memory Columnar Data Store option	Have an optional in-memory engine to support caching of data for performance and fast analysis
Extract API	Shall provide an API that can be used to programmatically create the same type of in-memory database generated by the GUI tool
Memory Optimization	Support dynamic loading of relevant segments of data into memory, not requiring the entire dataset to be loaded "up front"
Data Source Agility	Support a user's ability to switch between a live and local "in-memory" connection (without changing connection strings)
Multiple Data Source Connections & Cross Database Joins	Must support connecting to multiple data sources at the same time to support both data blending and cross database joins

Combine with Personal Data Sources	Users shall be able to combine data from multiples sources, including their own personal data sources (xls, csv, txt, etc) within the same analysis.
Metadata Management	Dimensions and measures are automatically generated based on the data type without manual categorization with provision to create additional dimensions and measures in the metadata
User-centric Data Preparation	When connecting to data, end users able to reformat (pivot) flat files into a columnar format better suited for analysis
Geospatial Data	Support geospatial data by automatically generating longitude and latitude of countries, states/provinces and cities without scripting
Exposing OLAP objects	When connecting to an OLAP data source (SQL Server Analysis Services, SAP BW, etc.) it should expose OLAP-specific objects such as hierarchies, calculated measures and members, sets.
End-user Functionality	
Single Integrated Tool	Must provide one tool and a single user interface for end-to-end analytics functions - from data connection, metadata definition, data discovery, ad-hoc analysis, visualization, reporting, dashboarding to publishing
Web Authoring	Must be designed for business-user-authored data discovery and dashboards
Disconnected	Must support disconnected analysis
Intuitive Interface	Shall be easy to use and intuitive
Best Practices Data Visualization	Shall automatically select the best visual graphs based on the fields selected by the user.
Interaction Paradigm	Shall support direct interaction with graphs by dragging and dropping what users want to see
Multidimensional Rendering	Project multidimensional data attributes onto a two-dimensional image using the size, shape and color of the object
Sorting on visual Graphs	Able to sort the data automatically or manually on the visual graphs
Visual Groups	Shall be able to perform dynamic grouping of data visually in graphs
Data Selection	End users are able to exclude irrelevant data or keep only the items of interest from the visual graphs
Threshold	Shall be able to define thresholds and any value over the threshold shall be highlighted (i.e. red bold font, colors, shapes in chart)

Hovering Information	Information shall be displayed when user is "hovering" over a specific area on a map, a chart, a table or a report.
Data Driven Alerts	Sends email alerts on defined thresholds
Tooltip Selection	Select categories in your tooltips to easily identify related marks in the view
Usability – Graphs, Maps	
Brushing	Ability to filter and pass parameters directly from a graph to another by clicking on drawn objects
Conditional Formatting	Able to provide a color-coded summary of the state of a particular metric compared to a goal or threshold target without scripting
Conversion	Instantly converts one visual representation (chart type) into another
Data Layering	Enable demographic data layers to be added into the background of any map
Statistics	
Trend Line	Support automated generation of trend lines to show if there is any correlation between 2 variables
"What if" Analysis	Able to show how the data would change in "what if" scenario. For instance, via a sliding bar, users shall be able to change a parameter and see the repercussions on a chart, map or table
Sentinel Analysis	Text based analysis
Distribution and Sharing	
Automated Scheduling and Distribution	Provide analytic content to end users on an on-demand and scheduled basis. End user may subscribe to dashboards and receive an email with the dashboard attached in their email box on a scheduled delivery
API	Provides an API for integration with external web applications
Export to PDF	All dashboard, maps, graphs, tables and reports can be exported to PDF
Export to Excel and CSV	Tables, Reports and graphs can be exported to EXCEL or in a CSV format
Export as a Picture	Graphs, Maps, Tables, Reports and all dashboard pages can be exported in a picture format

4.5 Manpower Requirement

Along with the tool KFC requires one full time technical manpower resource from the bidder who will be placed at KFC in the initial stage of configuring the required reports and expected to work as per KFC rules and regulations. This manpower resource will be expected to develop any kind of analytical report or Dashboard (simple or complex) for KFC as and when required, irrespective of the project.

4.6 Hardware Specifications

KFC is planning to install the tool in-premise servers at KFC or server at State Data Center(SDC) Cloud or NIC Cloud.

4.7 Adherence to GoI policies on Open Standards and Open Source Software

As per the Government of India policy on Open Standards for e-Governance and Policy on adoption of Open Source Software (OSS), (available at <http://egovstandards.gov.in/frameworkinstitutional-mechanism-and-policies>), will be given due consideration while evaluation of proposed BI Tools. As per Policy on adoption of OSS, proposed tool with OSS will be considered as preferred option in comparison to Closed Source Software (CSS). In case of Tool with CSS, bidders shall provide justification in their response for exclusion of OSS.

4.8 Activities In-Scope but not limited to:

- i) Installation and configuration of the tool on the KFC/ SDC/ NIC server machine or other Cloud providers if required
- ii) Integration with SSO/ LDAP/ OAuth authentication
- iii) Setting up of Admin-user and End-User accounts.
- iv) Tool usage training for 2-4 people for Admin-users (upto one week at KFC premises)

5. Security Certificate

Bidder has to provide any security related certificate showing the BI tool as security certified.

Please note that any security related observations noted by KFC team will have to be remediated by the bidder. Bidder has to provide information related to support and remediation process.

6. Patches and upgrades

Bidder has to provide all patches and upgrades. Also, details on how these patches and upgrades will be made available and plan of installation of such patches and upgrades will be provided

7. Evaluation Criteria

7.1 Pre-Qualification Criteria

S.N.	Basic Requirement	Specific Requirements	Documents Required
(i)	Legal Entity	<ul style="list-style-type: none">• Should be a Startup Entity registered in India having office in Thiruvananthapuram, Kerala• The entity should be registered with GST Authority;• The entity should have a valid PAN number	<ul style="list-style-type: none">• Copy of Startup Registration Certificate; and• Copy of GST Registration Certificate• Copy of PAN
(ii)	Annual Turnover	As per startup rules	<ul style="list-style-type: none">• As per startup rules
(iii)	Implementation Capability	Must have successfully implemented at least 1 BI tools of similar nature as per KFC requirements	<ul style="list-style-type: none">• Completion Certificates from the client; OR• Work Order + Certificate of Completion
(iv)	Not blacklisted	The entity should not be blacklisted by MeitY or any other government organization	A self-certified letter

7.2 Technical Evaluation Criteria –

Bidders who meet the pre-qualifications/ eligibility requirements would be considered as qualified to move to the next stage of Technical evaluation, as per the criteria given below:

BI Tool Feature & Technical capability	Marks (total 100)
Data Connections (30 Marks)	30
<p>The following parameters will be considered for marking:-</p> <ul style="list-style-type: none"> i) Support Data sources – MySQL, Mongo, Postgre, JSON (Web & File), Excel, Hadoop, Spark ii) Support both live connection to the data source and extraction into an in-memory, columnar database. iii) Full and Incremental Data Extraction iv) Optional in-memory engine to support caching of data for performance and fast analysis v) Provides an API that can be used to programmatically create the same type of in-memory database generated by the GUI tool vi) Support dynamic loading of relevant segments of data into memory, not requiring the entire dataset to be loaded "up front" vii) Support a user's ability to switch between a live and local "in-memory" connection viii) Multiple Data Source Connections & Cross Database Joins ix) Provision to combine data from multiples sources with Personal Data Sources like xls, csv, txt, etc. x) Automatically generates Dimensions and Measures based on the data type without manual categorization xi) User-centric Data Preparation xii) Supports geospatial data by automatically generating longitudes and latitudes of states and cities 	
End-user Functionality (20 marks)	20

<p>The following parameters will be considered for marking:-</p> <ul style="list-style-type: none"> i) Single Integrated Tool for data connection, metadata definition, data discovery, ad-hoc analysis, visualization, reporting, dashboarding to publishing ii) Supports disconnected analysis iii) Automatically select the best visual graphs based on the fields selected by the user iv) Supports direct interaction with graphs by dragging and dropping what users want to see v) Multidimensional Rendering vi) Sorting on visual Graphs vii) Dynamic grouping of data visually in graphs viii) Data Selection from the visual graphs ix) Defining Thresholds and Data Driven Alerts on those thresholds x) Supports use of custom visuals from external sources, including open sources 	
Usability – Graphs, Maps (6 marks)	6
<p>The following parameters will be considered for marking:-</p> <ul style="list-style-type: none"> i) Instantly converts one visual representation (chart type) into another Enables demographic data layers to be added into the background of any map 	
Statistics (7 Marks)	7
<p>The following parameters will be considered for marking:-</p> <ul style="list-style-type: none"> i) Supports automated generation of trend lines to show if there is any correlation between 2 variables ii) "What if" Analysis Supports text analysis (sentinel analysis) 	
Distribution and Sharing (7 Marks)	7
<p>The following parameters will be considered for marking:-</p> <ul style="list-style-type: none"> i) Automated Scheduling and Distribution ii) Provides an API for integration with external web applications Export to PDF, Excel, CSV, Picture 	
Startup unit capability (30 Marks)	30
<p>Capacity to implement the solution and configure the reports as per KFC's requirements</p>	

Note:- All bidders will be given time after submission of the bids to come to KFC and demonstrate all the above features before the evaluation committee. This product demonstration should be conducted using sample data generated by the bidders themselves. The Bidders will be given technical scores as per the demonstration of the entire criterion mentioned above. The BI tool and Bidders technical capability are evaluated separately (70 + 30). Only the bidders obtaining atleast 60 marks in total and 50% marks separately in each of the 6 topics mentioned above in the technical evaluation will qualify for further selection and will be considered for opening their Financial Bids.

7.3 Financial Bid Criteria –

Financial Bids should be a user based no. of users licensing model catering to a user's profile, role and requirement. Different types of users for licensing purpose are defined as:

- i) **End-User:** A user who can only consume/ view the published content/ dashboards. These may be the Departments' authorized officials who can view the reports/ dashboards.
- ii) **Admin-User:** A user who has access to all features available with Power-User and who can create and publish new content from a new data source, edit embedded data sources in the Data pane, create and publish new data connections and new dashboards. He/ she should have access to all the features of the BI tool/ platform. These types of users are a few developers who have full powers to Access, Interact, Collaborate, Author, Prepare and Govern.

Apart from above, no separate licensing of Products/ Platforms/ Tools should be required to create & work with the content.

Format for submitting the financial bid/ Quote is given at Annexure – 6

7.4 Financial Bid Evaluation –

- i. The Financial Bids of the above short listed bidders will be opened on the prescribed date in the presence of representatives of the bidders.
- ii. The bidder with the lowest financial bid (L1) will be awarded the financial score of 100 and Financial Scores for others will be evaluated using the following formula:
$$\text{Financial Score of a Bidder (S}_F\text{)} = \{(\text{Financial Bid L1/ Financial Bid of the Bidder}) \times 100\} \text{ (Adjusted to two decimal places)}$$
- iii. Only fixed price financial bids will be considered
- iv. Any conditional bid may be rejected.
- v. Errors & Rectification: Arithmetical errors will be rectified on the

following basis: "If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If there is a discrepancy between words and figures, the amount in words will prevail".

7.5 Selection Criteria-

i. The technical and financial scores secured by each bidder will be added using weightage of <60%> and <40%> respectively to compute a Composite Bid Score.

ii. The bidder securing the highest Composite Bid Score will be adjudicated as the most responsive Bidder for award of work order. The Composite Bid Score will be calculated as follows:-

$$S_C = 0.60 * S_T + 0.40 * S_F$$

(Where

S_C = Composite Bid Score of the bidder

S_T = Technical score of the bidder (out of maximum of 100 marks) S_F = Normalized financial score of the bidder)

iii. The bidder with the highest Composite Bid Score will be selected for award of work order.

iv. In the event the Composite Bid Scores of more than one bidder are 'tied', the bidder securing the highest technical score will be adjudicated as the Best Value Bidder for award of work order.

v. In case of special circumstance where the highest scoring bidder is not taking the order, KFC may offer the same to next highest bidder at the lowest of the price of the two, i.e. H1 or H2.

8. Award of Work Order

i. **Award Criteria-** KFC will award the Work Order to the successful bidder whose proposal has been determined to be substantially responsive and has been determined as the most responsive bid as per the process outlined above.

ii. **Right to Accept Any Proposal and To Reject Any or All Proposal(s)-** KFC reserves the right to accept or reject any proposal, and to annul the tendering process / Public procurement process and reject all proposals at any time prior to award of Work Order, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the grounds for KFC action.

iii. **Notification of Award-** Prior to the expiration of the validity period, KFC will notify the successful bidder in writing or by fax or email, that its proposal has been accepted. In case the tendering process / public procurement process has not been completed within the stipulated period, KFC, may like to request the bidders to extend the validity period of the bid.

- iv. **Acceptance Letter** - The KFC will require the selected bidder to provide an acceptance letter within **15 days** from the issue of work order.
- v. **Fraud and Corrupt Practices-** KFC requires that Agencies selected through this RFP Document must observe the highest standards of ethics during the procurement process. In pursuance of this policy, KFC:
 - a) Defines, for the purposes of this provision, the terms set forth as follows:
 - i. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of KFC or any personnel of Agencies in contract executions.
 - ii. "Fraudulent practice" means erroneous presentation of facts, in order to influence a procurement process or the execution of a contract, to KFC, and includes collusive practice among Respondents (prior to or after Proposal submission) designed to establish Proposal prices at artificially high or non-competitive levels and to deprive KFC of the benefits of free and open competition;
 - iii. "Coercive practices" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in the execution of contract.
 - b) Will reject a proposal for award, if it determines that the Respondent recommended for award, has been determined by KFC to having been engaged in corrupt, fraudulent or coercive practices.
 - c) Will declare a firm or any of its partner organizations ineligible, either indefinitely or for a stated period of time, for awarding the contract, if it at any time determines that the firm has engaged in corrupt or fraudulent practice in competing for the tender.

9. Payment Terms and Penalties

- i) **Payment Terms:** Payment for the BI Tool Licenses will be released after the Licenses are activated, technical manpower resource is deployed by the bidder and go-live of minimum of 3 dashboards. One of the sample dashboards are annexed as Annexure-7 for reference. But the payment for the technical manpower resource will be released on quarterly basis, i.e. after the end of every 3 months.
- ii) **Technical Resource Replacement:** In case KFC does not find the technical resource placed at KFC suitable or as per the minimum requirements, bidder will have to replace the resource with similar or better qualifications and experience within one month of the request by KFC. Also, in case the resource goes on leave, the bidder will have to replace him with some alternate resource with at least similar qualifications and experience.

iii) **Penalties:** As mentioned in clause 4.5 above, one full time technical manpower resource from the bidder will be placed at KFC who will work as per KFC rules and regulations. If the resource is absent without the prior approval of KFC and without any alternate arrangement by the bidder, his pro-rata cost per workday will be deducted from the resource cost along with a penalty of Rs. 500/- per working day may be charged. Also, if KFC requests for change of the resource as mentioned in 9 (ii) above and the bidder does not replace the resource within one month of request, a penalty of Rs. 500/- per working day after one month from the request may be charged. All working days of KFC will be considered as working day for penalty.

iv) Arbitration:

i. If a dispute arises out of or in connection with the work order, or in respect of any defined legal relationship associated therewith or derived there from, the parties agree to submit that dispute to arbitration under the Arbitration and Conciliation act 1996 as amended from time to time.

ii. The Authority to appoint the arbitrator(s) shall be the CMD of Kerala Financial Corporation.

v) **Applicable Law:** The agency shall be governed by the laws and procedures established by Govt. of India, within the framework of applicable legislation and enactment made from time to time concerning such commercial dealings/ processing.

vi) **Jurisdiction of Courts:** All legal disputes arising out of or in connection with the RFP or the work order shall be subject to the jurisdiction of the Courts situated in Thiruvananthapuram only.

ANNEXURE - 1

**DECLARATION
(ON THE LETTER HEAD)**

1. I, _____(Name & Designation) solemnly affirm on behalf of my company/ firm that the facts stated above about my company/ firm are correct and nothing has been concealed. If any information submitted above, is found to be false or fabricated, my company/ firm may be debarred from empanelment.
2. I permit KFC to cross check the above facts from any other source.
3. I or my authorized representative, if required by KFC, would make a presentation before the duly constituted Committee at my own cost.
4. I will abide by the decision of KFC regarding bid process.
5. I have read & understood the RFP and agree to all the terms & conditions stated therein.

Date:

SIGNATURE

Full name and designation:

(Seal of organisation)

ANNEXURE - 2

CHECKLIST FOR SUBMISSION OF RESPONSE TO RFP

Descripti on	Deta il	Y/ N	Pag e No .
Eligibility Documents	A covering letter on the letter head		
	EMD Exemption document		
	Duly signed Annexure-3		
	Duly signed Annexure-4		
	Duly signed Annexure-5		
	A self declaration stating that agency has not been blacklisted/ debarred/ suspended by any Central/ State Government/ PSU		
	Certificate of Registration/ Incorporation/ Article of Association/ Partnership Deed		
	PAN & Service Tax Registration Certificate		
	Documents in support of similar implementations as mentioned in clause 7.1		

Note: All documents including annexure must be properly marked, signed and sealed and placed in the above mentioned order.

Date:

Place:

Authorized Signatory

Name & Designation:

COMPANY SEAL

ANNEXURE - 3

Details of the Applicant's Operations and Business

SN	Information Sought	Details to be Furnished
A	Name and address of the bidding Agency	
B	Incorporation status of the bidder (<i>as mentioned in pre-qualification criteria</i>)	
C	Year of Establishment	
D	Details of registration with appropriate authorities for service tax	
E	Details of Contact Person: Name, Address, e-Mail, Phone nos. Fax nos. Mobile Number	
F	Name of the BI tool Offered and its Head office address	
F1.	List of organizations under the Govt./PSU/ other government bodies using the BI tool	
F2	List of other organizations using the same applications	

Date:

Place:

Authorized Signatory

Name & Designation:

COMPANY SEAL

Technical Specifications

ANNEXURE - 4

Name of the Agency :

BI Tool Feature	Support ed (Y/N)	If not supported, partially supported (Y/N)
Data Connections		
Support Data sources – MySQL, Mongo, Postgre, JSON (Web & File), Excel		
Support both live connection to the data source and extraction into an in-memory, columnar database.		
Full and Incremental Data Extraction		
Optional in-memory engine to support caching of data for performance and fast analysis		
Provides an API that can be used to programmatically create the same type of in-memory database generated by the GUI tool		
Support dynamic loading of relevant segments of data into memory, not requiring the entire dataset to be loaded "up front"		
Support a user's ability to switch between a live and local "in- memory" connection		
Multiple Data Source Connections & Cross Database Joins		
Provision to combine data from multiples sources with Personal Data Sources like xls, csv, txt, etc.		
Automatically generates Dimensions and Measures based on the data type without manual categorization		
User-centric Data Preparation		
Supports geospatial data by automatically generating longitudes and latitudes of states and cities		
End-user Functionality		
Single Integrated Tool for data connection, metadata definition, data discovery, ad-hoc analysis, visualization, reporting, dashboarding to publishing		
Supports disconnected analysis		
Automatically select the best visual graphs based on the fields selected by the user		

Supports direct interaction with graphs by dragging and dropping what users want to see		
Multidimensional Rendering		
Sorting on visual Graphs		
Dynamic grouping of data visually in graphs		
Data Selection from the visual graphs		
Defining Thresholds and Data Driven Alerts on those thresholds		
Supports use of custom visuals from external sources, including open sources		
Usability – Graphs, Maps		
Instantly converts one visual representation (chart type) into another		
Enables demographic data layers to be added into the background of any map		
Statistics		
Supports automated generation of trend lines to show if there is any correlation between 2 variables		
Supports "What if" Analysis		
Supports text analysis (sentinel analysis)		
Distribution and Sharing		
Automated Scheduling and Distribution		
Provides an API for integration with external web applications		
Export to PDF, Excel, CSV, Picture		

Date:

Place:

Authorized Signatory

Name: COMPANY SEAL

ANNEXURE - 5

CV of proposed Technical Manpower Resource

Sr.	Details				
1	Name of the Professional:				
2	Professional Qualifications:				
3	Total years of work experience in the related domain:				
4	Total years of relevant experience:	e-Governance	Business Analytics		
5	Key Expertise				
6	Work history (current to past)				
	Designation:				
	Organization with contact number:				
	Date of Joining: DD/MM/YYYY		To: Till date		
	On permanent Payroll / On contract (please tick correct category) If on contract please write tenure of contract: FROM dd/mm/yy TO dd/mm/yy Key Job responsibilities: <i>Only relevant experience to be listed</i>				
	Projects handled	Role in the project	Client	Team Size	Type of BI Analytics Assignments
7	Any other (Certifications, trainings received etc)				

Note: If he/she has worked with more than 1 employer kindly attach extra sheet as per format.

Consent of the Professional: Hereby I declare that all the information mentioned above is true and correct. In case my organization gets selected, I will be available for entire duration of the project and participate in all the activities including project meetings.

(Name & Signature of the Professional)

Date:

Place:

Authorized Signatory

Name:

COMPANY SEAL

FINANCIAL QUOTE**ANNEXURE - 6****Name of the Agency :****Cost of BI Licenses**

S. No.	Item	Annual License Fee per License (INR)	Qty	Amount (Per License Fee x Qty) (INR)
1	Annual License Fee per License for 1 Year (For End-User)		5	
2	Annual License Fee per License for 1 Year (For Admin-User)		3	
Cost of Licenses for 1 Year (T1)				

Cost of Technical Manpower Resource

S. No.	Item	1st year (A)
1	Per Month Manpower Cost (INR)	
2	Annual Manpower Cost (INR)	A x 12
Manpower cost for 1 Year (T2)		

Total Cost

Total Cost for 1 Year (T1) + (T2)	In words	In figures
--	----------------	------------------

Note:

- KFC will not give any other onetime cost. If there are any such costs, it should be added in License Fee or manpower.**
- KFC may increase the license further. The vendor should agree that they will not increase the licenses cost for further licenses**
- GST will be paid as applicable, and will not be considered for calculating financial scores for QCBS.**

Date:

Authorized Signatory

Place:

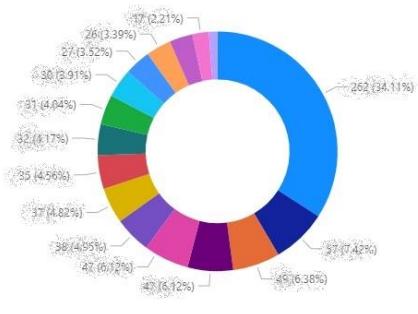
Name:

COMPANY SEAL

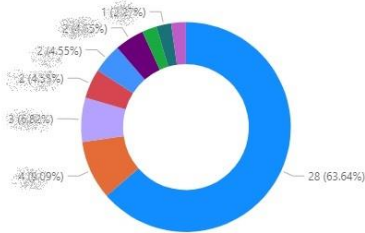
SAMPLE DASHBOARD

BO	S2	D1	D2	D3 asset	D3 No Asset	No of RR cases	No of SARFESI cases	No of Sec 29 cases
ALP	7	9	18	11	46	38	0	6
EKM	11	16	10	24	101	31	1	6
KKD	30	31	17	9	6	35	2	4
KLM	12	7	5	12	77	17	0	2
KNR	17	22	20	3	30	9	3	1
KSG	44	26	14	16	7	32	1	1
KTM	10	8	4	12	62	27	2	2
KTP	23	11	20	25	10	30	0	3
MLP	21	16	7	4	19	26	0	2
PBR	14	8	15	15	28	3	0	1
PKD	17	15	13	18	64	47	2	4
PTA	6	7	5	26	22	43	4	3
TCR	14	11	11	8	72	17	0	7
TDP	5	12	20	14	18	24	1	2
TVM	31	18	29	62	167	272	28	9
WYD	29	38	24	32	13	47	0	2
Total	294	251	235	211	762	1183	34	55

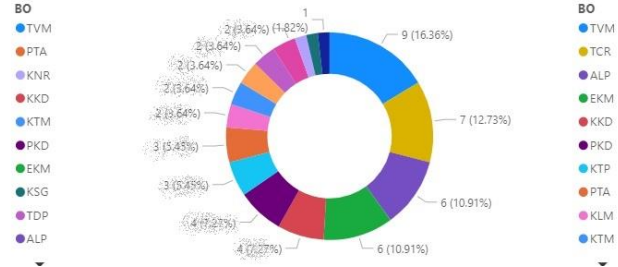
No of RR cases by BO



No of SARFESI cases by BO



No of Sec 29 cases by BO



Kerala Financial Corporation – Loan Dashboard

Date from <01.04.2021> to <as on date> Unit Search

 go

Enquiry	Pending 20 100 lakhs	Rejected 10	Accepted 15
Application	Pending 15	Rejected 5	Accepted 12
Appraisal	Pending 12	In progress 10	Completed 5
Sanction	Pending 5	Sanctioned 12	
Disbursement	Pending 12	Partial Disbursement 6	Fully disbursed 10

Portfolio : 99999

Sanctioned : 99999

Disbursement: 99999

Kerala Financial Corporation Human Dashboard Unit search

Name of the unit	Address	Scheme Opted	Amount	Enquiry Date	Current status	Branch	CRM

Application status

Application date	Days Pending	CRM

Appraisal status

Appraisal start date	Days Pending	Officer

Sanction details

Date of Sanction	Amount requested	Amount sanctioned	Officer

Disbursement details

Date of Sanction	Amount Disbursed so far	UDC	Officer

ANNEXURE - 8

CURRENT DATA STATISTICS

Current data statistics of above mentioned KFC projects (as on 12 November 2021)	
CFS & OLMS	
No of Districts Integrated:	14
No. of services integrated:	6