



**GOVERNMENT OF MEGHALAYA
MEGHALAYA STATE RURAL LIVELIHOODS SOCIETY**

(The Nodal Agency of Govt. of Meghalaya for Implementing NRLM, Ministry of Rural Development, Govt. of India)
Montfort Building, 2nd Floor, Dhankheti, Shillong-793001

✉: msrls2011@gmail.com

🌐: msrls.nic.in

☎: 0364-2502130

Request for Proposal (RFP)

for

Procurement of

Business Correspondent Agent (BCA) Payment Application

Purchaser: *Meghalaya State Rural Livelihoods Society (MSRLS)*

Contract title: *Procurement of Business Correspondent Agent (BCA) Payment Application*

RFP No: MSRLS/SMMU/Kiosk Banking/1435/2023/97 Dated 09.01.2025

S#	Description	Date & Time
1	Date of Issue of RFP	9 th January, 2025
2	Last Date and Time of submission of RFP	07 th February, 2025 at 2:00 pm
3	Opening of RFP- Technical Bid	07 th February, 2025 at 3:00 pm
4	Opening of RFP- Financial Bid	11 th February, 2025 at 4:00 pm



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Request for Proposal

Procurement of Business Correspondent Agent (BCA) Payment Application

Meghalaya State Rural Livelihoods Society (MSRSLs) invites technical and financial proposals separately and ultimately a contract between the consultant and MSRSLs. The Technical and Financial proposals should be prepared in English and submitted in separate sealed covers clearly marked “**Technical Proposal**” as part of **Envelope-I** and “**Financial Proposal**” as part of **Envelope-II** which should be put together in one separate sealed **Envelope-III** marked “**Proposal – Business Correspondent Agent (BCA) Payment Application**” to MSRSLs, Montfort Building, 2nd floor, Dhankheti, Shillong – 793001, Meghalaya.

Overview:

As per the guidelines of NRLM, the Government of Meghalaya has formed a state society in the name – Meghalaya State Rural Livelihoods Society (MSRSLs). The society was designated as the Nodal Agency for implementing NRLM in the state. The basic purpose of forming this society is to put in place a dedicated and sensitive support structure from the State level down to the sub-district level which will focus on building strong and self-managed institution of the poor at different levels. MSRSLs is a specialized agency to:

- a. Redress poverty in the rural areas by focusing on the livelihoods of the poor and vulnerable and thereby empower them.
- b. Bring about convergence among all poverty reduction and empowerment programs in the state sector as also the non-state sector.

1. Objectives

MSRSLs spends large amounts of its resources in building the capacities of individuals across the state, many of whom are in the rural communities that are the focus of this mission. Based on the principle that the community learns better from its own, MSRSLs is also investing in strengthening the capabilities of rural women by creating a large cadre local human capital – Community Resource Persons (CRPs). Further to ensure that financial inclusivity is addressed, a dedicated Community Cadre called Business Correspondent Agent (BCA) is deployed to bridge the gap between the rural community and the Banks (**Agreement with Meghalaya Rural Bank**). In every Area Employment Council (AEC), BC Agent is positioned as per agreed criteria and on the basis of the services they performed, the incentives/ honorarium is paid by the Banks through MSRSLs.



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However due to the absence of proper monitoring tools, the activities and the incentives of the BC Agent get delayed which resulted in poor performance and less effective of the BC project and the BC Agent. The main objective of the Assignment is to establish an application:

- 1.1. To monitor the activities of the Cadre at all level.
- 1.2. To ease the payment process of the cadre's honorarium and to ensure timely disbursement of same.
- 1.3. To develop an assessment tool for monitoring the performance of Cadres/Business Correspondents (BCs).

2. The scope of work.

MSRLS invites proposals to satisfy the above-mentioned objectives for the payment process redressal as well as performance monitoring of the Cadres. The proposed solution should be able address the challenges currently being faced by the BC Agent in the payment of their incentives/ honorarium. Along with addressing the challenges in the payment process, it should also provide a mechanism for the monitoring and evaluation of the performance of the BCA. The solutions will fast-track the payment process for the honorarium/incentive of the BCA being paid by Bank through MSRLS.

The proposals shall be submitted separately in the form of Technical and Financial proposals.

Necessary functionalities in the solution/software:

- The solution/software should have a login for the stakeholders at the various levels.
- It should provide for an approval/rejection mechanism for the monthly payments by the various stakeholders.
- In case of the rejections of the monthly payments there should be an availability to enter the reason for rejection as well.
- The final payments to the beneficiaries should be paid directly in their bank accounts without any manual/paper-based intervention at the final level of payment at the bank.
- The solution/software should be enabled with a Multi-Factor Authentication for the approvers.
- The solution/software should send out alerts/messages to the various stakeholders for the various activities involved in the process of the payments.
- The status of each of payments in the solution/software should get updated based on the current status of the payments.
- The solution/software should have various dashboards which indicates/shows the performance, indicators as well as the status of the payments.
- It should have the capability to generate/extract various types of reports.
- The software/solution should have the feature of task assignment/target specification for the Cadres.
- The software/solution should also be able to cater to the payment methodology being followed for the Bank Correspondents.
- The software/solution should be compatible with both Web and Mobile interface.



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- The software/solution should also be able to generate reports for the bank transactions that are to be made. The respective formats are to be compatible with current usage formats, so that they can be directly uploaded.
- The software/solution should envisage data exchange/communication/integration with systems being made by the Ministry at the central level.
- The software/solution should envisage data exchange/communication/integration with systems being made by the bank for online transaction.

CADRE Payment

Cadres should be able to:

- Log-in into the solution/software.
- Check the status of their payments.
- Should be able to raise claims for the payment of their honorariums vis-à-vis the target that has been specified for them by the subsequent authorities.
- Should be able to enter in the detailed version of the activities that they have performed as per the current ongoing formats on which they are paid.

Cluster Coordinators (CCs) should be able to:

- Onboard the Cadres onboard the solution/cadres.
- See the list of Cadres which are functioning under them.
- See the list of claims and the respective details that have been submitted by the Cadres.
- Initiate the claims in-lieu of the Cadres.

Block level person should be able to:

- Validate the details furnished for the Cadres and approve/reject the creation of their accounts.
- Approve/reject the claims submitted by the initiator of the claims, who can be a CC or the Cadres themselves.
- Specify the targets for the respective Cadres for the various sets of activities that are to be done under them.
- Should be able to download reports pertaining to the claims, targets or any other related activity.

District Level person should be able to:

- See the status of all the claims of his/her district.
- Look at the dashboard pertaining to his/her district.
- Should be able to download the reports pertaining to the claims.

At the State Level:

- State Team
 - Should be able to see the status of the claims.



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- Should have access to various reports and dashboards for the data on the claims.
- Should have GPS enabled dashboards.
- Should be able to generate different types of reports.
- Sub-Accountant/Responsible Authority
 - Should be able to see the list of claims/detailed information of the claims that have been approved from the Block Level
 - Should be able to club all the claims that have been approved by the block level into one payment file and send it to the succeeding authority.
- Main Accountant
 - Should be able to see the payment files that have been generated by the Sub-Accountant level
 - Should be able to approve/reject the payment files that have been generated by the preceding authority.
 - Should be able to initiate the payments for the payment files, which would then be forwarded to the signing authority for the Digital Signatures
- Signatory
 - The Signatory should be able to see the payment files that have been approved by the main accountant.
 - The Signatory should be able to digitally sign the payment files that have been forwarded to him/her.

Business Correspondents:

The Payment methodology shall be same as being followed for the Cadres with the following changes:

- Post the approval of the BPM there shall be an approval to be made by the Bank Manager as well on the claims that have been submitted by the BCs.
- Once the lists of claims are received at the state level, the process shall be followed as the same for the approval of claims of the Cadres.
- The final payments shall be made by sending the list of transactions to the Bank.

3. Evaluation metrics.

MSRLS will evaluate bidders and proposals based on the following criteria:

- Previous experience/past performance.
- Samples and/or case studies from previous projects.
- Qualification/Experience and technical expertise.
- Projected costs stated via Financial Bid (Annexure-III)



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- Weightage scored [out of 100] via Technical Bid (Annexure -II& I)
- Responsiveness and answers to questions in the following section,

4. Evaluation Weightage:

The technical Bid will be allotted weightage of 70% while financial bids will be allotted weightage of 30%.

5. Timeline

The above-mentioned project has to be delivered within 3 months from the date of awarding this contract.

6. Evaluation

6.1 Evaluation of Technical Bids

Only those Bidders and Bids, found to be eligible as per the criteria mentioned in Annexure II, would be taken up by MSRLS for further detailed evaluation. Those Bids which do not qualify the terms during preliminary examination will not be taken up for further evaluation.

The minimum acceptable score set for the bidders in the technical evaluation to be considered eligible for evaluation of the Financial Bid has been set at 60. If there are more than one bidder who has secured a score of more than 70 in the Technical Evaluation round, the top three will be considered eligible for evaluation of their Financial Bid.

MSRLS may invite, if required, the qualified Bidders to make a presentation on a date, time and venue notified to the Bid Evaluation and Selection Committee, on the approach and methodology, time frame for deliveries and strengths of the bidders in discharging their obligations. The Bidders, whosoever are invited, if fail to attend and deliver the presentation on the date notified will be deemed as not interested in the Bidding process and thus their bid will be rejected.

MSRLS may seek additional clarification, in writing or in any other mode, from the Bidders, if deemed necessary, on the various parameters submitted in the Technical Bid.

Technical bids will be evaluated based on the submitted bid, presentation and any additional clarification.



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6. Evaluation of Financial Bid

The lowest quote by the bidder will be given 100% of marks in financial evaluation and the other bids will be given percentage of marks that are inversely proportional to their prices.

For example, if bidder X quotes Rs. 75 which is the lowest price quoted among all the bids, gets 100% of marks in financial evaluation. If bidder Y quotes Rs. 150, bidder Y will get percentage which is inversely proportional to the lowest price bidder. Bidder Y will get $(75/150) \times 100 = 50\%$

7. Overall Evaluation.

The overall score will be calculated as weightage as weighted score of Technical and Financial bids i.e 70% of Technical Score+30% of Financial Score. For Example, if technical score is 80 and financial score is 50, the total score will be 70% (80) +30% (50) = 56 + 15= 71. The bids will be ranked in accordance with the overall score.

7. Final Award of Contract: The Purchaser will award the supply order to the bidder whose quotations have been determined to be substantially responsive with respect to the lowest evaluated quotation price and the least deviation from the required technical specification. The announcement for this assignment will be published in www.msrls.nic.in.

- a) Notwithstanding the above, the Purchaser reserves the right to accept or reject any quotations and to cancel the bidding process and reject all quotations at any time prior to the Award of Contract.
- b) The bidder whose quotation is accepted will be notified of the issue of Supply Order by the Purchaser prior to expiration of the quotation validity period.

8. Submission requirements: Bidders must adhere to the following guidelines to be considered:

- a) Only bidders who meet all metrics in the evaluation section should submit a proposal.
- b) Consortiums are not allowed to bid.
- c) Proposals must be sent by the 7th of February, 2025 before 3:00 pm.
- d) Interested bidders should submit the RFP and address it to:

**The Chief Executive Officer,
Meghalaya State Rural Livelihoods Society,
Montfort Building, Dhankheti, Shillong-793001.**



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9. Contact information

- For questions or concerns in relation to this RFP, please reach out to Chief Operating Officer at msrls2011@gmail.com

We look forward to receiving your quotations and thank you for your interest in this project.

Name:

Address: MSRLS, Montfort building, 2nd Floor,
Dhankheti, Shillong-793001

Email: msrls2011@gmail.com



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Annexure I:

[Date]

To,

The CEO,
Meghalaya State Rural Livelihood Society,
2nd Floor, Montfort Building,
Dhankheti, Shillong-793001,
East Khasi Hills district, Meghalaya

Subject: RFP for Procurement of Business Correspondent Agent (BCA) Payment Application

Sir/Madam,

With reference to your RFP Document dated _____. We, having examined all relevant documents and understood their contents, hereby submit our Proposal for Procurement of Business Correspondent Agent (BCA) Payment Application as required for the project.

Our correspondence details with regard to this RFP are:

1. Name of the Contact Person
2. Address of the Contact Person
3. Name, designation and contact, address of the person to whom, all references shall be made, regarding this RFP
4. Mobile number of the Contact Person
5. Email ID of the Contact Person

We acknowledge that MSRLS will be relying on the information provided in the Proposal and the documents accompanying the Proposal for this selection, and we certify that all information provided in the proposal and in the Appendices are true and correct, nothing has been omitted which renders such information misleading and all documents accompanying such Proposal are true copies of their respective originals.

We shall make available to MSRLS any additional information it may deem necessary or require for supplementing or authenticating the Proposal.

We agree and undertake to abide by all the terms and conditions of the RFP Document.

Yours faithfully,

(On Behalf of Company Name)

(Signature, name and designation of the authorized signatory)



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ANNEXURE – II
TECHNICAL SPECIFICATIONS

SL N	Particulars	Remarks	Any Other Details
A	i. Legal Name of the Entity and Contact Details ii. Type of Entity		
B	Turnover of the Firm in the last 3 Years (Last one year in the case of start-ups registered with DIPP) a) 2023-2024 b) 2022 - 2023 c) 2021 - 2022		
C	i. CV of Team Members a) Lead Consultant b) Senior Technical Resource c) Technical Resource ii. Team Structure		
D	Experience of Agencies in past 3 years		Any other Details
	a) A synopsis on previous experience of providing MBFC/ MF software solutions to Central Govt./State Govt./ Big Private sector/Aided Livelihood Development Projects in India b) Number of IT projects implemented in the last 3 years.		



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	<p>c) Number of IT projects implemented in North-East over the last 3 years.</p> <p>d) Mention existing Last mile payment solution implemented in the recent past.</p>		
	Particulars	Remarks	Any Other Details
E	<p>i. Demo Presentation (To be presented on the day of Opening of Technical Bid).</p> <p>ii. Proposed Solution</p>		



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ANNEXURE- III

Format of Financial Bid (On the letter head of the Bidder)

To
The Chief Executive Officer
Meghalaya State Rural Livelihood Society (MSRLS)
Montfort Building, Dhankheti,
Shillong – 793001, Meghalaya

Dear Sir,

Request for Proposal (RFP): Procurement of Business Correspondent Agent (BCA) Payment Application.

Financial Bid

With reference to your RFP for **Procurement of Business Correspondent Agent (BCA) Payment Application**, we submit herewith Financial Bid for the assignment proposed by Meghalaya State Rural Livelihood Society (MSRLS).

Sr. N	Description of Services	*Total Price at Destination - inclusive of discounts, all taxes and duties	
		In Figures	In Words
1	Business Correspondent Agent (BCA) Payment Application		
2	Support cost (for a period of 1 year)		
3	Support cost per year		
4	In addition, man month effort * (not as part of the total cost)		



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	<p>Experience of one implementation of similar project= 5</p> <p>c) Technical Resource</p> <p>Years of experience</p> <p>More than 2 years = 5 Points</p> <p>6months - 2 years = 3 points</p> <p>< 6 months = 1 point</p> <p>Relevant experience</p> <p>Experience of one implementation of similar project= 5</p>				
4	Experience of Agencies in past 3 years	Maximum Points:20			Points Awarded
	<p>IT Project Experience</p> <p>No of project done</p>	<p>10 or more = 10 Points</p> <p>5-10 = 8 Points</p> <p>1-5 = 2 Points</p>			
5	Proposed Solution	Maximum Points: 20			Points Awarded
	i) Proposed solution	10 marks			
	ii) Demo of an existing solution	10 marks			
6	Quality Certifications	Maximum Points: 10			Points Awarded
	ISO/ CMMI level 3	10 marks			



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ANNEXURE – IV

Parameters of Evaluation of Technical Proposal:

SL No.	Parameters	Points (Minimum 3 Experts)			Maximum Points
1	<p>Turnover of the Firm in the last 3 Years</p> <p>(Last one year in the case of start-ups registered with DIPP)</p> <p>More than 50 lakhs = 10 Points 30 to 50 lakhs = 8 Points Less than 30 lakhs = 5 Points</p>				10
2	<p>Type of entity</p> <p>If the entity is an MSME or a Section 8 company or a Society or a Trust registered with the appropriate authorities</p>				10
3	<p>Qualifications of the proposed team of consultants & Experience</p>	Lead Consultant	Sr. Technical Resource	Technical Resource	30
	<p>a) Lead consultant</p> <p>Years of experience More than 3 years = 5 Points 2 to 3 years = 3 points Less than 2 years = 1 points</p> <p>Relevant experience Experience of one implementation of similar project = 5</p> <p>b) Sr. Technical Resource</p> <p>Years of experience More than 5 years = 5 Points 3 to 5 years = 3 points Less than 3 years = 1 points</p> <p>Relevant experience</p>				



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We agree to supply the above services in accordance with the technical specifications for a total contract price of Rs..... (amount in figures) (Rs. amount in words) within the period specified in the Invitation for RFP. Additionally, for change requests, we agree to provide the services at a man-month price Rs..... (amount in figures) (Rs. amount in words)

We hereby certify that we have taken steps to ensure that no person acting for us or on our behalf will engage in bribery or collusive agreements with competitors.

Authorised Signature _____

Name _____

Seal _____