



ITAUKEI
LAND TRUST BOARD

TENDER SPECIFICATION TAUKEI BANK/LOAN MANAGEMENT SYSTEM

1.0 General Terms and Conditions

The following general terms and conditions will apply:

1.1 Submission of Tenders

- a. Tenders must be received no later than 4pm 09/11/2024
- b. Tenders can be submitted via:
 - i. Email: tendersecretariat@tltb.com.fj with subject **"TENDER FOR TAUKEI BANK/LOAN MANAGEMENT SYSTEM"**
- c. All tenders are to be submitted before the tender closing time
- d. The Tender response must be in the English Language
- e. Should the Tenderer become aware of any discrepancy, error or omission in the Tender document submitted, and the Tenderer wishes to lodge a correction or provide additional information that material must be in writing and lodged before the tender closing time.

1.2 Format of the Tender Response

Each Tenderer must provide a formal letter of transmittal that must:

- a. It must be signed by an authorized representative of the organization and must state that the signing official is authorized to legally bind the organization.
- b. Include the names, titles, office addresses and office telephone numbers of the persons authorized by the organization to conduct negotiations on the proposal, including their expected roles in negotiations and in performance of any resulting agreement; and
- c. Provide a contact name, address, and email which TLTB will use in serving notices to the Tenderer.
- d. Submit a clause-by-clause response indicating compliance with the requirements as documented in section {**Section Number**}

1.3 Late Tenders

Any tender lodged after the closing time will be deemed to be late and will not be considered.

1.4 Amendment of Request For Tender (RFT)

TLTB may at their sole and absolute discretion, vary, add to, or amend the terms of this RFT, including: the nature and/or scope of the services required under this RFT; and any other subject matter to which this RFT relates.

1.5 **Termination of RFT**

TLTB may, in their sole and absolute discretion, suspend, terminate or abandon this RFT at any time prior to the execution of a formal written agreement acceptable to TLTB, by an authorized officer of TLTB and by the Successful Tenderer(s) by giving written notice of such a decision to each of the registered Tenderers.

1.6 **Tenderers to Inform Themselves**

a. Each Tenderer should:

- i. Examine this RFT, and documents referred to in the RFT and any other information made available by TLTB to Tenderers;
- ii. Obtain any further information about the facts, risks, and other circumstances relevant to its Tender by making all lawful inquiries; and
- iii. Satisfy itself that its Tender, and all information on which its Tender is based is true, accurate, and complete.

b. By submitting their Tenders, Tenderers will be deemed to have:

- i. Examined the RFT and any other information made available in writing by TLTB to Tenderers for the purpose of tendering.
- ii. Examined all information relevant to the risks, contingencies, and other circumstances affecting their Tender and which is obtainable by the making of reasonable inquiries; and
- iii. Satisfied themselves as to the correctness and sufficiency of their Tenders and that their prices cover the cost of complying with the RFT requirements and of all matters and things necessary for the due and proper performance and completion of the work described in the RFT.

1.7 **Tenderers Risk**

The Tenderer's participation in any stage of the Tender process is at the tenderer's sole risk, cost and expense, in particular, all costs incurred by or on behalf of the Tenderers in relation to this RFT, including preparing and lodging the Tender and providing TLTB with any further information are wholly the responsibility of the Tenderer.

TLTB accepts no responsibility, liability, or obligation whatsoever for costs incurred by or on behalf of any Tenderer in connection with any Tender or any participation in the Tender process.

1.8 **Clarification and Variation of Tenders**

TLTB may, at their absolute discretion seek clarification or request further information from Tenderers after the closing date for the submission of Tenders.

Each Tenderer must nominate a person to provide additional information or answer specific questions that may arise during the selection process as required by TLTB.

Tenderers whose Tenders have been short listed may be required, to engage in formal discussions with TLTB or make presentations to TLTB on their Tenders. In such an event TLTB will make the necessary arrangements with Tenderers.

1.9 **Selection of Preferred Tender**

Neither the lowest priced Tenders, nor any Tenders, will necessarily be selected by TLTB as the Preferred Tender/s. TLTB IT Steering Committee may decide not to

accept any Tender or reject all Tenders at any time. TLTB reserve the right to cancel this RFT and pursue an alternative course of action at any time.

A Tenderer will not be deemed to have been selected as one of the Preferred Tenderer/s unless and until notice in writing for and on behalf of TLTB of such selection is:

- Handed to the Tenderer; or
- Is sent by prepaid post to or is left at the address stated in the Tender for service of notices; or
- Sent by facsimile to the number provided by the Tenderer, followed by an original by post.

Selection of Preferred Tenderer(s) shall not be treated as acceptance of the Tender and no binding relationship will exist between the Preferred Tenderer/s and TLTB until a written agreement acceptable by TLTB is executed by an authorized officer of TLTB and the Successful Tenderer(s).

1.10 **Conduct of Tenderers**

Conduct of Tenderers or any of their consortium members, may affect the outcome of their Tender responses, including non-consideration of the Tender.

Tenderers warrant to TLTB that they (and their consortium members) have not and will not engage in any of the following activities in relation to this RFT Process:

- Lobbying of or discussions with any politician or political groups during this RFT process.
- Attempts to contact or discuss the RFT process with officers, any member or staff or contractor currently working in TLTB, or any agent of this Department; Exception to members stated in the Proposal for tender.
- Provision of gifts or future promises of gifts of any sort to the previously mentioned personnel.
- Accepting or providing secret commissions.
- Submitting an inflated Tender to the advantage of another Tenderer; Entering any improper commercial arrangement with any other party.
- Seeking to influence any decisions of TLTB by an improper means; or otherwise acting in bad faith, fraudulently or improperly.

1.11 **Unlawful Inducements and Collusive Tendering**

Tenderer and its officers, employees, agents, and advisers must not:

- Offer unlawful inducements in connection with the Tender process; or
- Engage in any collusive tendering, anti-competitive conduct or any other

similar conduct with any other Tenderer or any other person in relation to the preparation or lodgement of Tenders.

1.12 Contact with Tenderers

During the Tender process, neither TLTB nor their representatives are required to answer questions or otherwise discuss the contents of this RFT with potential Tenderers or their representatives, except in accordance with this RFT. Tenderers must not attempt to make any contact of that nature. Any unauthorized contact may disqualify the Tenderer from further consideration.

1.13 Costs

All costs and payment schedules to TLTB should be clearly tabled in the response and one-time and recurring costs should be clearly separated and recurring costs clearly identified and noted including applicable Subscriptions and Service Level Agreement costs. Where cost estimates are provided, the basis of these estimates should be shown. Where given cost components are subject to periodical change, the basis for review, and increase /decrease should be shown.

1.14 Non-Delivery of Service(s)

TLTB reserves the right to hold full or partial payment until such time that the product has been delivered to the quality and expectation of TLTB.

TLTB have the right to withhold (as penalties) a percentage of the payment for vendor non-performance. Non-performance may be classed as:

- Failure to deliver on time
- Failure to respond to queries within a reasonable amount of time
- Introduction of unauthorized "new" clauses

1.15 Validity of Submissions

All proposals and price shall remain valid for a period of 90 days from the closing date of the submission of the proposal. However, the responding organization is encouraged to state a longer period of validity for the proposal.

1.16 Currency

All currency in the proposal shall be quoted in Fiji Dollars and prices shall be VAT-inclusive and include all duties and taxes. Pricing must incorporate all Professional Services costs associated with TLTB receiving a fully configured and operational solution and must include Delivery, Installation, Configuration, Commissioning, Testing, Project Management, Documentation, and Training costs.

2.0 Project Objective

The purpose of this TOR is to seek out potential vendors to supply TLTB with a Loan Management System.

The Request for Proposal document contains statements derived from information that is believed to be relevant at the date but does not purport to provide all the information that may be necessary or desirable to enable an intending contracting party to determine whether to enter a contract or arrangement with TLTB. Neither TLTB nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied, as to the accuracy or completeness of any information or statement given or made in this document.

The proposal must include supply, delivery, services such as migration, installation, configuration and integration of the solution with the current applications within the TLTB platform(s) and well clearly outline the costs and service levels provided. The proposal must be structured around delivering a fixed price solution. The proposal must include support for 1 year and software upgrades with a 1-year service level agreement inclusive of locally delivered support.

The selection of the successful company will include but not limited to compliance with the following criteria:

- i. Ability to meet the documented requirements
- ii. Compliance with regulatory requirements
- iii. Total cost
- iv. Value
- v. Service and Support
- vi. References and Experience

3.0 Project Timelines

TLTB intends to follow the project schedule below, however TLTB also reserves the right to vary the schedule

Activity	Date
Award Tender	
Project Initiation	
Requirements Analysis	
System Setup	
System Testing	
System Signoff	
Data Migration	
Implementation	
Training and Documentation	
Deployment	

4.0 Response to Requirements

Bidders must confirm that their solution as included in the overall total project price complies with the following requirements. Confirmation will be on a clause-by-clause basis to all requirements in this document and responses are to be as follows:

C **Comply** (Requirement fully met)

PC **Partially Comply**
(Requirement partially met – Must provide full detail of compliance level)

NC **Non-Comply** (Requirement not met)

5.0 Requirements

5.1 Hosting

Requirements	Compliance
Cloud Based	
In-House Based	

5.2 Functional Requirements

Section	Requirement	Compliance
Requirements	- Integration with TLTB Land Management System	

Section	Requirement	Compliance
	<ul style="list-style-type: none"> - Mobile accessibility. 	
	<ul style="list-style-type: none"> - Cloud-based (Microsoft Azure) or on-site hosting (TLTB). 	
	<ul style="list-style-type: none"> - Unlimited user licenses. 	
	<ul style="list-style-type: none"> - Modular features: customer info, loans, transactional accounts, accounting interface, credit bureau interface. 	
Banking & Business Features	<ul style="list-style-type: none"> - Loan decision engines: repayment types, credit risk rating, dynamic provisioning. 	
	<ul style="list-style-type: none"> - Interest types: reducing balance with compounding interest, cash, and accrual methods. 	
	<ul style="list-style-type: none"> - Loan application lifecycle: from application to closure (automated processes). 	
	<ul style="list-style-type: none"> - Loan types: personal, asset financing, education, business, agriculture, and more. 	
	<ul style="list-style-type: none"> - Notifications and document uploads at each loan stage. 	
	<ul style="list-style-type: none"> - Management and reporting tools: Reserve Bank standards, ad-hoc reports, Excel export. 	
Account & Transaction Mgmt.	<ul style="list-style-type: none"> - Detailed customer profiles: personal, financial, and employment data. 	
	<ul style="list-style-type: none"> - Support for individual, joint, and company accounts. 	
	<ul style="list-style-type: none"> - Real-time credit risk rating. 	
	<ul style="list-style-type: none"> - Transaction and posting dates to reflect the actual posting date. 	
Security, Compliance & Auditing	<ul style="list-style-type: none"> - Role-based access controls. 	
	<ul style="list-style-type: none"> - Secure online portals for staff and customers. 	
	<ul style="list-style-type: none"> - Full compliance with Reserve Bank classifications for products, sectors, and industries. 	
	<ul style="list-style-type: none"> - Audit trails: date and time-stamped records, detailed logs for external audits. 	
Loan & Collateral Mgmt.	<ul style="list-style-type: none"> - Customizable loan products: personal, asset financing, business, agriculture, and more. 	
	<ul style="list-style-type: none"> - Collateral management: linked to accounts, market value assessments, revaluation support. 	
	<ul style="list-style-type: none"> - Loan insurance integrated with customer and collateral management modules. 	
Notifications & Alerts	<ul style="list-style-type: none"> - Automated email and SMS notifications at each stage of loan processing. 	
	<ul style="list-style-type: none"> - Task alerts: for application, loan offer, account processing, financial transactions, and security processing. 	
Reporting & Data Mgmt.	<ul style="list-style-type: none"> - Predefined and customizable reports adhering to Reserve Bank standards. 	

Section	Requirement	Compliance
	- End-of-day and end-of-month processing reports.	
	- Free-text search across accounts, transactions, and security information.	
	- Data export to Excel for ad-hoc reports.	

6.0 Documentation, Training and Support

- 6.1 As part of deliverables, successful bidder shall prepare/submit following documents and certifications:
- 6.1.1.1 Project Documentation – Service Architecture, Implementation & Roll-out plan, Data Migration Plan.
 - 6.1.1.2 SOP Document for remote users for operating all the service components.
 - 6.1.1.3 User Training material in soft form.
- 6.2 The Vendor shall provide a one-year Service Level Agreement (SLA) that is manufacturer accredited to be submitted as part of the response which includes all services as specified below to be included under the monthly Service Level Agreement Fee.

7.0 Submission

- 7.1 Submission must include the following:
- i. Detailed proposal addressing all specifications
 - ii. Implementation timeline with milestones
 - iii. Financial proposal with cost breakdown
 - iv. Company profile with references for similar projects

8.0 Evaluation Criteria

- 8.1 Compliance with the submission requirements.
- 8.2 Technical solution offered (features, usability, security).
- 8.3 Cost-effectiveness of the financial proposal.
- 8.4 Experience and capacity to deliver the project.
- 8.5 Quality of customer support and training offerings.

9.0 Submission Timeline

- Deadline for Questions: 30/10/2024
- Submission Deadline for Proposals: **4pm on 09/11/2024**

10.0 Contact Information

For any inquiries related to this tender, please contact through email to **tendersecretariat@tltb.com.fj**