



Instruction to Bidders

This document includes information relevant to the procurement of goods and services, bidding procedure for bidders and guidelines to prepare the bids.

A. Introduction	
Scope of Bid	Bank of Maldives PLC invites sealed bids from eligible bidders for Procurement of CSAT Tool. An Open competitive bidding will be conducted in accordance with Bank of Maldives PLC's bidding procedure and is open to all Bidders.
Procurement Reference and Name	BML/PD/OPN-BID/2023/060 Procurement of CSAT Tool
Eligible Bidders	This invitation is open to all interested with a formal intent to enter into an agreement. Each Bidder shall submit only one bid. A bidder who submits or participates in more than one bid will cause all the bid proposals for that particular procurement to be disqualified. Only following parties are eligible to submit proposal for this bid <ul style="list-style-type: none">- Companies/Partnership- Sole Proprietors
B. Preparation of Bids	
Language	The language of the Bid is: English or Dhivehi
Documents Comprising the Bid	The Bidder shall submit the following completed documents with its Bid: <ul style="list-style-type: none">Form 1 – Schedule of Requirement (not applicable)Form 2A – Bidder Information SheetForm 2B – Bid Submission FormForm 2C - Price Schedule for Goods & Services
Bid Prices and Currency	The Bidders shall quote the items to be procured individually specifying the unit rates and prices. Including GST at the time of current rate
Bid Validity	The bid shall remain valid for 30 days from the date of opening the bids.
D. Submission and Opening of Bids	
Bid Submission	Bidders shall submit their bids on the date of submission at the specified location and time indicated in this section.
Acceptance of Bids	BML shall not accept bids before or after the specified closing time.



Location, date and Time	bid submission for Local Bank of Maldives, Head Office 5 th Floor, Meeting Room Island: Male' For International vendors via Email: openbidding@bml.com.mv The deadline for bid submission: Date: 03 rd October 2023 Time: 02:00pm (Maldivian Standard Time)
Contact details for further information	Please contact; Procurement Department, Telephone: 3015349/3015350 Email address: openbidding@bml.com.mv
Bid Opening	BML shall conduct the bid opening on the Date of Bid Submission. BML shall open the bids publicly immediately after the expiry of the limit for submission of the bids indicated in the tender documents.
E. Evaluation, and Comparison of Bids	
Confidentiality	Information relating to the examination, evaluation and comparison of Bids, and recommendation of contract award, shall not be disclosed to Bidders or any other persons not officially concerned with such process until the award to the successful bidder is notified.
Documents Establishing the Qualifications of the Bidder	BML shall evaluate each Bid based on the evaluation criterion and methodologies specified in Evaluation and Qualification Criteria to determine the most acceptable bid. No other criteria or methodology will be permitted.
F. Award of Contract	
Award Criteria	BML shall award the Contract to the Bidder whose offer has been determined to be the most acceptable Bid and shall notify the successful Bidder, in writing, that its Bid has been accepted.
G. Appeals and complaints	
Regarding conduct of a bid	Bidders are allowed to file appeals and complaints regarding conduct of a bid, in writing, within 7 (seven) days of opening of the bid.
Regarding outcome of a bid (an award or decision to award)	Bidders are allowed to file appeals and complaints regarding outcome of a bid (an award or decision to award), in writing, within 7 (seven) days of awarding the contract.



Evaluation and Qualification Criteria

Table of Criteria

Evaluation Criteria

#	Criteria	Scoring
1	Cost effectiveness (Price)	50%
2	Company's experience	15%
3	Technical features of the product	35%

Note:-

- Bids will be opened in the presence of the bidders and/or representatives of the bidders.
- Companies must submit a board resolution with details of the Representative/s attending to submit proposals on company's behalf.
- In case of new vendors, it is requested to apply for registration as a vendor with all related documents. (Vendor form available in BML website, download page).
- The Bank may reject any vendor to participate in a bid, provided the decision is communicated to the vendor on or before the opening of the bids.
- Bidders are prohibited to submit offers under various names irrespective of whether it is from separate legal entities in case where the bidder directly or indirectly controls or is controlled by another vendor. A bidder who submits or participates in more than one bid will cause all the bid proposals for that particular procurement to be disqualified.
- Fine for late delivery will be charged per day and if the work/ item(s) are not completed within the agreed period, Bank has the right to cancel the contract.
- Penalty charge shall be imposed in respect of each item/service of non-compliance with the bid conditions.
- (If applicable) it shall remain your responsibility to ensure that your quotation/proposal reach the email on or before the deadline. Quotations/Proposals that are received after the deadline indicated above, for whatever reasons, shall not be considered for evaluation.
- Please note that we may purchase all the items, selected items, or none of the items, based on comparative offers from different vendors.
- Any actual or prospective bidder or contractor who is aggrieved in connection with the solicitation or award of a bid, contract or proposal, may appeal to the MD & CEO of BML. The appeal must be in writing and must list the pertinent facts giving rise to the appeal.



Form 1 - Schedule of Requirement

(Not Applicable)



Form 1 A

List of Goods and Related Services

Lot No. : [if applicable]				
Lot Name : [if applicable]				
Item No.	Name of Goods or Related Services	Description	Unit of Measurement	Quantity

Lot No. : [if applicable]				
Lot Name : [if applicable]				
Item No.	Name of Goods or Related Services	Description	Unit of Measurement	Quantity

Lot No. : [if applicable]				
Lot Name : [if applicable]				
Item No.	Name of Goods or Related Services	Description	Unit of Measurement	Quantity



Form 1 B

Delivery and Completion Schedule

The date or period for delivery to be specified below;

Item No.	Description of Goods or Related Services	Date or Period for Delivery	Location	Required Arrival Date of Goods or Completion Date for Related Services
1.	Procurement of CSAT Tool			



Form 1 C Specifications

Please refer to the attached RFP.



Form 2 – Bidding Forms

Table of Forms

A- Bidders Information Form.

B- Bid Submission Form.

C- Price Schedule for Goods and Services.



Form 2A

Bidder Information Sheet

Date: _____

Invitation for Bid No.: *BML/PD/OPN-BID/2023/060*

Legal Name of Bidder	
Bidder's Authorised Representative Information	Name: Address: Telephone/Fax Numbers: Email Address:
List of bid documents to be submitted: as per vendor registration application form. <u>In case of new vendors</u> , it is requested to apply for registration as vendor with all related documents. Any changes/update to the information provided in the registration form, shall be submitted to Bank of Maldives along with revised documents.	



Form 2B

Bid Submission Form

Date: _____
Invitation for Bid No.: *BML/PD/OPN-BID/2023/060*

To: BANK OF MALDIVES PLC.

I/We, the undersigned, declare that:

- (a) I/We offer to supply in conformity with the Bidding Document and in accordance with the delivery schedule specified in the Schedule of Supply, the following Goods and Related Services: _____
_____;
- (b) The total price of my/our Bid, is: _____
_____;
- (c) My/Our Bid shall be valid for a period of 30 days from the date of bid opening in accordance with the Bidding Document, and it shall remain binding upon me/us and may be accepted at any time before the expiration of that period;
- (d) I/We are not participating, as Bidders, in more than one Bid in this bidding process, other than alternative offers in accordance with the Bidding Document;
- (e) I/We understand that this Bid, together with your written acceptance thereof included in your notification of award shall constitute a binding contract between us,
- (f) I/We declare that all the information provided in connection with this bid is true and all documents are true copies of genuine and valid originals.
- (g) I/We confirm that I/we (including owners/ beneficial owners and/or shareholders / partners of the bidder) have not in any way been associated, in the preparation of this Bid, with an employee of Bank of Maldives PLC.
- (h) I/We confirm that I/we (including owners/ beneficial owners and/or shareholders / partners of the bidder) are not employee(s) or immediate family member(s) of employee(s) or Board of Director(s) of Bank of Maldives PLC (Immediate family members are defined as children, spouses and parents).
- (i) I/We confirm that I/we have carefully read, understood and agree to all the terms and conditions of the Bidding Documents.
- (j) I/We understand that you are not bound to accept the lowest or any Bid you may receive.

Name _____

In the capacity of _____

Signed _____

Duly authorized to sign the Bid for and on behalf of _____

Office / Company Seal (if applicable) _____

Date _____

If a bid is awarded on the basis of false information provided, the Bank has the right to disqualify the bidder. In review of this, Bank will be considering the past performance of the bidder in future bids of this nature.



Form 2C

Price Schedule of Service

Name of Bidder _____

Procurement Reference and Name _____

TIN no: _____

#	Description	Total price (including 8% GST if applicable)	Duration
1.	Procurement of CSAT Tool		

Note

- Please submit a quotation/proposal/BOQ with the detail specification given in the information sheet.
- In addition, please include following details in the quotation/proposal:
 - Detail specification of the quoted product
 - Breakdown of the price (if applicable)
 - Price inclusive of all taxes applicable
 - MIRA Tax clearance report shall be submitted with the bid documents.
 - Vendors should quote price in MVR
 - Delivery duration in calendar days (if not fixed in the request)
 - Payment Terms
 - Quotation validity period
- Proposal with multiple options (other than specified above) WILL NOT be accepted.
- Days will be counted starting from the date issuing the Purchase order/Site handover.
- Fine for late delivery/completion will be charged per day and if the work/ item(s) are not completed within the agreed period, Bank has the right to cancel the contract.
- All duties, taxes, and other levies payable, shall be included in the rates and prices and the total Bid Price submitted by the bidder.
- If the service is subject to tax under Section 55 of the Income Tax Act, price inclusive of Withholding tax (WHT).
- No advance payment.



REQUEST FOR PROPOSAL (RFP)

For Customer Satisfaction Survey Tool (CSAT)

September 13, 2023

Introduction

Bank of Maldives PLC (BML) was inaugurated on November 11, 1982 and is the leading financial institution in the Maldives. BML is a full-service bank engaging across a complete spectrum of personal, SME and corporate financial services. With a nationwide network of 37 branches across all 20 atolls, 43 Self Service Banking Centers, 103 ATMs, 6300 Point of Sale Merchants, 277 agents and a full suite of Digital Banking Services, Bank of Maldives is committed to supporting individuals, businesses and communities across Maldives.

Requirement

Bank of Maldives primary objective of implementing a CSAT tool, is to gauge customers' satisfaction with specific interactions and obtain quantitative and qualitative data to evaluate the overall experience.

We are seeking a capable CSAT tool which can capture customer opinions, perceptions and sentiments related to various aspects of the business, such as quality of customer service, agent performance, process performance, and complaint resolution.

Below mentioned are the scope of work and requirements

- Omni CSATs survey channels – Web, Email, SMS, In App, and Chat Bot surveys.
 - Web- collect feedback from website visitors
 - Email – measure feedback from customers with email surveys
 - SMS – send survey via SMS text messages on their phone (2 way SMS survey & SMS to web survey)
- Should be able to add/remove channels later on if / when required.
- Able to take feedback at all touchpoints (branches, service centers, Call centre, support teams)
- Able to add intrusive surveys
- Able to integrate the system with Microsoft CRM Dynamics 365 to fetch contacts and upload the data automatically in a set time frame for surveys.
- Option to filter out customers who have received a survey within an agreed historical time frame based on a mobile number or CIF (Customer Identification Number).
- Deduping option (filter out multiple survey invitations within the same file for the same individual based on mobile number or CIF).
- CSAT language switch option (Dhivehi and English)
- Able to set up question banks and open-ended questions to a session in the CSAT survey.
- Opt out option for customers
- Setup survey expiry window.



- Full customizable survey form builder and branding option
- Able to track results on department, team to agent level – ratings received for individual agents.
- Able to generate tasks with workflows based on incoming survey responses and conditions (Trigger notifications to teams, automatically follow up with customers, send notifications to respondents and key stakeholders).
- View real-time insights and feedback analytics (drill down reports, view key trends, text analytics, sentimental analytics, comparison reports etc).
 - Date and location comparison
 - Location-based report
 - Download, save and schedule the report
 - Identify detractors and promoters
 - Do sentimental analytics

Proposal Instructions

BML will not be responsible or liable for any costs associated with the preparation and submission of the proposal, regardless of the conduct or outcome of the RFP process.

Documents Required

- Detailed proposal including work plan with key milestones, timelines and associated costs.
- Details of the individual, firm or company, including company profile, expertise and resource capacity. Company Registration Certificate copy.
- Brief background of senior management personnel who will be involved in this project. CVs of individual team members should be enclosed.
- Name, title, address and telephone number of the person who will serve as the authorized representative on behalf of the company.
- Evidence of prior relevant experience. A minimum of two (2) references from projects of similar scope and magnitude to those described in this RFP for which Proposer is currently providing services or has provided in the recent past.
- Name of project lead who will directly report to BML during the engagement period.

Proposal Currency

International vendors shall quote all prices in United States Dollars and will be applicable 10% Withholding tax. Local vendors shall quote all prices in Maldivian Rufiyaa.

Note that payments for the project will be made on an instalment basis (as per the agreement) and that no advance lump-sum payments will be allowed.

Language of the Proposal

The proposal shall be written in the English language.

Clarifications

Request for clarifications may be submitted via email to openbidding@bml.com.mv before 14:00hrs (local time) on Sunday, 17th September 2023. Bidders should notify the Bank of any error, omission, or discrepancy in this RFP.

Submission of proposal

All international bidders should submit via e-mail to openbidding@bml.com.mv before 14:00hrs (local time) on Tuesday, 03rd October 2023 and Local bidders by visiting Bank of Maldives PLC, Head office Building, 05th Floor (Boduthakurufaanu Magu), Procurement Department meeting room. Any proposals received after the deadline will be rejected.

Confidentiality and Non-disclosure Agreement (NDA)

In order to release confidential and proprietary information to the bidders, the Bank requires each bidder to enter into a Confidentiality and Non-Disclosure Agreement through its authorized representative and return it to the Bank as a pre-condition of receiving the confidential information to the RFP.

Evaluation Criteria

#	Criteria	Scoring
1	Cost effectiveness (Price)	50%
2	Company's experience	15%
3	Technical features of the product	35%

Contact Information:

Bank of Maldives PLC,

Boduthakurufaanu Magu, Male' 20251, Republic of Maldives

Phone: +960 301 5355

Email: Tenders tenders@bml.com.mv

This RFP document is not a recommendation, offer or invitation to enter into a contract agreement or any other arrangement.