

**Axis Bank Limited – Assessment of Training  
Gaps, Development of Training Content &  
Conduction of Workshop Sessions.**

**Introduction:**

- A. The ABL (Axis Bank Limited) Microfinance business is seeking for proposals for the provision of the Services described in RFP Schedule 1- Statement of Requirement.
- B. Each bidder to this RFP is expected to:
  - i. fully inform themselves on all aspects of the work required to be performed;
  - ii. submit its proposal on the template provided at RFP Schedule 2 – Proposal, including the signed Declaration by Bidder at the end of Schedule 2; and
  - iii. submit its proposal in accordance with RFP Schedule 1 – Statement of Requirement and with due note of RFP Schedule 3 – Evaluation Criteria
- C. Bids from contractors having prior working experience in similar kind of training content development from organizations working in the financial services sector will be given priority.
- D. Bidders are expected to fill the Payment Schedule provided in the Schedule 4.

Axis Bank is actively involved in extending financial assistance to the economically deprived BoP segment of the society directly through its well spun network of 600+ branches as well as through other Microfinance Institutions (MFIs). The Bank is currently functional in 350+ districts spread across 23 states & 2 UTs in India for economic empowerment of micro-entrepreneurs and low income earners by providing financial services in a sustainable, ethical and profitable manner.

Microfinance is a source of financial services for individuals who are living in poverty to work on becoming financially independent so that they can work their way into better living conditions. Microfinance refers to providing access to a variety of affordable financial services to low-income clients, living either on or above the poverty line, particularly women. Delivery of Financial Services (microcredit, savings, insurance) in a convenient manner and at an affordable cost to vast sections of under banked and unbanked population.

**Structure of the RFP**

The RFP has three parts:

- **Schedule 1: Statement of Requirement**
- **Schedule 2: Proposal Template**
- **Schedule 3: Evaluation Criteria**
- **Schedule 4: Payment Schedule**

**RFP Schedule 1 – Statement of Requirement**

**Purpose of RFP:**

The bidders are expected to provide consulting service for the development of cohesive structured platform through which training plan detailing the key decisions, tasks, etc. can be downloaded & disseminated through different capsules which shall enable the resources to achieve the business strategy for delivering training needs, whether it's for Bank staff or BC employees, end users or aggregators, who are part of this system.

**Competencies needed to participate in the Training Bid:**

Past experience of setting up microfinance field staff, mid-level management and leadership training program for a number of different customers of a professional association both in national & international level of Learning & Development platforms.

**Scope of Work:**

Developing the course content for, piloting it, conducting multiple workshops updating the course materials, and performing train-the-trainer sessions and classroom training to end customer across PAN India by 15<sup>th</sup> December 2021.

**Course Curriculum:**

Following is the list of modules for which content need to be developed:

- 1) Loan Products
- 2) Loan Sourcing and Onboarding processes
- 3) Loan Management processes
- 4) Digital Platforms
- 5) Audit and compliance processes
- 6) Collection processes
- 7) Saving Account
- 8) Insurance
- 9) KYC
- 10) New Products and Services
- 11) Basic hygiene and nutrition as well as special requirements to respond to natural calamities (for rural dwellers, primarily women)
- 12) Basic financial literacy in rural communities (for rural dwellers, primarily women)

**Vernacular Languages:**

As per state requirement, the course needs to be translated and the trainer needs to be well versed with the following list of languages:

State	Language
ASSAM	ASSAMESE
WEST BENGAL	BENGALI
GUJARAT	GUJRATI
UTTAR PRADESH, UTTARAKHAND, RAJASTHAN, GOA, MADHYA PRADESH, CHATTISGARH, BIHAR, JHARKHAND	HINDI
KARNATAKA	KANNADA
KERALA	MALAYALAM
MAHARASHTRA	MARATHI
SIKKIM	NEPALI
ORISSA	ORIYA
TAMIL NADU, PUDUCHERRY	TAMIL
ANDHRA PRADESH	TELUGU

**Training Expectations:**

- A) Classroom Trainings: Need to conduct Train-the-Trainer sessions for mid-level managers and state level trainers for conducting the sessions in turn. Also required to pitch in for classroom trainers across states due to heavy demand during the transition phases.
- B) E-Learning Modules: Course content in the form of text guides, presentations, animation videos followed by a questionnaire for a test and feedback to gauge the knowledge acquired and experience undergoing the process by each participant.

**Target Trainees:**

Both eLearning Modules and Classroom Trainings to be constructed for Axis staff as well as BC Staff across all hierarchies across all states comprising of Zonal Managers, Regional Sales Managers, Area Sales Managers, Relationship/Branch Managers, Field Executives/Loan Officers, Training Managers, Process Managers, Credit Managers, etc. This will comprise of over 5000plus workforce by the end of 2021.

Mass health awareness and financial literacy awareness to rural dwellers, primarily women.

**Invitations:**

Entities providing consultancy services, training platforms and educational coordinators with substantial accomplished projects in similar arena may apply.

**RFP Schedule 2 – Proposal Template (to insert company logo)**

Instructions to assist Bidders to complete their proposal have been included as white text on a black background.

**Instruction to Bidders:**

Ensure your response covers off on the evaluation criteria identified in Schedule 5 - Evaluation Criteria.

Bidder's Details

Full legal name and postal address:

Business registration number (if applicable):

*Contact Officer*

For all matters relating to this RFP, the Bidder's Contact Officer will be:

Name/position title:

Telephone

Mobile:

Email:

*Contract Manager*

**Instruction to Bidders:**

Bidders should provide the requested details of the person who is the Bidder's proposed Contract Manager, responsible for general liaison and accepting and issuing any written notices under the contract, if a contract is awarded.

Name/position title:

Telephone:

Mobile:

Email:

Bidder's Proposal

**Instruction to Bidders:**

Bidders should describe how they will meet the requirements set out in Schedule 1. Include Method and Workplan.

Proven Capacity

*Statement of Skills and Experience*

**Instruction to Bidders:**

Bidders should provide evidence of their skills and experience in providing the Services. Give evidence of why you/your company/your team members are most capable to deliver the Services. Ensure this responds to the requirements of this project, identified in Schedule 1 "the Services".

*Specified Personnel*

**Instruction to Bidders:**

List who will do what. Attach CVs where appropriate. Note that any fees shown in this table form part of the pricing itemized budget below – they are not additional. If no Specified Personnel insert “Not applicable”.

Name	Position/Role	Rate (\$USD, inclusive of taxes)	Anticipated Time	Total for Person
<b>Total (inclusive of tax)</b>				<b>\$USD</b>

Pricing

*1. Itemized budget (all pricing must be inclusive of taxes)*

**Instruction to Bidders:**

Prepare a detailed itemized budget in your proposal, including specification of:

- Consultancy fees and administrative support charges, with unit cost and the number of hours/days proposed to be devoted to the project;

If there are reimbursable items in your proposal (if stated in the RFP Schedule 1), refer to the Guidebook on ABL (Axis Bank Limited) Projects that sets out guidelines for reimbursable items.

Conflict of Interest

**Instruction to Bidders:**

This is a mandatory field, a response is required. If there is no conflict of interest then state that.

If a real or perceived conflict of interest exists with the submission of a proposal, or would exist if the Bidder entered in to a contract with the ABL (Axis Bank Limited) Secretariat for the Services in this proposal, full details should be included here. Detail a plan to manage the conflict of interest.

Standards and Best Practice

**Instruction to Bidders:**

If there was a requirement in Schedule 1, you must respond here.

*Bidders must complete and sign a Declaration in the form presented below.*

**Declaration by Bidder**

The Bidder proposes to provide the Services described in *Schedule 1* to the RFP (*Statement of Requirement*) on the following terms:

- the RFP Schedule 1 - Statement of Requirement;
- the proposal is submitted according to Schedule 2 – Proposal Template;

These documents collectively comprise the Bidder’s “**Proposal**”.

The Proposal

The Bidder agrees to enter into a contract to provide the Services in accordance with its Proposal in the form of the *Standard Contract* at Schedule 6 of this RFP which incorporates by reference ABL (Axis Bank Limited) Terms and Conditions of Contract, and in accordance with ABL (Axis Bank Limited) Guidelines referenced in RFP Schedule 3.

The Bidder agrees that the ABL (Axis Bank Limited) Microfinance Business Head may accept or decline the Bidder’s Proposal at its discretion. No commitment or contract exists until a contract in the form of the *Standard Contract* is executed by both parties.

The Bidder agrees that participation in any stage of the RFP process is at the Bidder’s sole risk and cost.

### Conflict of Interest

At the time of submitting a proposal, the Bidder agrees there is no conflict of interest (real or perceived) unless specifically and clearly identified in their proposal (see Schedule 2, under heading Additional Information) with a recommended plan to manage the conflict of interest.

The Bidder agrees to notify the ABL (Axis Bank Limited) Microfinance Business Head immediately if an actual or potential conflict of interest arises.

..... Signatory's printed name:	..... Signatory's signature:
..... Signatory's Position	..... Date
..... Signatory's Phone Number	..... Signatory's Email Address

### RFP Schedule 3 – Evaluation Criteria

#### EVALUATION CRITERIA

1. A successful bidder will be judged on the following evaluation criteria:

**(a) THE ORGANISATION / QUALITY OF PROPOSAL:**

*Demonstrated ability to provide adequate management and support to deliver the Services. Personnel nominated to provide the services have strong familiarity and experience with BFSI sector involved in project for mass awareness program, literacy program, health awareness program etc.*

**(b) APPROACH TO THE SERVICES / QUALIFICATION:**

*Demonstrated appreciation of the key issues and risks to achieve the objectives as outlined in the RFP.*

*Appropriate methodology and work plan to fulfil the objectives of the Services*

**(c) EXPERIENCE**

*The consultants will be required to have in-depth experience in the following areas:*

- i. Rural banking and social and inclusive business approaches applied in India*
- ii. Social mobilization*
- iii. Financial literacy training*
- iv. Rural livelihood health services, training and education*
- v. And distance learning*

**(d) ANALYTICAL AND RESEARCH SKILLS:**

*Proven analytical and research skills on similar past projects.*

**(e) PROPOSAL COST:**

*Appropriate qualifications, experience and skills of personnel and team balance to implement the Services with a reasonable budget.*

**RFP Schedule 4 – Payment Schedule**

Tranche SL No.	Fund Request Date	Milestone	Fund requested
01.			
02.			
03.			
04.			
05.			