



# **EXPRESSION OF INTEREST**

Name of Work: Empanellment of Banks/ Financial Institutions for operational improvement, retail funding and related marketing support to prospective applicants interested in participating in CIDCO's Mass Housing Schemes



EOI No: 01/GM(Hsg)/CIDCO/2021-22

Due on: 25.02.2022, 17:00 Hrs on website www.cidco.maharashtra.gov.in

#### CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD.

GM (Mktg-Hsg)

3<sup>rd</sup> Floor, Raigad Bhavan, CBD Belapur, Navi Mumbai 400614

Tel.: +91-22-6791 8100 Fax: +91-22-67918166 www.cidco.maharashtra.gov.in

### 1. Introduction

#### **Navi Mumbai**

The city of Navi Mumbai was set-up as a counter magnet to Mumbai, with the objectives to:

- Divert systematically growth in population of Mumbai
- Support state-wide industrial location policy
- Raise living standards by providing physical & social infrastructure and services

Started in 1970, the largest new town development in the country, Navi Mumbai is spread over 344 sq. km. Navi Mumbai is a planned modern metropolis designed to cope with growing needs of life and commerce in 21st century. City and Industrial Development Corporation Ltd (CIDCO), a company fully owned by Govt. of Maharashtra has developed 14 nodes/townships strung along a mass rapid transit corridor with a view towards facilitating comprehensive development. These nodes are Airoli, Ghansoli, KoparKhairane, Vashi, Sanpada, Nerul, CBD Belapur, Kharghar, Kamothe, New Panvel, Kalamboli, Ulwe, Dronagiri, Pushpak. CIDCO has developed high-quality infrastructure facilities in Navi Mumbai area including housing complexes, industrial infrastructure, business districts, road & railway linkages, educational, health and recreational facilities, etc. The city is now being established as a 21st Century SMART City.

## **Smart City Initiative**

CIDCO's vision of SMART City is anchored around people and processes. Mega projects like the proposed Navi Mumbai International Airport (NMIA), Mumbai Trans-harbour Link, NMSEZ, Navi Mumbai International Airport Notified Area (NAINA), a new planned city in Raigad district, Corporate park at Kharghar, doubling of capacity at JNPT, Virar Alibag multimodal corridor etc shall create immense opportunities for investment in the region and create new jobs. In the coming decade, Navi Mumbai is slated to become the new epicenter of investment in India, with the commissioning of these mega projects.

# 2. Proposal Background

The function of the CIDCO Marketing Department is disposal of tenements for various income groups through lottery process; disposal of plots on lease for residential, commercial, Commercial-cum-residential & other uses and to dispose of constructed premises through tendering process. One of the latest endeavor's undertaken by CIDCO is the development of a mega housing project construction comprising 90,000 tenements under PMAY housing scheme located at multiple nodal locations of Navi Mumbai. This mega housing scheme was envisioned by CIDCO to address the needs of the rapidly growing urban housing demand of the cross sections of the society.

CIDCO proposes to engage the services of Banks / Financial Institutions hereinafter referred to as "Bank" to provide a genuine platform to applicants interested in applying for CIDCO housing schemes, at locations near them to facilitate the entire process right from registration for the scheme to financial assistance for payment of installments.

## 3. Scope of Work

- a. The Bank shall act as a coordinating agency right from spreading awareness of the scheme, providing assistance to applicants for the registration, KYC and uploading documents, online payment of Registration fees etc in respect of the said housing scheme to be advertised, through specified branches mutually agreed by the Bank and the Corporation. Other operation details can be submitted by Bank with this EOI.
- b. EMD Funding: Bank FI will provide options to interested home buyers to get EMD funded by them.
- c. Benefit in retail loan to the customer of the CIDCO Housing scheme through a specific product in this regards.
- d. Creating a structure for EWS and LIG customers, where they can avail loan from Bank FI with minimum available documentation as per relevant guidelines.
- e. Facilitate linking of loan accounts with central Nodal Agency for Credit linked Subsidy scheme through a proper Work Plan.
- f. GST and other Statutory fees collection. Bank can provide a integrated platform through which customers can pay statutory fees through bank system.
- g. Wide scale marketing of launched scheme from time-to-time basis.
- h. Online facility for above services to the customers
- i. Provide a dedicated Help Desk / CRM facility.
- j. To coordinate with any other marketing agency appointed by CIDCO in future for marketing of housing schemes.

Following are indicative ideas. Bidders should submit a detail presentation/proposal along with EOI in which they should elaborately explain benefits which they can provide to customers (home buyers) as well as the Corporation (profit sharing).

#### 4. Selection Procedure

CIDCO is inviting proposals from eligible Scheduled Banks/ Financial Institutions for operational improvement, retail funding and related marketing support in the sale of residential and commercial units of Mega Housing Project (approximately 90000) developed by CIDCO under PMAY housing scheme located in and around Navi Mumbai, Maharashtra – India.

CIDCO is inviting proposals from interested parties as per the laid out norms in this Expression of Interest (EOI). Prospective applicants are advised to read the EOI and comply with the terms & conditions for submission of the proposal as defined in this EOI document.

Financial Institutions interested in offering professional services shall provide the information on qualifications and experience to perform the services, etc. as mentioned in the EOI.

## 5. Eligibility Criteria

Bidders should be Scheduled Bank or reputed Financial Institute having all necessary approvals and Licenses from the National Housing Bank / Reserve Bank of India and be empaneled with PMAY.

The Bidder shall understand the scale of the projects and also have comprehensive experience in handling financial aspects of housing projects of sizable scale. The Bidder shall understand the local market and its success potentials. The bidder should have a database or existing customer list who will be eligible for purchasing house in CIDCO's Mass housing scheme.

## 6. Details of submission of EOI

The bank will submit the information as per the formats given in this document & a detail proposal as mentioned in scope of work.

# 7. Evaluation of the Expression of Interest Proposals:

The Bids submitted by the Bidders will be evaluated by a Technical Evaluation Committee constituted by the Corporation on the basis of the following.

## a) Understanding the Project requirements

The Bidder will submit his understanding of the project scale and requirements specified in the EOI in a brief manner underlying all the crucial and important aspects. The Bidder may supplement various requirements of the Scope of work if he considers this would bring more clarity and improvements over the existing requirements and assist in achieving the various objectives and tasks laid down in the Scope of Work section of EOI.

### b) Methodology

The Bidder will submit his methodology in brief for carrying out this assignment, outlining his approach toward achieving the Objectives laid down in the project brief EOI. Scope of Services laid down in the EOI is indicative for achieving the specified Objectives. The Bidder should briefly explain how he will build upon them once they are empaneled.

### c) Work Plan

The Bidder will submit a brief write up on their proposed team of personnel explaining how various Fields of Expertise and experience needed for this assignment has been fully covered by their proposal. The Bidder shall specify the sequence of important activities and quality assurance plan for carrying out the assigned services throughout Maharashtra.

#### d) Financials:

The Bidder shall submit his detailed proposal in respect of fees proposed to be charged from the applicants, special interest rates through specific products for financing of EMD as well as Home loans for CIDCO scheme and the profit sharing with CIDCO.

## 8. CIDCO's rights regarding EOI

Notwithstanding anything contained in this EOI, CIDCO reserves the right to accept or reject any EOI or to annul the competition or reject all entries at any time without any liability or any obligation for such rejection or annulment and without assigning any reasons.

CIDCO reserves the right to change/modify any or all of the provisions of this EOI. CIDCO also reserves the right to change, modify, add or alter the competition at any stage.

CIDCO may cancel the competition at any stage without assigning any reasons whatsoever and will not be liable to compensate any participant on any grounds whatsoever. The participant shall not be entitled to refund of cost of documents or other costs in case the competition is cancelled for whatsoever reason or without assigning any reason, at any stage.

## 9. Terms and Conditions

The Bidder in the EOI agrees to abide by the rules of the competition as determined by CIDCO.

CIDCO reserves the right to reject the EOI submitted if it does not comply with the submission requirements.

The decision of CIDCO in short-listing the firms shall be final and irrevocable.

Any entity which has been barred by the Central Government, any State Government, a statutory authority or a public sector undertaking, as the case may be, from participating in any project, and the bar subsists as on the date of submission of EOI, would not be eligible to submit a Proposal either by itself or through its Associate

During the last five years, the firm or its Associate should have, neither failed to perform on any agreement, as evidenced by imposition of a penalty by an arbitral or judicial authority or a judicial pronouncement or arbitration award against the firm or its Associate, nor been expelled from any project or agreement nor have had any agreement terminated for breach by such firm or its Associate

It shall be the responsibility of the Firm to ensure that EOI reaches CIDCO within the stipulated time. Any submission beyond the date shall not be accepted.

#### 10. Communication

Queries and enquiries pertaining to the competition shall be addressed to-

GM (Marketing - Housing)

3<sup>rd</sup> Floor, Raigad Bhavan, CBD Belapur, Navi Mumbai - 400 614

Tel.: 022-67121016

Email: cidcomarketing@gmail.com

Address for submission of EOI

GM (Marketing-Housing) Department, 3rd Floor, Raigad Bhavan, CBD Belapur, Navi Mumbai 400 614

Email: gm.marketing@cidcoindia.com

## Date & Time of submission: 25 Feb 2022 upto 5 p.m.

#### **EOI Schedule**

Sr. No.	Critical Dates	(DD.MM.YYYY / Hrs. Mins.)
1.	Publishing Date	11.02.2022/17.00 Hrs
2.	Document Download / Start Date	11.02.2022/17.01 Hrs.
3.	Pre- EOI Conference	16.02.2022/15.00 Hrs
4.	Document Download End Date	25.02.2022/17.00 Hrs.
5.	Hard Copy submission End Date	25.02.2022/17.00 Hrs.

Note – Kindly note that Expression of Interest submission will not be accepted by post.



# **FORMATS OF SUBMISSION**



Indicative Templates for information to be submitted by the prospective Bidder

# Annex-1 | Particulars of the applicant

щ	# Name of Firm	Details			
#		Registration	Dept.	GST No.	PAN

## **Annex-2 | Financial Information**

#	FY	Working Capital (INR)	Profitability (+/-)	Net Worth (INR)	Annual Turn Over (INR)
1	2018-19				
2	2019-20				
3	2020-21				
A.v.o.	Average Appual Turn Over of last Three years -				

**Average Annual Turn Over of last Three years =** 

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Authorized Representative Name:

Designation:

Signature of the Authorized Representative

**Note:** Please do not attach any printed Annual Financial Statement. Please attach a certificate from Statutory Auditor / Chartered Accountant

# **FORMAT 1 - STATEMENT OF LEGAL CAPACITY**

(To be forwarded on the letterhead of the Prospective Bidder)

Ref.	Date:
То,	
<b>GM (Marketing-Housing)</b> CIDCO of Maharashtra Ltd. 3 <sup>rd</sup> Floor, Raigad Bhavan, CBD Belapur, Navi Mumbai – 400614. Maharashtra, INDIA.	
Subject: Expression of Interest for Empan- providing documentation and fina interested in participating in CIDO	ancial assistance to prospective applicants
Dear Sir,	
We hereby confirm that we, the Bidder, s the proposal document.	atisfy the terms and conditions laid out in
•	(insert individual's our behalf and have been duly authorized er, the authorized signatory is vested with authenticate the same.
Yours faithfully,	
Authorized Signatory For and on behalf of	
*Please strike out whichever is not applica	ble

# **FORMAT 2 - POWER OF ATTORNEY FOR SIGNING OF PROPOSAL**

(To be submitted on the Stamp Paper of Rs. 300/- by the Prospective Bidder i.e. Individual firm)

ow all men by these presents,
e(name of firm and address of the registered office) do reby constitute, nominate, appoint and authorize Mr/ Ms (name and residential address) who is presently employed
th us and holding the position ofas our true and lawful attorney (hereinafter ferred to as the "Authorized Representative") to do in our name and on our behalf, such acts, deeds and things as are necessary or required in connection with or cidental to submission of our Proposal for and Empanelment of Bank/FI for
mpanelment ofBank/FIat Navi Mumbai." being developed by the DCO including but not limited to signing and submission of all applications, oposals and other documents and writings, participate in pre-proposal and other inferences and providing information/ responses to the CIDCO/GoM, representing in all matters before the CIDCO signing and execution of all contracts and idertakings consequent to acceptance of our proposal and generally dealing with a CIDCO/GoM in all matters in connection with or relating to or arising out of our proposal for the said Project and/or upon award thereof to us till the entering to of the Contract Agreement with the CIDCO.
ID we hereby agree to ratify and confirm and do hereby ratify and confirm all acts, eds and things lawfully done or caused to be done by our said Authorized epresentative pursuant to and in exercise of the powers conferred by this Power of torney and that all acts, deeds and things done by our said Authorized epresentative in exercise of the powers hereby conferred shall and shall always be emed to have been done by us.
WITNESS WHERE OF WE,THE ABOVE NAMED RINCIPAL HAVE EXECUTED THIS POWER OF ATTORNEY ON HISDAY OF 20
For
(Signature) (Name, Title and Address)
Address)

Witnesses:	
1.	
2.	[Notarized]
Accepted	
(Signature)	
(Name, Title and Address of the Attorney)	

#### **Notes:**

- The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the executants (s) and when it is so required the same should be under common seal affixed in accordance with the required procedure.
- Also, wherever required, the Bidder should submit for verification the extract
  of the charter documents and documents such as a resolution/power of
  attorney in favour of the person executing this Power of Attorney for the
  delegation of power hereunder on behalf of the Bidder:

# **FORMAT 3 - EXPRESSION OF INTEREST SUBMISSION LETTER**

(On Firm's Letter Head)

(Date and Reference)	
To,	
<b>GM (Marketing-Housing)</b> CIDCO of Maharashtra Ltd. 3 <sup>rd</sup> Floor, Raigad Bhavan, CBD Belapur, Navi Mumbai – 400 614. Maharashtra, INDIA.	
Dear Sir,	
Subject: Expression of Interest for Empanel providing documentation and finar interested in participating in CIDCO	ncial assistance to prospective applicants
I/We herewith enclose the Technical Proposal for Consultant for above.	Bidder/Bidder firms r selection of my/our firm/Consortium as
	Yours faithfully, Signature: -
	Full Name -
	Designation -
	Address -
	(Authorized Representative)

## **FORMAT 4 - STATEMENT OF LEGAL CAPACITY**

(To be forwarded on the letterhead of the Bidder)

Ref.	<b>Date</b>

To,

## **GM (Marketing-Housing)**

CIDCO of Maharashtra Ltd. 3<sup>rd</sup> Floor, Raigad Bhavan, CBD Belapur, Navi Mumbai – 400 614. Maharashtra, INDIA

Dear Sir,

Subject: Expression of Interest for Empanellment of Banks/ Financial Institutions for providing documentation and financial assistance to prospective applicants interested in participating in CIDCO's Mass Housing Schemes

We hereby confirm that we/ our members in the Joint Venture (constitution of which has been described in the application) satisfy the terms and conditions laid out in the Bid document.

We have agreed that	(insert member's name) will act as the Lea
Member of our Joint Venture.*	

We have agreed that ....... (insert individual's name) will act as our representative/ will act as the representative of the Joint Venture on its behalf\* and has been duly authorized to submit the Bid. Further, the authorised signatory is vested with requisite powers to furnish such letter and authenticate the same. Thanking You,

Yours faithfully,
(Signature, name and designation of the authorized signatory)
For and on behalf of......

<sup>\*</sup>Please strike out whichever is not applicable.

#### Copy of Advertisement in News paper dated 11 Feb 2022





