



उत्तराखण्ड राज्य सहकारी बैंक लि०  
Uttarakhand State Co-Operative Bank Ltd.

## **REQUEST FOR PROPOSAL (RFP)**

Supply, Installation, Customization, Implementation,  
Maintenance, Training and Support of  
**Anti-Money Laundering (AML),  
Asset Liability Management (ALM),  
Loan Origination System (LOS)  
and MMS,ACH-CR,ACH-DR,e-Mandate (NACH)**  
Software Solution.

Tender Ref. No. – UKSCB/IT/RFP/2023-24/01

Dated – 04 August 2023

**Head Office** – Administrative Bhawan Opp. Base Hospital,  
Nainital Road, Haldwani, Uttarakhand – 263139

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## 1. Section I – Invitation to Bid

Tender Ref. No. – UKSCB/IT/RFP/2023-24/01,

Dated – 04 August 2023



उत्तराखण्ड राज्य सहकारी बैंक लि०  
Uttarakhand State Co-Operative Bank Ltd.

Head Office – Administrative Bhawan Opp. Base Hospital,  
Nainital Road, Haldwani, Uttarakhand – 263139

The Uttarakhand State Co-Operative Bank Ltd. invites bids (Technical & Financial) from eligible bidders which are valid for a period of 90 days from the last date of submission of bid date for Supply, Installation, Customization, Implementation, Maintenance, Training and Support of **Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution.**

<b>Scope of Work</b>	Supply, Installation, Customization, Implementation, Maintenance, Training and Support of Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and MMS,ACH-CR,ACH-DR,e-Mandate (NACH) Software Solution.	
<b>Tender Fees</b>	Rs. 1000+GST (1180.00/-)	Demand Draft of Rs.1000.00+GST(1180.00/-) in favour of Uttarakhand State Cooperative Bank Ltd. Haldwani, Payable at Haldwani and in cash in any branch of Uttarakhand State Cooperative Bank Ltd. at the time of purchase of Tender documents from Head Office.
<b>Last date and time of submission of Bids</b>	18-08-2023 (1600 Hrs.)	

<b>Date and time of opening of Eligibility cum Technical Bids (envelope 1 and envelope 2)</b>	Date and time of opening of envelope 1 & 2 will be shared later to the bidders (through the authorized e-mail ID shared by the bidders in Bidder Profile.
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*Interested parties may view and download the RFP Document containing the detailed terms & conditions, from the website [www.ukstcbank.com](http://www.ukstcbank.com), tender fees Demand Draft should be made in favour of Uttarakhand State Co-Operative Bank Ltd. Haldwani, Payable at Haldwani.*

## 1.1 Document Control Sheet

<b>Tender Reference No</b>	UKSCB/IT/RFP/2023-24/01
<b>Name of Organization</b>	Uttarakhand State Co-Operative Bank Ltd.
<b>Tender Type (Open/Limited/EOI/Auction/Single)</b>	Open
<b>Tender Category (Services/Goods/works)</b>	Service / Goods
<b>Type/Form of Contract (Work/Supply/Auction/Service/Buy/Empanelment/Sell)</b>	Supply/Service/Buy
<b>Technical Evaluation (Yes/No)</b>	Yes
<b>Is Multi Currency Allowed</b>	No (Only INR)
<b>Payment Mode (Online/Offline)</b>	Offline
<b>RFP Issuance Date</b>	04/08/2023
<b>RFP Coordinator</b>	Mr. Mukesh Maheshwari (General Manager - IT) PH:- 9411328093 E-mail- hoapexbank@ukstcbank.com
<b>Last date of submission of RFP response (Closing date) And address for submission of Bid</b>	1600 Hrs. on 18/08/2023 <b>Uttarakhand State Co-Operative Bank Ltd.</b> Administrative Bhawan Opp. Base Hospital, Nainital Road, Haldwani, Uttarakhand – 263139

<b>Mode of Submission of Bid</b>	The bidder shall deposit the Bid envelope in person in the tender box kept for this purpose at the above address on or before 16:00 hrs, on bid submission date mentioned herein this RFP document.
<b>Date and time of opening of Eligibility cum Technical Bids (envelope 1 and envelope 2)</b>	Date and time of opening of envelope 1 & 2 will be shared later on to the bidders (through the authorized e-mail ID shared by the bidders.)
<b>Contract Type (Empanelment/Tender)</b>	Tender
<b>Multiple Technical Annexure(s)</b>	Yes
<b>Quoting for all Technical Annexures is compulsory</b>	Yes
<b>Tender Fees</b>	Rs. 1000.00+GST (1180.00/-)
<b>Bid Validity Days</b>	20 days from the last date for submission of bid
<b>Validity of Contract</b>	Five years from the Go-Live date of proposed solution, extendable for further Two years solely at option of the Bank
<b>Address for Communication</b>	<b>Mr. Neeraj Belwal</b> (Managing Director) <b>Uttarakhand State Co-Operative Bank Ltd.</b> Administrative Bhawan Opp. Base Hospital, Nainital Road, Haldwani, Uttarakhand – 263139

## 2. DISCLAIMER

Subject to any law to the contrary and to the maximum extent permitted by law, the Bank and its Directors, Officers, employees, contractors, representatives, agents and advisors disclaim all liability from any loss, claim, expenses (including, without limitation, any legal fees, costs, charges, demands, actions, liabilities, expenses or disbursement incurred therein or incidental thereto ) or damage, (whether foreseeable or not) (“losses”) suffered by any person acting on or refraining from acting because of any presumption or information (whether oral or written and whether expressed or implied), including forecasts, statements, estimate or projections contained in this RFP document or conduct ancillary to it whether or not the losses rise in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of the Bank or any of its Directors, officers, employees, contractors, representatives, agents, or advisors.

## 3. Section II - Instructions for Bid Submission

### 3.1 Executive summary of the project

Uttarakhand State Co-operative Bank Ltd. (USCB), Head Office, Haldwani, established under the BR Act 1949, came into existence on 27 Feb. 2004. Accordingly, Uttarakhand state Co-Operative Bank Ltd. (USCB) area of operation is extended in the whole district of Kumaon & Garhwal Mandal.

Uttarakhand State Co-operative Bank Ltd. (USCB) is authorized to do banking business defined in section 6 of Banking regulation Act 1949. The Bank was registered in the name of Uttarakhand State Co-operative Bank Ltd. (USCB) on 04-06-2001 under Co-operative Societies Act II of 1965. Its registration no. is U-01/2003-04. The Bank is presently doing its business through its 15 branches and 10 DCCBs affiliated to it. The Bank was earlier doing the lending business under Agriculture sector after issuance of guidelines from NABARD regarding non-agriculture finance. The Bank started business under non-agriculture sector from the year 2004.

Thus, the Bank is presently doing the lending business in Agriculture as well as non-Agriculture sector both.

#### Scope of RFP in brief is mentioned below:

The objective of this RFP envisages an end-to-end comprehensive solution for **AML, ALM, LOS & NACH (MMS,ACH-CR,ACH-DR e-Mandate)** which includes procurement of perpetual license & supply of software, installation, design, sizing, training, customization, configuration, implementation, maintenance and support of the software and other components required, along with, parameterization, historical data management, verifying data quality, migrating data, user acceptance testing, documentation, training, knowledge transfer and support (hereinafter referred to as “solution”)

The broad scope of work for the **AML, ALM, LOS & NACH (MMS,ACH-CR,ACH-DR e-Mandate)** solution are given in the ‘Scope of work’ section wherein the selected bidder has to provide the necessary system to enable implementation of **Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution**, including all additional middleware as required by the offered solution, application software and all related components, complete interface with the Finacle CBS solution and other applications implementation and ongoing support services. This is an end-to-end project and all the items required for making the application operational should be considered by the bidder, even if the same is not explicitly mentioned in this RFP document.

### 3.2 Preparation of Bids

*Bidder should consider all corrigendum/s, (if any), published on the Bank’s website related to the RFP Document before submitting their bids.*

Please go through the tender advertisement and the RFP Document carefully to understand the documents required to be submitted as part of the bid. Please note the number of envelopes in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.

### **3.3 Submission of Bids**

The bidder shall seal the original DD/PO or Tender fees in form of DD/PO in an envelope which be marked as Envelope No. 1 along with other Pre-qualification documents. The Bidder shall mark its company/firm/LLP name and tender reference number on the back of the Bank Demand Draft before sealing the same. The address of **The Uttarakhand State Co-Operative Bank Ltd.**, name and address of the bidder and the Tender Reference Number shall be marked on the envelope. The envelope shall also be marked with a Sentence “NOT TO BE OPENED BEFORE the Date and Time of Bid Opening.” If the envelope is not marked as specified above, The Uttarakhand State Co-Operative Bank Ltd. will not assume any responsibility for its misplacement, pre-mature opening etc. The bidder shall deposit the envelope in person in the tender box kept for this purpose at The Uttarakhand State Co-Operative Bank Ltd. Administrative Bhawan Opp. Base Hospital, Nainital Road, Haldwani, Uttarakhand – 263139 on or before 16:00 hrs, on bid submission date mentioned herein this RFP document.

One paper copy and one electronic copy (Power Point or Microsoft Word and Excel contained in storage media) of all documents submitted under Technical Bid (Envelope 2) submissions must be supplied to Bank at The Uttarakhand State Co-Operative Bank Ltd. Administrative Bhawan Opp. Base Hospital, Nainital Road, Haldwani, Uttarakhand – 263139 and addressed to “**Supply, Installation, Customization, Implementation, Maintenance, Training and Support of Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution.**”

Bidders are requested to note that they should necessarily submit their commercial bids in the format provided and no other format is acceptable. If the Bidder(s) adopts any other format, such bid(s) shall be rejected.

### **3.4 Documents Comprising the Bids**

The bid prepared by the Bidder shall comprise of the following components:

- 1. Envelope 1 - Pre-Qualification envelope**

The Pre-qualification envelope, besides the other requirements of the Tender, shall comprise of the following: (The envelope should be marked as “Pre-Qualification”) ”



- Bid Submission Cover Letter
- Bidder's Profile as per documents
- Undertaking for No Deviation as per documents
- Tender Fees in form of DD in original
- Compliance List of Documents
- Response to Eligibility criteria: Eligibility Criteria which should contain all the supporting documents asked for eligibility criteria.
- Power of Attorney executed by the Bidder in favour of the Principal Officer or the duly Authorized Representative, certifying him as an authorized signatory for the purpose of this Tender.

## **2. Envelope 2 - Technical Bid envelope**

The Technical Bid, besides the other requirements of the Tender, shall comprise of the following:(The envelope should be marked as "Technical bid")

- Technical Bid Letter
- Methodology and Project Plan
- Bidder Solution
- Proposed hardware specification
- Supporting documents as required in technical score sheet
- Undertaking of Information Security as per documents
- Undertaking by the bidder as per documents
- All documents including Power point presentation, solution document, technical compliance in a storage media. Technical compliance and bill of material has to be submitted in excel format.

All documents should be signed and stamped by the authorized person.

## **3. Envelope 3 - Commercial Bid envelop**

The Commercial Bid, besides the other requirements of the Tender, shall comprise of the following:(The envelope should be marked as "Commercial bid")

- Commercial Bid Letter
- Commercial Bid as per format given in this RFP
- Undertaking for Price Validity & Acceptance of all terms and conditions of RFP

A standard format for submission of commercial bids has been provided with the tender to be filled by all the bidders. Bidders are requested to note that they should necessarily submit their commercial bids in the format provided and submission in any other format will lead to rejection of the bid.

### **3.5 Bidder Qualification**

The "Bidder" as used in the RFP Documents shall mean the one who has signed the Tender Form. The Bidder may be either the Principal Officer or his duly Authorized Representative, in either case he/she shall submit a certificate of authority. All certificates and documents (including any clarifications sought and any subsequent correspondences) received hereby, shall, as far as possible, be furnished and signed by the representative and the principal. It is further clarified that the individual signing the tender or other documents in connection with the tender must certify whether he/she signs as the Constituted attorney of the firm, or a company. The authorization shall be indicated by written power-of-attorney accompanying the bid. The power of attorney and any other document consisting of adequate proof of the ability of the signatory to bind the Bidder shall be annexed to the bid.

Any change in the Principal Officer shall be intimated to THE Uttarakhand State Co-Operative Bank Ltd. in advance.

### **3.6 Period of Validity of Bids**

The Validity of bid will be 90 days from the last date of submission of bid. Any bid of a shorter period may be rejected by the Bank as non-responsive. In exceptional circumstances, the Bank may request the Bidder(s) for an extension of the period of validity of bids up to 90 days more. The request and the responses thereto shall be made through e-mail.

### **3.7 Formats and Signing of Bid**

Format and Signing of Bid The original and all copies of the bid shall be typed or written in indelible ink. The original and all copies shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Agreement/Contract. All pages of the bid, except for un-amended printed literature, shall be initialled and stamped by the person or persons signing the bid. The response to the bid should be submitted along with legible, appropriately indexed, duly filled Information sheets and sufficient documentary evidence as per Checklist. Responses with illegible, incomplete information sheets or insufficient documentary evidence shall be rejected. The Bidder shall duly sign and seal its bid with the exact name of the firm/company/LLP to whom the contract is to be issued.

### **3.8 Consortium**

Consortium is not allowed.

### **3.9 Last Date for Receipt of Bids**

Bids will be received by the Bank at the address specified under Section I - Invitation for Bids no later than the time and date specified in Section I - Invitation for Bids. The Bank may, at its discretion, extend the last date for the

receipt of bids by amending the RFP Document, in which case all rights and obligations of the Bank and Bidders previously subject to the last date will thereafter be subject to the last date as extended.

### **3.10 Late Bids**

Any bid received by the Bank after the last date and time for receipt of bids prescribed by the Bank, pursuant to Section I - Invitation for Bids, shall stand rejected.

### **3.11 Modification and Withdrawal of Bids**

No bid may be altered / modified subsequent to the closing time and date for receipt of bids. Unsolicited correspondences from Bidders will not be considered. No bid may be withdrawn in the interval between the date for receipt of bids and the expiry of the bid validity period specified by the Bidder in the Bid.

### **3.12 Bidder's Address for Correspondence**

The Bidder shall designate the official mailing address, place to which all correspondence shall be sent by the Bank.

### **3.13 Opening of Bids by Bank**

The Bank will convene a bid opening session as per time schedule. Subsequent to this, Bank will further evaluate the Bid of only those agencies whose Tender fees and eligibility criteria is found to be in order. The Bank will inform only those bidders who qualify the bid.

### **3.14 Evaluation of Bids**

Bank will evaluate the bids. Decision of the Bank would be final and binding upon all the Bidders. The purpose of these clauses is only to provide the Bidders an idea/overview of the evaluation process that the Bank may adopt. However, the Bank reserves the right to modify the evaluation process at any time during the Tender process, without assigning any reason, whatsoever, and without any requirement of intimating the Bidders of any such change. Bidder must possess

the requisite experience, strength, and capabilities in providing the solution necessary to meet the Bank's requirements, as described in the RFP Document. Bidder must possess the technical know-how and the commercial wherewithal that would be required to successfully deliver the project as part of the solution and also to provide the maintenance and management support services sought by the Bank, for the entire period of the agreement/contract. The Bidder's bid must be completed in all respect and covering the entire scope of work as stipulated in the RFP Document.

### **3.15 Preliminary Examination**

The Bank will examine the bids to determine whether they are complete, whether the bid format conforms to the Tender requirements, whether any computational errors have been made, whether required details have been furnished, whether the documents have been properly signed, and whether the bids are generally in order. A bid determined as not substantially responsive will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the nonconformity.

### **3.16 Clarification**

When deemed necessary, during the tendering process, the Bank may seek clarifications or ask the Bidders to make technical process, methodology, and presentations on any aspect from any or all the Bidders. However, that would not entitle the Bidder to change or cause any change in the substance of the tender submitted or price quoted. THE UTTARAKHAND STATE CO-OPERATIVE BANK LTD. reserves the right to seek fresh set of documents or seek clarifications on the already submitted documents.

### **3.17 Evaluation of Eligibility Criteria**

In this part, the bid will be reviewed for determining the compliance of the general conditions of the contract and Eligibility Criteria as mentioned in the Tender. Any deviation for general conditions of the contract and eligibility criteria will lead to rejection of the bid. Before opening and evaluation of their technical proposals, bidders are expected to meet all the general conditions of the contract and the eligibility criteria as mentioned below. Bidders failing to meet these criteria or not submitting requisite supporting documents / documentary evidence for supporting pre-qualification criteria are liable to be rejected summarily.

Request for Proposal (RFP) of AML, ALM, LOS & MMS, e-Mandate (NACH) Software Solution

The bidder must possess the requisite experience, strength, and capabilities in providing the solution necessary to meet the requirements, as described in the RFP Document. The bidder must also possess the technical know-how and the commercial wherewithal that would be required to successfully implement the solution sought by THE UTTARAKHAND STATE CO-OPERATIVE BANK LTD. for the entire period of the agreement/contract. The bids must be complete in all respects and should cover the entire scope of work as stipulated in the RFP Document. The invitation to the bids is open to all bidders who qualify the eligibility criteria as follows:

<b>Sr. No.</b>	<b>Eligibility Criteria</b>	<b>Supporting Documents</b>
<b>1.</b>	Bidder should be a Government Organization / PSU / PSE / Partnership Firm under Partnership Act / LLP/ Private or public Limited Company in India at least for 5 years as on RFP issuance date.	Certificate of Incorporation, PAN, TAN, GSTIN Certificate and any other tax related document if applicable, along with the copies of Memorandum of Association and Articles of Association are required to be submitted along with the eligibility bid.
<b>2.</b>	The bidder should not be blacklisted / barred / disqualified by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings / Banks (PSUs / PSBs) or Private Banks or Financial Institutions in India.	Undertaking for non-blacklisted as given in this document.
<b>3.</b>	The bidder should have ISO 9001:2015 certifications.	Copy of the relevant certificates or assessment certificate from auditing agency.
<b>4.</b>	The bidder should be original equipment manufacturer (OEM) of proposed AML, ALM, LOS and MMS, ACH-CR, ACH-DR, e-Mandate (NACH) Solution.	Manufacturer's Authorization Format as per this document.
<b>5.</b>	The bidder should have minimum turnover of INR 2 crores consecutive 3 financial years (2019-2020, 2020-21 and 2021-22). The bidder should also have positive net worth during the last 3 financial years.	Audited financial statement of last three financial years.

6.	The bidder should have technical expertise with more than 3 years of experience in the above domain and in at least any State Co-operative Banks and in any District Co-operative Banks, with support office in Uttarakhand State.	Documentary evidence with relevant copies of satisfactory completion certificate along with Purchase Order including names of clients with Phone and Fax numbers, E-Mail IDs etc.
7.	The bidder should have ISO 27001, 9001 certifications for software development in BFSI.	Copy of the relevant certificates or assessment certificate from auditing agency.

Bidder must comply with all the above-mentioned criteria as specified above. Non-compliance of any of the criteria can entail rejection of the offer. Photocopies of relevant documents / certificates should be submitted as proof in support of the claims made for each of the above-mentioned criteria and as and when the Bank decides, originals / certified copies should be shown for verification purpose. The Bank reserves the right to verify / evaluate the claims made by the bidder independently.

Any deliberate misrepresentation will entail rejection of the offer ab-initio.

### **3.18 Evaluation of Technical Bids**

Only those bidders who qualify all Pre-qualification / Eligibility Criteria requirements will be qualified for technical bid evaluation.

Technical presentation, will be a part of the process for evaluation of the bids. The Bank reserves the right to reject a proposed solution including Product / Service if it is of an opinion that the offered solution / product / service does not match the technical requirements /objectives specified in Technical Bid – Bank’s Requirements.

The technical bid will first be reviewed for determining the Compliance of the Technical bids with the Tender terms and conditions, Minimum/Mandatory

Technical requirements and the scope of work as defined in this tender.

Any bid found to be non-compliant to the mandatory Technical Requirements, Tender terms and conditions and the scope of work shall be rejected and will not be considered for further evaluation. Bids that are technically compliant would only be taken up for commercial evaluation.

If the bidder is found to be non-compliant to any of the mandatory technical specifications, then the respective bid would be summarily rejected without assigning any score.

Bidder is required to submit all the supporting documents as per the criteria mentioned in the Tender. Bank reserves right to summarily reject any bid which does not contain all the mandatory supporting document or may ask bidder to resubmit documents, the decision of Bank will be final and binding in this regard.

***Bids that are technically qualified would only be taken up for commercial evaluation.***

Technical Bids will be evaluated for the following broad parameters and a score would be given to each bidder by the Bank based on the scoring criteria mentioned below:

### **3.19 Evaluation of Commercial Bids**

The Commercial bids submitted by only those bidders, who have qualified both pre-qualification and technical evaluation, will be eligible for further evaluation. The Commercial Bids of only those Bidders short listed from the Technical Bids by Bank will be opened on a specified date and time to be intimated to the respective Bidders, and the same will be evaluated by Bank.

The Bidders will be ranked as per the ascending order of value of their Commercial Bids as (Least Quoted) LQ1, LQ2, LQ3.....and so on, LQ1 being the lowest Financial.

### **3.20 Final Bid Evaluation (Techno commercial bid)**

The evaluation of the tender is based on QCBS (Quality and Cost Based Selection).

The shortlisted bidder will be declared after thorough evaluation of commercial bid by Bank. During the evaluation if the Bank finds that the detailed commercial bid is not in order or not complete etc. then Bank will treat his bid as non- viable and same will be rejected.

### **3.21 Bank's Right to Vary Scope of Contract at the time of Award**

The Bank may at any time, by a written order given to the Bidder, make changes to the scope of the Contract as specified.

If any such change causes an increase or decrease in the cost of, or the time required for the Bidder's performance of any part of the work under the Contract, whether changed or not changed by the order, an equitable adjustment shall be made in the Contract Value or time schedule, or both, as decided by the bank and the Contract shall accordingly be amended. Any claims by the Bidder for adjustment under this Clause must be asserted within thirty (30) days from the date of the Bidder's receipt of the Bank's changed order.

### **3.22 Bank's Right to Accept Any Bid and to Reject Any or All Bids**

The Bank reserves the right to accept any bid, and to annul the RFP/Tender process and reject all bids at any time prior to award of Contract, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action.

### **3.23 Award of Contract**

There will be only one vendor.

At the same time as the Bank notifies the successful Bidder that its bid has been accepted, the Bank will send the Bidder the Proforma of Contract.

Within 15 days of receipt of the Proforma of Contract, the successful Bidder shall sign and date the Contract and return it to the Bank.

The contract period will be commencing from the date of signing of contract and will be valid for 5 yrs, from the date of Go-Live of AML, ALM, LOS & e-Mandate Solution. THE UTTARAKHAND STATE CO-OPERATIVE BANK LTD. reserves the right to extend the contract for further period of two years.

Keeping in view the project commitment THE UTTARAKHAND STATE CO-OPERATIVE BANK LTD. reserves the right to ask the vendor to add new features/ process or modify the existing solution to take care the service delivery for matching the project requirements as and when required.

Vendor has to agree for honouring all tender conditions and adherence to all aspects of fair-trade practices in executing the purchase orders placed by THE UTTARAKHAND STATE CO-OPERATIVE BANK LTD.

### **3.24 Placing of Purchase Orders**

For procurement of AML, ALM, LOS & e-Mandate Solution, Purchase order will be placed on the vendor in hardcopy format.



Objection, if any, to the Purchase Order must be reported to the Bank by the vendor within five (5) working days counted from the date of receipt of Purchase Order for modifications, otherwise it is assumed that the vendor has accepted the Purchase Order in totality.

### **3.25 Confidentiality of the Document**

The RFP Document to be submitted by bidder is confidential and the Bidder shall ensure that anything contained in RFP Document shall not be disclosed in any manner, whatsoever.

### **3.26 Tender Related Condition**

The Bidder should confirm unconditional acceptance of full responsibility of completion of job and for executing the 'Scope of Work' of this tender. This confirmation should be submitted as part of the Technical Bid. The Bidder shall also be the sole point of contact for all purposes of the Contract.

The Bidder should not be involved in any major litigation/arbitration that may have an impact of affecting or compromising the delivery of services as required under this contract. If at any stage of Tendering process or during the currency of the Contract, any suppression / falsification of such information is brought to the knowledge of the Bank, the Bank shall have the right to reject the bid or terminate the contract, as the case may be, without any compensation to the Bidder and claim damages before the court of law, resulting from such rejection/termination as the case may be.

### **3.27 Rejection Criteria**

Besides other conditions and terms highlighted in the RFP Document, bids may be rejected under following circumstances:

#### **3.28 General Rejection Criteria**

- Bids submitted without or improper of Tender Fees.
- Bids received through Telex /Telegraphic / Fax/E-Mail will not be considered for evaluation.
- Bids which do not confirm unconditional validity of the bid as prescribed in the Tender.
- If the information provided by the Bidder is found to be incorrect/misleading at any stage / time during the Tendering Process.
- Any effort on the part of a Bidder to influence the Bank's bid evaluation, bid comparison or contract award decisions.
- Bids received by the Bank after the last date and schedule time for receipt of bids as prescribed by the Bank.

- Bids without letter of authorization and without any other document consisting of adequate proof of the ability of the signatory to bind the Bidder.

### 3.29 Technical Rejection Criteria

- Technical Bid containing commercial details.
- Revelation of Prices in any form or by any reason before opening the Commercial Bid.
- Failure to furnish all information required by the RFP Document or submission of a bid not substantially responsive to the RFP Document in every respect.
- Bidders not complying with the material technical requirement by way of functionality, specifications and General Terms and conditions as stated in the RFP Documents.

### 3.30 Commercial Rejection Criteria

- Incomplete Financial Bid.
- Financial Bids that do not conform to the Tender's Financial bid format.
- Total price quoted by the Bidder does not clarify regarding all statutory taxes and levies applicable.
- If there is an arithmetic discrepancy in the commercial bid calculations the Bank shall rectify the same at its discretion. If the Bidder does not accept the correction of the errors, its bid may be rejected.

## 4. Section III – General Conditions of Contract

**Quality:** Material/solution not confirming to given specifications will be rejected & it will be replaced by the vendor, free of cost. The material/solution must be as per the detailed specifications listed out in the RFP document and shall be as per standard engineering practice, relevant IS/ International code of practice, and shall be as per the Specifications as mentioned in RFP Document.

**Statutory Laws:** Vendor shall abide by all applicable rules and regulations regarding taxes, duties, labour etc., which are in force and from time to time enforced by the Government of India. Vendor shall coordinate for all these matters with concerned authorities directly.

**Confidential Information:** All information exchanged between the parties will be confidential. If the implementation project requires disclosure of, or receipt of, confidential information, such disclosure or receipt will be made with mutual agreement and may be with a separately executed MoU / Non-Disclosure agreement with Vendor by the Bank.

**Force Majeure:** Bank shall not be responsible for delays or non-performance of any or all obligations, contained in this RFP or agreement thereafter, caused by war, revolution, insurrection, civil commotion, riots, mobilizations, strikes, blockade, acts of God, Plague, epidemics or pandemics, fire, flood, obstructions of navigation by ice of Port of dispatch, acts of government or public enemy or any other event beyond the control of the bank, which directly, materially and adversely affect the performance of any or all such obligations. However, the bidder shall continue to perform its obligations as contained in this RFP and agreement thereafter.

**Arbitration:** The Bank and the Bidder shall make every effort to resolve amicably, by direct negotiation between the respective Designated Officials of the bank and the Bidder, any disagreement or dispute arising between them under or in connection with the RFP and or contract thereafter. If the designated official of the Bank and the Bidder are unable to resolve the dispute within -30- days from the commencement of such informal negotiations, they shall immediately escalate the dispute to their Senior Authorized Personal. If within -30- days from the commencement of such negotiations between the Senior Authorized Personal designated by the Bidder and Bank, are unable to resolve their dispute amicably, in such case the dispute shall be settled finally by arbitration in, Haldwani, Uttarakhand, India under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. Both parties will appoint one arbitrator each. Both the appointed arbitrators together, shall nominate third arbitrator with mutual consensus.

**Jurisdiction:** The Jurisdiction for all disputes will be in the city of Nainital (Uttarakhand), India.

#### **4.1. Term and Extension of the Contract**

The term of this Contract will commence from the date of signing of contract/agreement and will be valid for a period of five years from the date of Go-Live of AML, ALM, LOS & e-Mandate Solution. The contract is extendable further for two years solely at option of the Bank.

The Bank shall reserve the sole right to grant any extension to the term above mentioned and shall notify in writing to the Bidder, at least 6 months before the expiration of the Term hereof, whether it will grant the Bidder an extension of the Term. The decision to grant or refuse the extension shall be at the Bank's discretion.

**Warranty:** a) The warranty of 12 Months shall start from the date of UAT Sign-Off. Any defects / bugs noticed in the migrated/implemented applications shall be

reworked and / or replaced by the Bidder / Vendor with defect-free components free-of-cost.

**b)** Bidder / Vendor should provide software patches / upgrades towards complying with all the statutory and any other requirements from the Bank as specified from time to time during the Contract period, free of cost. The warranty period would start after live implementation\* (\*Live implementation means that after user acceptance and audit clearance the complete System is ported on the production environment (Go Live) and after issuance of Acceptance Certificate by the Bank).

**c)** Bidder should setup one centralized L2 Support at Own Site till the completion of warranty period as mentioned above.

## **4.2. Service Level Agreement & Targets**

The selected vendor has to sign a detailed SLA before the issuance of Purchase Order. The SLA will be prepared jointly by the Bank & the selected vendor and will be based on -

- The scope of the RFP and any amendment done in the RFP before submission of the bid.
- The solution offered by the vendor in response to the bid.
- The SLA will be binding on the vendor for the entire period of 5 Years i.e., the term of contract and extended period, if any.

## 5. Section IV – Bid Submission Format

### 5.1 Bidder Profile

Sr. No.	Particulars	Details
1.	Name of the Bidder	
2.	Address of the Bidder	
3.	Status of the Company (Public Ltd / Pvt. Ltd) / Firm / LLP etc.	
4.	Details of Incorporation of the Company/Firm	
5.	Details of Commencement of Business	
6.	GST registration no.	
7.	a. Permanent Account Number (PAN)& b. TAN	
8.	Name & Designation of the authorized contact person to whom all references correspondence shall be made regarding this tender	
9.	Telephone No. (with STD Code) a) Landline b) Mobile	
10.	E-Mail of the contact person	

11.	Website			
12.	<b>Financial Details (as per audited Balance Sheets) (in Cr)</b>			
13.	Year	2019-20	2020-21	2021-22
14.	Net Worth			

## 5.2. Manufacturer Authorization Format

### Manufacturer's Authorization Form

To,

**The Managing Director  
Uttarakhand State Co-Operative Bank Ltd.**

H. O. - Administrative Bhawan  
Opp. Base Hospital,  
Nainital Road, Haldwani,  
Uttarakhand – 263139



Sir,

**Re: - Tender Ref. No. – UKSCB/IT/RFP/2023-24/01, dated 04-08-2023), for Supply, Installation, Customization, Implementation, Maintenance, Training and Support of Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution.**

We, ..... (Name of the OEM) having our registered office at, are an established and reputable manufacturers / developers of ..... for above mentioned Request for Proposal.

We confirm that we are participating in the RFP as a bidder.

Our full support is extended to Bank in all aspects of supply, on-site warranty, maintenance, and subscription of ..... We assure to provide the service support for the supplied ..... for the 5-year contract period (further extendable for 2 years) from date of issuance of supply / installation as per RFP terms. We also

assure that our on-site service support would be available to Bank on 24x7 basis. We assure that the quoted items (.....) would NOT be declared End of Life during the 5-year contract period (further extendable for 2 years). In case such a condition arises, we assure to replace such items with items of equivalent or better specifications without any financial implication to Bank.

Yours faithfully,

**Authorized Signatory:**

**Name:**

**Designation: Bidder's Corporate Name:**

**Address:**

**Email and Phone:**

### **5.3. Declaration for Non-Blacklisting**

#### **UNDERTAKING FOR NON- BLACKLISTED**

#### **To be provided on letter head of the Bidder's Company**

To,

**The Managing Director  
Uttarakhand State Co-Operative Bank Ltd.**

H. O. - Administrative Bhawan  
Opp. Base Hospital,  
Nainital Road, Haldwani,  
Uttarakhand – 263139

**Dated:**

**Place:**

***Re: - Tender Ref. No. – UKSCB/IT/RFP/2023-24/01, dated 04-08-2023), for Supply, Installation, Customization, Implementation, Maintenance, Training and Support of Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution.***

We M/s \_\_\_\_\_, a company incorporated under the companies act, 1956/2013 with its headquarters at \_\_\_\_\_, do hereby confirm that we have not been blacklisted/ debarred by the Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) or Private Banks or Financial Institutions in India during last 3 years.

This declaration is been submitted and limited to, in response to the tender reference mentioned in this document.

**Thanking You,**

**Yours faithfully,**

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Seal of Company**

#### **5.4. Undertaking of Information Security**

*(This letter should be on the letterhead of the bidder duly signed by an authorized signatory on Information security as per regulatory requirement)*

**To,**

**The Managing Director  
Uttarakhand State Co-Operative Bank Ltd.**

H. O. - Administrative Bhawan  
Opp. Base Hospital,  
Nainital Road, Haldwani,  
Uttarakhand – 263139

***Re: - Tender Ref. No. – UKSCB/IT/RFP/2023-24/01 dated 04-08-2023), for Supply, Installation, Customization, Implementation, Maintenance, Training and Support of Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution.***

We hereby undertake that the proposed hardware / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)

Dated this..... by .....2023

**Yours faithfully,**



**Authorized Signatory:**

**Name: Designation:**

**Bidder's Corporate Name:**

**Address:**

**Email and Phone:**

**5.5. Undertaking by the bidder (To be included in Technical & Commercial Bid Envelope)**

**To be provided on letter head of the Bidder's Company**

**Dated:**

**Place:**

**To,**

**The Managing Director  
Uttarakhand State Co-Operative Bank Ltd.**

H. O. - Administrative Bhawan  
Opp. Base Hospital,  
Nainital Road, Haldwani,  
Uttarakhand – 263139

***Re: - Tender Ref. No. – UKSCB/IT/RFP/2023-24/01, dated 04-08-2023), for Supply, Installation, Customization, Implementation, Maintenance, Training and Support of Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution.***

It is certified that the information furnished here in and as per the document submitted is true and accurate and nothing has been concealed or tampered with. We have gone through all the conditions of bid and are liable to any punitive action for furnishing false information / documents. Dated this \_\_\_\_ day of \_\_\_\_\_ 2023.

**Yours faithfully,**

**Authorized Signatory:**

**Name: Designation:**

**Bidder's Corporate Name:**

**Address:**

**Email and Phone:**

## **5.6. Undertaking for Price Validity & Acceptance of all terms & conditions of RFP**

**To be provided on letter head of the Bidder's Company**

**Dated:**

**Place:**

**To,**

**The Managing Director  
Uttarakhand State Co-Operative Bank Ltd.**

H. O. - Administrative Bhawan  
Opp. Base Hospital,  
Nainital Road, Haldwani,  
Uttarakhand – 263139

***Re: - Tender Ref. No. – UKSCB/IT/RFP/2023-24/01, dated 04-08-2023), for Supply, Installation, Customization, Implementation, Maintenance, Training and Support of Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution.***

We understand that Bank is not bound to accept the lowest or any bid received and Bank may reject all or any bid. We shall keep the price valid for the entire contract period from the date of issuance of the first Work order. If our bid is accepted, we are responsible for the due performance as per the scope of work and terms & conditions as per mentioned in RFP.

**Yours faithfully,**

**Authorized Signatory:**

**Name: Designation:**

**Bidder's Corporate Name:**

**Address:**

**Email and Phone:**

## **5.7. Undertaking for No Deviation**

**To be provided on letter head of the Bidder's Company**

**Dated:**

**Place:**

**To,**

**The Managing Director  
Uttarakhand State Co-Operative Bank Ltd.**

H. O. - Administrative Bhawan  
Opp. Base Hospital,  
Nainital Road, Haldwani,  
Uttarakhand – 263139

***Re: - Tender Ref. No. – UKSCB/IT/RFP/2023-24/01, dated 04-08-2023), for Supply, Installation, Customization, Implementation, Maintenance, Training and Support of Anti-Money Laundering (AML), Asset Liability Management (ALM), Loan Origination System (LOS) and e-Mandate (NACH) Software Solution.***

Further to our proposal dated ....., in response to the Request for Proposal (Bank's Tender Ref. No UKSCB/IT/RFP/2023-24/01 hereinafter referred to as "RFP") issued by Bank, we hereby covenant, warrant, and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents if any, issued by the Bank. The Bank is

not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

**Yours faithfully,**

**Authorized Signatory:**

**Name: Designation:**

**Bidder's Corporate Name:**

**Address:**

**Email and Phone:**

## **6. Section V – Scope of Work**

- (a) Anti-Money Laundering (AML),**
- (b) Asset Liability Management (ALM),**
- (c) Loan Origination System (LOS),**
- (d) MMS, ACH-CR, ACH-DR, e-Mandate (NACH),**

### **6.1 Detailed Scope of Work: AML**

#### **(a) Anti-Money Laundering (AML),**

Broadly the Scope of work shall include the following:

- ✓ The proposed AML Solution should be supplied, installed, implemented, and maintained at Bank's Premises i.e., DC, DR and AML Cell. The scope of the solution should cover all the branches, offices, and Head Office of our Bank.
- ✓ The proposed solution to be integrated with the Core Banking Solution (Finacle) of the Bank and other third-party solutions, which are to be source of input data, and this integration should facilitate STP and should be managed through secured ports to avoid any leakage of data and exposure of any possible vulnerability.
- ✓ The proposed solution should support the following Database – MS SQL and Oracle.
- ✓ The proposed solution should be capable of generating all the regulatory/statutory reports as per required format. The solution should be flexible enough to take care of existing as well as any new future reports, mandated by statutory authorities, within the timelines stipulated by the regulatory bodies during the contract period at no additional cost to the Bank.

- ✓ The solution should abide by the User management system and password policy as per the IT security policy outlined by the bank and should also incorporate makerchecker concept for operational uses.
- ✓ The bidder should act as a System Integrator for providing AML solution and all the required additional/total hardware, middleware, application software, third party utilities and their licenses be provisioned in the bid itself.
- ✓ Bidder is liable for supply, installation, testing, commissioning, warranty, operational support, and annual maintenance of all components of proposed AML solution.
- ✓ The proposed solution should comply with the existing or future time to time guidelines on KYC- AML & Combating of Terrorism Financing from various regulators/enforcement agencies like RBI, IBA, FIU-IND, UIDAI, SEBI, FATF etc. As and when new guidelines are issued from such regulatory authorities, the Bidder should incorporate the same in the solution at no additional cost to the Bank during the contract period.
- ✓ Bidder has to submit the exhaustive list of all hardware items (servers, storage, tape library etc.), software licenses and third-party tools with their configurations and detailed solution architecture in the technical bid. The proposed hardware should have either horizontal scalability or vertical scalability in accordance with the requirements of Web / App / DB layers.
- ✓ Bidder has to provide onsite support for hardware/ software/ third party tools at no additional cost to the bank during the warranty/ AMC/ ATS period.
- ✓ Bidder has to take up the complete installation, integration and customization of the proposed AML solution with the CBS system (Finacle) and other applications without disturbing the day-to-day operations of the bank. Bidder should accomplish the job in co-ordination with existing CBS system & other applications OEMs. The proposed AML solution shall meet the scope of work and also the functional and technical scope of work requirements as mentioned in the RFP.
- ✓ Bidder should perform onsite maintenance of hardware, software with database and all the related products with customization, change management, addition of new reports as desired by Bank/ regulatory authorities, performance tuning of the application, necessary and adequate patches and upgrades, utilities, tools etc. after successful GO-LIVE of the AML solution.

Request for Proposal (RFP) of AML, ALM, LOS & MMS, e-Mandate (NACH) Software Solution

- ✓ The selected vendor has to provide necessary project management, requisite training for administrators/ users of the application and shall also provide comprehensive documentation of the application including architecture, description of the interfaces, data model, database structure, meta data details, user manual and other related documents.
- ✓ Bidder has to provision for required hardware/ software/ third party tools to support archiving requirements of the bank for the entire contract period.
- ✓ The system should address and be compliant with the recommendations laid down by FATF (Financial Action Task Force).
- ✓ The proposed AML solution should capture all the Due Diligence Information of the customer base of the institution. It should also capture Due Diligence data on Beneficiaries and connected parties.
- ✓ Due diligence information should invariably contain parameters like source of funds, business activity / occupation of customer, expected level of activity in the account, declared income by the customer etc. In addition, where the KYC information is missing, there should be facility to enrich the data.
- ✓ The proposed AML solution should provide a list manager to manage various black-lists provided by regulatory authorities such as lists provided by FRC and OFAC -SDN lists issued time to time by the law enforcement agencies, PEP lists, UNSCR lists, High risk countries list etc. It should also be possible to add new lists as and when they are introduced in future at no additional cost to the Bank. The lists should be updated straight through process (SFTP/API) as far as possible, as and when notifications are received from regulators. Users should also be able to create/maintain internal watch lists to monitor certain customers as and when required.
- ✓ There should be support for list scanning of account /customer database against watch lists – incremental screening should be there if there are any updates to the watch list data or customer data. All new customers should be checked against blacklists, watch lists data. And there should be provision to run search against existing customers as and when required.
- ✓ The proposed solution should categorize accounts into risk categories – High, Medium, and Low– as per the risk rating mechanism in tune with the AML policy. It should support risk profiling of customers based on occupation, STR filed, KYC compliance, transaction patterns, turnover etc. The solution should also calculate the threshold limits basing on customer’s profile. There should be an automated periodical review mechanism to update the risk categorization and threshold limits for the customer data. In addition, it should be always possible to override the system calculated risk values, having an option to manually set the risk.

Request for Proposal (RFP) of AML, ALM, LOS & MMS, e-Mandate (NACH) Software Solution

- ✓ The proposed solution should be integrated with the CBS system such that the Risk Categorization done by the software is updated in CBS system.
- ✓ The solution should support advanced search techniques to search data provided by enforcement agencies.
- ✓ The solution should provide rule based suspicious transaction identification. It should have the ability to update above rules incorporating new scenarios as and when notified by the concerned authority for identifying suspicious transactions. The solution should also have provision to create user defined rules basing on various parameters like customer type, nature of business, various risks etc.
- ✓ The solution should provide pre-implemented IBA notified suspicious case scenarios and also FIU-IND alerts including recently provided Trade based money laundering scenarios.
- ✓ The AML solution should allow for benchmarks to be fixed based on the general behaviour of entities (Customers, Products etc.). The default benchmarks should be definable in the system and the user should be able to edit an existing benchmark.
- ✓ Closure of alerts should be done in the system and report for the same is to be obtained as and when required. Users should be notified about the cases allotted to them which are pending to be investigated, if it crosses the time window from the date of generation and allotment.
- ✓ Users should be able to view transactional details of all alerts fired with respect to the certain customer. The solution should have provision for work load balancing for alerts assignment. Reports should also provide information to management on the alert's status. It should also be possible to re-run any rule at any time and for any past date.
- ✓ FIU defined formats for various reports like STR, CTR, CBWTR, NTR, CCR, KYC to be provided and these reports may change over the period and accordingly should be taken up by the bidder and provided without any delays at no additional cost to the Bank. Overall, the software application should throw alerts when the transactions are inconsistent with the categorization and updated profile of the customer as well as transactional limits, patterns, and threshold from CTR, STR & CFT perspective as well as reporting of CCR separately as envisaged under PMLA 2002.
- ✓ The solution should address the challenges in statutory report submission by automating the process from data extraction to submission to FIU before cut-off date. Various reports like List screening report for new and existing customers, transaction report, transactions in High-risk countries report, KYC gap reports etc. There should be an option to download reports in various formats like xls, rtf, pdf etc.

Request for Proposal (RFP) of AML, ALM, LOS & MMS, e-Mandate (NACH) Software Solution

- ✓ The suspicious transaction report (STR) should be auto populated with all the necessary information to substantiate the case and there should be automatic preparation of case approval notes in the defined formats. There should be provision to link multiple cases pertaining to the same customer. Also support for attaching evidence documents. Generation, distribution, and storage of such critical and sensitive information/reports should be ensured in secured manner and made available to the authorized entities strictly on need to know and need to use basis.
- ✓ The case management utility should have provision to define roles for the officers involved. The system should have facility to escalate the case to next level after completion of the role assigned to a user up to logical conclusion of the case.
- ✓ The solution should support automated uploading of data generated from the bank's CBS system & other applications to AML system without any manual intervention. There should be a provision for the users to raise a ticket in the system in case of any issue faced to maintain the record of time span for issue resolution.
- ✓ The solution should have complete and comprehensive security from unauthorized access. The number of levels / rights assigned to each level should be user configured by the bank. It should provide maker/checker facility and should also provide full audit trail for the events like alert generation, case creation, change to case information, changes to lists etc.
- ✓ The proposed solution should properly maintain and preserve account and alert information in a manner that allows data to be retrieved easily and quickly whenever required or when requested by the competent authorities. Further, it shall maintain for at least ten years from the date of transaction between the bank and the client, all necessary records of transactions, as required under PMLA 2002 which will permit reconstruction of individual transactions to provide, if necessary, evidence for prosecution of persons involved in criminal activity.
- ✓ Bidder has to comply with all the security guidelines mentioned by RBI/any regulatory body. Bidder has to provide all the necessary support and access to premises /documents as and when requested by Bank/ Bank's appointed personnel/ any regulatory body.
- ✓ Bidder will migrate the data from the existing AML solution running in bank to the new system.
- ✓ Bidder will provide Application interface architecture for application.
- ✓ Bidder will ensure Audit trails should be enabled for application server.
- ✓ Bidder will ensure secure code review post major/critical changes to the application / software.



- ✓ Bidder will ensure Personal Identifiable Information (PII) details such as PAN, Aadhar number should not be stored in clear text.
- ✓ Bidder will ensure that Application-level logs should be compatible for integration in Security Information and Event Management (SIEM) tool of the Bank for the proposed applications.

### **Dashboards, Analytics and Reporting**

- Each module should have a graphical user-friendly interface. Each module MUST have a consistent interaction mechanism with consistent look and feel.
- The system should provide an interactive dashboard with visualizations of data in various simple formats for quick decisions and analysis.
- The system must provide a functionality to enable and support a broad range of Business Intelligence data visualization tools, including; (i) display of multiple diverse objects on a page like table, picture, text (ii) various types of charts eg. Bar, scatter, combination, pivot, line, radar, area, stacked bar etc. (iii) meters and gauges (iv) 2D and 3D charts and graphs.
- The system should provide the functionality to search, filter, group, view and report by various parameters including, but not limited to; (i) all user entered and defined data fields (ii) all system captured and stored data (iii) all aspects of procurement, inventory and finance process.
- Simple and Intuitive navigation between functions such as dropdown menu driven options for common/known data fields.
- The system MUST provide a facility for creation of users and subsequent responsibilities for the maintenance of the users.
- Have an interactive and online help facility.
- Automatic population of known fields to reduce data re-entry.
- Configure Mandatory and Optional fields in the various documents to control data input.
- The system must provide industry standard integration mechanisms to facilitate integration with other systems in the Bank and this integration should facilitate STP.
- The system should be able to keep time stamped logs of all user activities on the system.
- For authorized administrators to configure reports access rights and grant or restrict access and view of reports and data in line with user's access privileges.
- Ability to create reports and export them to MS Word, MS Excel, Email or PDF or universal standard formats. The system should also be able to accept imports of data from other formats.
- For users to export standard pre-packaged and user defined reports to various file formats and software such as, but not limited to; (i) MS Excel, MS Word (ii) PDF (iii) CSV File (iv) XML file (v) 3rd Party BI Software Packages.
- The system should provide the functionality to configure, add, delete, and modify fields in report.

- Ability to support the following print output modes for each report generated by the system: (i) Printer (ii) Email (both as an attachment and as a screen shot) (iii) Screen / Preview (iv) export into various forms e, g Excel, Word, Pdf.
- Transaction Report
- Audit Log Report
- Transactions in High-Risk Currencies/ Countries
- Transactions in Watched Account
- Customer Comprehensive Report
- List of Dormant Accounts
- KYC Gap Report
- Frequent Change in Address/ Important Information
- Duplicate Data Report
- Blocked accounts report
- Alert Statistics Report
- Risk Update Report

### **Know Your Customer (KYC) Requirements**

- ✓ Where the respective core banking system does not have provisions to capture the KYC information, the AML software should provide facilities to enter the missing data – Data Enrichment.
- ✓ The system should validate the CIF data and warn the user for missing data elements.
- ✓ The solution must provide interface facility to update Risk Classification from AML system to CBS.
- ✓ The system should have the flexibility to define the mandatory customer fields to be captured by combination of account type & customer type.
- ✓ KYC Gap - Mandatory Fields Missing Report should provide details of account wise missing data which has not been captured in the system. The report should display the names of those customers, which have not provided any specific mandatory information about themselves to the BANK.
- ✓ The solution should generate report for Branch wise Customer Id due for KYC updating as per RBI Guidelines.

### **Risk Categorization**

- ✓ System should be able to categorize accounts into risk categories in a flexible manner in accordance to the guidelines advised by the Regulatory Authorities, the Bank concerned and internationally recognized best practices.
- ✓ account/portfolio related parameters. (Detailed note on the Risk Rating mechanism / functionality to be provided).
- ✓ The solution should support risk profiling of customers based on country of origin, country of residence, occupation, STR filed, customer type, account type, KYC gaps etc.
- ✓ The system should provide a risk over-ride capability with admin having the option to manually set the risk.

- ✓ The system should support reassessment of customer risk-. Risk Assessment Reports should be provided.
- ✓ Risk Dashboard should be displayed view month wise change in risk profile of customers.

### **Customer Profiling & Transaction Monitoring**

- ✓ Describe how the AML software provides the ability to create accurate, verifiable, compact customer baseline profiles from historical data as well as from initial data obtained at the inception when account is opened.
- ✓ The solution should validate customer's current activity with these profile patterns to identify unusual or deviant activities.
- ✓ Transaction attributes like value, frequency, time, channel, instrument, channel, instrument, branch etc. should be analyzed by the system to build multi-dimensional profiles.
- ✓ Transaction Monitoring should be a combination of rules defined and profile deviations.
- ✓ The system should provide rule based suspicious transaction identification.
- ✓ The system should have the ability to update above rules incorporating new scenarios of suspicious transactions.
- ✓ The system should have alert scenarios for individual transaction as well as historical transactional behaviour.
- ✓ The system should have provision to define multiple benchmarks for alert scenarios based on customer type, nature of business, branch, country & account/portfolio risk.
- ✓ The system should have provision to create user defined rules.
- ✓ The system should be able to schedule the frequency of the alert.
- ✓ The Suspicious Transaction Reporting (STR) in the solution should be auto populated in line with the Regulatory requirements.
- ✓ Regulator defined formats for STR; CTR may change from time to time. This should be handled by the vendor and provided as part of AMC.
- ✓ Ability to identify related party transactions.
- ✓ Ability to offer Advanced Visualization tools between customers and accounts as well as other customers.
- ✓ Offer diverse investigation practices into the solution's workflow
- ✓ The system should comply with local regulations, Guidelines on KYC AML & Combating Terrorism Financing and any other circular as per the Central Bank.
- ✓ The system should address and be compliant with the recommendations laid down by FATF, FATCA and any other international body as may be required.

### **Alerts Management**

- ✓ The system should enable user to effectively manage alerts generated from the time of generation till such time an appropriate action is taken.
- ✓ Any/all actions taken by the investigating officer should be recorded in the system.

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- ✓ The user should be able to view details of all alerts fired on customer as well as all the necessary transactional details with respect to the specified customer.
- ✓ The system should support alert justification recognition i.e. the user should be able to ascertain the reason behind the alert.
- ✓ The system should have facility to manage false positives.
- ✓ It should be possible to re-run any rule at any time and “as of” any past date.
- ✓ The system should provide the user the option to drill down into the details of the transaction on which the alert was generated.
- ✓ The system should have provision for resource allocation & work load balancing for alerts assignment.
- ✓ The user should have the facility of filtering alerts based on parameters such as time, customer, product, and alert type.
- ✓ The system should have the feature to prioritize alerts.
- ✓ Module for Alert Assignment to be available in the system.
- ✓ The AML system should allow the users to pre-assign alerts to single or multiple users.
- ✓ The system should have complete audit trail of the alert generated.
- ✓ Manual Alerts – These alerts should be primarily based on observations made by the Relationship Manager, user, or any other employee of the BANK. The AML system should allow the BANK to parameterize subjective alerts based on requirements and to modify and add alerts as and when required.

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## **6.2 Detailed Scope of Work: ALM**

### **(b) Asset Liability Management (ALM),**

Broadly the Scope of work shall include the following:

- The proposed ALM Solution should be supplied, installed, implemented, and maintained at Bank's Premises. The scope of the solution should cover data related to all the branches, offices, and Head Office of our Bank.
- The proposed solution to be integrated with the Core Banking Solution (Finacle), Finacle Treasury of the Bank and other third-party solutions, which are to be source of input data, and this integration should facilitate STP and should be managed through secured ports to avoid any leakage of data and exposure of any possible vulnerability.
- The proposed solution should support the following Database – MS SQL and Oracle.
- The proposed solution should be capable of generating all the regulatory/statutory reports as per required format. The solution should be flexible enough to take care of existing as well as any new future reports, mandated by statutory authorities, within the timelines stipulated by the regulatory bodies during the contract period at no additional cost to the Bank.
- The solution should abide by the User management system and password policy as per the IT security policy outlined by the bank and should also incorporate makerchecker concept for operational uses.
- The bidder should act as a System Integrator for providing ALM solution and all the required additional/total hardware, middleware, application software, third party utilities and their licenses be provisioned in the bid itself.
- Bidder is liable for supply, installation, testing, commissioning, warranty, operational support and annual maintenance of all components of proposed ALM solution.

- The proposed solution should comply with the existing or future time to time guidelines on ALM from various regulators like RBI, BASEL IBA and other statutory bodies etc. As and when new guidelines are issued from such regulatory authorities, the Bidder should incorporate the same in the solution at no additional cost to the Bank during the contract period.
- Bidder has to provide onsite support for hardware/ software/ third party tools at no additional cost to the bank during the warranty/ AMC/ ATS period.
- Bidder has to take up the complete installation, integration and customization of the proposed ALM solution with the CBS system (Finacle 10.X), Finacle Treasury and other applications without disturbing the day-to-day operations of the bank. Bidder should accomplish the job in co-ordination with existing CBS system & other applications OEMs. The proposed ALM solution shall meet the scope of work and also the functional and technical scope of work requirements as mentioned in the RFP.
- Bidder should perform onsite maintenance of hardware, software with database and all the related products with customization, change management, addition of new reports as desired by Bank/ regulatory authorities, performance tuning of the application, necessary and adequate patches and upgrades, utilities, tools etc. after successful GO-LIVE of the ALM solution.

### Assets & Liabilities Management (ALM) Reports

Sr. No.	Reports / Specifications	Remarks
1.	<b>Statement of Structural Liquidity (Liquidity Returns)</b>	<ul style="list-style-type: none"> <li>● Parameterization of Time Buckets.</li> <li>● Daily computation &amp; generation for Domestic operations standalone.</li> <li>● 3. Daily Computation &amp; drill down the reports at most granular level viz. Branch Level, Base Currency, Instrument Level, Product Level.</li> <li>● Multi select options in each filter, each prompt and report head/item level.</li> <li>● Amount Filters viz. reports in crores, lacs thousands, actual, etc.</li> <li>● Designing Dashboard with all the major information.</li> <li>● Reports should be developed as per relevant RBI guidelines and as per additional requirements/Policy of the Bank.</li> <li>● Bank should be able to generate reports on provisional data/figures</li> </ul>

		<p>and Audited data/Figures for audit and reporting purpose.</p> <ul style="list-style-type: none"> <li>• Reports should be well designed to arrive audited/Post MOC (Memorandum of correction) reports after incorporating modification, correction and adjustments suggested by auditors and officials.</li> <li>• To develop ALM Disclosure.</li> <li>• found while studying functional requirements /finalization of BRD/SRS (Business requirement specification/ System Requirement Specification).</li> </ul>
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**The Objective of above Statement of Structural Liquidity is to generate following statements by the proposed solution**

- Part A1 - Statement of Structural Liquidity - Domestic Currency -Indian Operations
- Part A2 - Statement of Structural Liquidity - Currency Wise- Indian Operations
- Part A3 Statement of Structural Liquidity - Combined Indian Operations - Domestic and Foreign currency i.e., LR -1 Part A1 + Part A2)
- Part B (i)- Statement of Structural Liquidity for Overseas Branch Operations – Country Wise
- Part B (ii)- Statement of Structural Liquidity for Subsidiaries /JVs / Associates – Country Wise
- Part C - Statement of Structural Liquidity – For Consolidated Bank Operations

Sr. No.	Reports / Specifications	Remarks
2.	<b>Behavioural Studies</b>	<ul style="list-style-type: none"> <li>• To build a database, menu, SQL/PSQL/Oracle for generation of data for performing following behavioural study in terms of RBI and Banks Internal requirements at any given point of time viz. Renewal Pattern of Term Deposits, Behavioural &amp; seasonal pattern of Cash Credit, Overdraft &amp; Demand Loans, Pre mature withdrawal pattern of Term Deposits, Prepayment pattern of Term Loan, Behavioural Pattern of Savings &amp; Current Deposits, Unveiled portion of Cash Credit, Overdrafts &amp; Demand Loans and term Loan, Behavioural analysis of Bills Payable, Behavioural analysis of</li> </ul>

		<p>Devovement / Invocations pattern of LC/LG, Behavioural Analysis, etc.</p> <ul style="list-style-type: none"> <li>Any other requirements/gap found while studying functional requirements /finalization of BRD/SRS.</li> </ul>
3.	<p><b>Interest Rate Sensitivity Statements (TGA &amp; DGA approach as per RBI)</b></p>	<ul style="list-style-type: none"> <li>Computation &amp; generation for Domestic operations standalone, as per defined frequency.</li> <li>Drill down the reports at most granular level viz. Branch Level, Base Currency, Instrument Level, Product Level</li> <li>Multi select options in each filters, each prompts and report head/item level.</li> <li>Amount Filters viz. reports in crores, lacs thousands, actual etc.</li> <li>Reports should be developed as per relevant RBI guidelines and as per additional requirements/Policy of the Bank.</li> <li>Bank should be able to generate reports on provisional data/figures and Audited data/Figures for audit and reporting purpose.</li> <li>Reports should be well designed to arrive audited/Post MOC (Memorandum of correction) reports after incorporating modification, correction and adjustments suggested by auditors and officials.</li> <li>IRRBB should be designed/developed in such way that Bank could be able to generate the IRS Whole Bank Basis Reports based on IRRBB guidelines.</li> <li>Reports should be generated on Whole Bank basis, Banking Book Basis and Trading Book Basis. Whole Bank, Banking Book and Trading Book Basis reports should be generated on Book Value and Market Value.</li> <li>Any other requirements/gap found while studying functional requirements / finalization of Business requirement</li> </ul>



		Document/System Requirement solution.
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### Liquidity Risk Management Reports

Sr. No.	Reports / Specifications	Remarks
1.	<b>BLR-1 – Liquidity Coverage Ratio (LCR)</b>	<ul style="list-style-type: none"> <li>○ Daily computation &amp; generation for Domestic operations, standalone.</li> <li>○ Daily Computation &amp; drill down the reports at most granular level viz. Branch Level, Base Currency. Instrument Level, Product Level.</li> <li>○ Multi select options in each filter, each prompt and report head / item level.</li> <li>○ Amount Filters viz. reports in crores, lacs thousands, actual etc.</li> <li>○ Daily average data points on weekly, fortnightly, monthly, quarterly, half yearly and yearly basis, Disclosure of LCR.</li> <li>○ Parameterization of runoff factors, multipliers, no. of days 30 Days-90Days-1Year etc.</li> <li>○ Designing Dashboard with all the major information.</li> <li>○ Reports should be developed as per relevant RBI guidelines and as per additional requirements / Policy of the Bank.</li> <li>○ Bank should be able to generate reports on provisional data/figures and Audited data/Figures for audit and reporting purpose.</li> <li>○ Reports should be well designed to arrive audited/Post MOC (Memorandum of correction) reports after incorporating modification, correction and adjustments suggested by auditors and officials.</li> <li>○ Any other requirements/gap found while studying functional requirements / finalization of Business requirement Document/System Requirement solution.</li> </ul>

<p><b>2.</b></p>	<p><b>Dynamic Liquidity Statement – Domestic</b></p>	<ul style="list-style-type: none"> <li>○ Extracting the actual inflows and outflows for the relevant time buckets Liquidity Reports.</li> <li>○ To develop multiple dynamic liquidity profiles with different bucketing assumptions, time buckets and projections.</li> <li>○ o drill down the dynamic liquidity profile to the desired granularity (i.e. position level, product level, GL Level etc.)</li> <li>○ To facilitate projections for horizon period. E.g.: 3 months, 12 months, 3 years, 5years etc.</li> <li>○ Any other requirements/gap found while studying functional requirements / finalization of Business requirement Document/System Requirement solution.</li> </ul>
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### Other ALM & Liquidity Reports

- Basel III Net Stable Funding Ratio (NSFR)
- Stressed LCR and NSFR and based on projected business growth/Internal Assumptions.
- Back Testing of Dynamic Liquidity Statement Domestic, Overseas, subsidiaries, joint venture, Consolidate at various levels, Global & Group Level.
- Stress Testing and Pillar2 Requirement of ICAAP.
- Liquidity Risk Stress Testing.
- Interest Rate Risk Stress Testing.
- Trading portfolio Stress Testing.
- Macro-economic stress Testing.
- Top N Depositors and Borrowers Reports.
- Classification and category of Deposits, Borrowings, Investments and Advances along with War.
- Classification of Term deposit maturity wise and interest rate wise.

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### **6.3 Detailed Scope of Work: LOS**

#### **(c) Loan Origination System (LOS)**

Bank intends to streamline the loan origination, processing, tracking and post sanction compliance in order to have faster loan process leading to business growth. This should also lead to lower defects to ensure optimum returns on lending cycles and decreased operational costs improving the bottom-line. Proposed origination system should enhance customer experience by streamlined operations that will enable faster responses to customer queries and requests. The Bank envisages having deeper insights into each transaction through real time business activity monitoring, analytics to ensure lower defects, content and resource optimization through audit trails and dynamic resource allocation.

#### **Functional Requirement:**

**Functional Requirement for Retail, MSME and Agriculture Modules in detail is as under (the list of requirements is indicative, not exhaustive, as the actual requirements will be determined during implementation phase)**

#### **General Requirements:**

- ✓ The system should define and support loan products/ portfolios like Working capital loan, Term Loan, overdraft, Real estate loans, Non fund based lines (LC, BG etc.), Bills, Trade Finance solution, Lease (Finance or operating Lease), Hire purchase, all segments like Retail, MSME and Agriculture segment (Farm & Non-Farm credit) etc. as per the requirement of the Bank.

- ✓ System should have the ability to define, generate and collect leads and manage external agencies and their users like Direct Selling Agency (DSA), dealers, builders, Bank Mitra, valuation agencies, Law Firms, verification agencies, BCs and BF's etc. Should allow creation of user groups under each business partner and creation of users under each group as part of Corporate License.
- ✓ System should have the ability to allocate relevant cases to these external agencies and give controlled access to work or give them facility to upload their reports.
- ✓ System should be able to receive various reports in predefined form from authorized vendors through internet, email, and other electronic media in a secured manner.

#### **Software should deliver the followings:**

- Lead Origination.
- Lead Management/Database management.
- Loan Origination System.
- Integration with Bank's Core Banking System.
- End-to-end workflow management.
- Ability to define & manage different origination channels.
- Support different loan products and loan types /processes.
- Secured access using profile definition.
- Audit trail of data/ processes.
- Powerful structured and configurable workflow for automatic routing of application.
- Supports multi-level loan product hierarchy. • Support multi-tier rate structure like fixed/floating, indexed, and mixed.
- Support multi-tier lending power structure.
- Supports application processing for individual and non-individual customers. Non individual customers to include various constitutions like proprietorship, partnership, Companies, trusts, societies, Corporations, LLP, foreign entities, local branches of foreign entities, sovereign, SHG/JLG/FPO etc. • User configurable parameters/ processes. New product launch and defining/amending product parameters to be internally enabled for Bank user.
- Configurable Risk policies. To be in built in the system once by the vendor at the time of installation and later to be allowed to be configured by the Bank internally, in case of need.

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- Rule based credit evaluation to provide internal credit checking, Credit rating, credit scoring, risk assessment, execution of power delegated and compliance check.
- Document flow, imaging and archiving.
- Image processing abilities, including pictures taken by webcam and other similar image forms.
- Image processing abilities so that image fed as input is properly populated in output.
- Application details and status enquiry should be possible.
- Generate letters, forms, loan legal documentation & all desired template automatically. The generated forms to be modifiable/ configurable from front end by Bank only without depending on vendor.
- Interface to external/internal systems.
- E-Signature/ Digital signature enabled that can be applied at any stage of processing.
- Possibility of enhancement with add-ons like Analytics, third party users/ auditors/ valuers / advocates/ stock auditors/ due diligence agencies.
- Ability to perform 3rd party Verifications, Valuations, Field Investigations etc.
- Ability to define repayment variations like balloon, moratorium (skip), step-up/ down in the product. Ability to change repayment options, in case of need. EMI, Non-EMI / Principal Distributed and other methods of payment supported.
- Interest and principal moratorium supported.
- Specific data entry screens designed for a given customer type.
- Additional details like financial data for a specific period captured for corporate customer.
- Combinations like individual/ corporate as a borrower/ co-borrower/ guarantor or vice-versa are supported.
- De-dupe parameter specific to customer type can be defined.
- Document set specific to customer type can be defined.
- KYC verification/Due diligence module. -System should be able to capture and validate various data for KYC norms as per RBI norms from time to time like Customer Type, Customer Profile, Customer Address, KYC documents etc.
- Restructured account Module along with Configurable business rules as per policy and approvals.

### **Dashboard reporting: few specific reports that are needed are,**

- Report on Pending proposals.
- Report on Pending documentation.
- Report on pending security creation.

- Report on an industry, etc. any other report required by the Bank This list is only illustrative. Any type or number of reports can be drawn from the system as per the requirement of the Bank.
  
- ✓ Ability to generate automated e-mails / SMSs to applicants / valuers / other agencies, users etc as per the requirement. System should have the ability to send Reminder Emails and SMS to designated higher Officials of the Bank which can be scheduled in the system as online mode/batch mode. The Software should store all e-mail/electronic communications/SMS (external and internal for recommendations, concurrence etc. electronically as part of all loan documentations. System should have provision to generate alerts/SMS/e-mails from each stage – normal alerts and exceptional alerts.
- ✓ Ability to perform 3rd party Verifications, Valuations, Field Investigations, credit bureau checks, geo-tagging etc. with minimum human intervention etc.
- ✓ Secured access using profile definition.
- ✓ System should keep history of each of parameters change.
- ✓ System should provide comprehensive audit trail report on all activities performed on the system/ proposal including modification of data by any user including admin/system admin.
- ✓ Single implementation supporting multiple portfolios.
- ✓ The LOS system shall have a business rules engine to support different types of Application routing mechanism including -
  - a) Sequential routing (Tasks are to be performed one after the other in a sequence),
  - b) Parallel routing (Tasks can be performed in parallel by splitting the tasks among multiple users and then merging as single composite process instance. The system shall support conditional merging of multiple parallel activities i.e. Response from mandatory parallel process stages before it can be forwarded to next stage),
  - c) Rule based routing - One or another task is to be performed, depending on predefined rules,
  - d) Ad-hoc routing: Changing the routing sequence by authorized personnel. Rules can be defined on parameters set for each product/group of products as defined in the process flow.
- ✓ Seasonal cash flows/repayment defining capabilities.
- ✓ Should store various units of land area prevailing in various states and also to convert it to standard units like acre, hectare, sq. ft., sq. meters, sq. yard etc.
- ✓ Parameterization, historical data management, verifying data quality, migrating data, user acceptance testing, documentation, knowledge transfer and support.
- ✓ After fetching data from internal/external system, system should store it and make it available for subsequent processes/checks as and when required.

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- ✓ Should provide end-to-end subsidy/ margin money processing solution and automate the process of subsidy claim and information flow.
- ✓ Should capture the company/organization details and flag in the account in case of loans under MOU/tie-ups (existing or future).
- ✓ All the upgrades of the software solution should be provided to the bank free of cost for the entire contract period.
- ✓ Comprehensive training manual with built-in “help” menu in system. Define and view help against each item.
- ✓ The system should provide output format to be generated in MS Word, MS Excel, Adobe acrobat PDF, HTML, XML etc. and any format needed in future. Output has to be a printable format with full alignment of text, images & tables (in A4, A3, legal, letter etc. paper sizes)
- ✓ Multilingual (English & Hindi Languages) output templates. Moreover, proposed solution should have feasibility to include the major regional/scheduled language at a later date.
- ✓ System should be able to handle entire loan life cycle management i.e. complete loan origination and processing system having automated process from lead management till loan disbursement and post sanction compliance.
- ✓ PSR (Post sanction review) Submission and management.
- ✓ System should have mobile/tab solutions for field functionality, client visits, including data & document, pictures uploads or on website upload by third party agency.
- ✓ Automatic picking up of charges (if any) for deviations/modifications/processing etc. for each type of facilities/borrower.
- ✓ Automatic printing of all the applicable forms and documents as per requirement of the Bank.
- ✓ Solution for improving Data quality through automated processing & reduced manual interventions.
- ✓ Generation of bank specified documents like application forms, loan appraisal, sanction letter and documentation with prefilled data Loan management system including loan origination, complete processing including (Appraisal, sanction and documentation), disbursement & post sanction Loan management including review/renewal and monitoring.
- ✓ Restructured account Module along with Configurable business rules as per policy and approvals.
- ✓ Single Loan Application with suitable Annexure to process single or multiple Facilities/ borrowers (Fund based & non-Fund based) as per the Bank’s requirement.
- ✓ Any number and types of facilities to be configurable.
- ✓ Ability to define various masters e.g. Calendar Master, Business Partners, Deviation reason master, Delegation level master (Value), Product master (including pricing etc.), Customer master (With ID details etc.), Policy criteria master, Profession master, Company master, Customer service master, Collateral detail master, Interest Rate Master, Other Masters as relevant for the

software/as required by the bank, System should support 'Master Data Management' of various heads such as type of loan, geography, business unit etc. and also version control in key masters. There should be a facility to configure templates in the system like the Call Report, Offer letter, SMS and email alert, Survey report templates, subsidy claim template which can be configured at the masters level in the system.

- ✓ System should be able to restrict access to data based on user's position/Role/combination of both in the organization, eg. Branch employees should not be able to access Sales data and vice versa.
- ✓ System should be able to customize the screen based on user's hierarchy in the organization. Restricted viewing or viewing of related fields only.
- ✓ System should be able to integrate with document imaging/processing systems and convert financial document into excel or table format, thus facilitating the rapid movement of applications across the processes/ Units without the need of paper flow.
- ✓ The system should be able to capture the verification of application/ documents/ KYC with digital signature.
- ✓ System should have Flexibility through extensive Parameterization, Workflow and Configuration of Rules.
- ✓ System should provide user definable rules for scoring, de- dupe, eligibility, customer exceptions, workflow movement, etc. using rule builder.
- ✓ System should be possible to extract any or all data for further analytical functions or for other purposes for end users or other systems at Bank in desired format.
- ✓ Solution should facilitate bulk upload of information through batch files containing the application details.
- ✓ System should be capable of supporting product features. This may be as: - Regular product parameters. - Special campaign or category parameters - Exceptions (approved through a defined process).
- ✓ MIS/data input that requires interfacing with the core Banking system/ document management system/ any other system to retrieve/ compare/ validate existing customer details. It should be possible to integrate with and derive data from bank's other systems.
- ✓ System should have controlled interface with external/internal web links/ data sources/ reference sources for data verification/ data & information feeding/ checking information.
- ✓ System should be capable to capture financial data of the customer both current and projections, as needed e.g. Equity / capital details, Credit facility sanctioned/availed by/ from other Banks/ institutions, profit and loss statements, balance sheet statements, projected cash flows, carry out comparison between estimated and actual achieved at the time of renewal etc.
- ✓ System should have validation based on Due diligence/ compliance checks through interface.



- ✓ The system should ensure field level validation in all screens, depending on security group / level of each user. E.g. Only relevant data may be allowed in the field or user may be able to approve values/comments defined by his capability level.
- ✓ System should have parallel processing abilities where at any point of time more than one user can view the case and record their queries/comments/inputs/approvals. System should have capability for horizontal and vertical processing of a loan application/task. Like loan application is forwarded from branch to different departments of zonal office simultaneously; those departments can work on the loan proposal in parallel manner and put in their comments/remarks. Concerned department can view the entire application, but edit the pages related to their own specified department.
- ✓ Report on workflow management both for reporting as well as to have a comment & work log of the complete user trail.
- ✓ System should have notification facility i.e. when an application is approved by a reviewing authority and forwarded to the next person on the workflow, ability to send auto-notification via outlook/SMS to the receiving personnel/ other defined users to inform on applications awaiting actions/ progress.
- ✓ System should be able to function two-way interactions with Core Banking System where loans approved in LOS can be automatically open in Core Banking without repeat data entry.
- ✓ System should have abilities to create / update qualitative / quantitative details in the system through rule builder and same given to specific users as per policy.
- ✓ Setting up/ managing unit cost depending upon purpose or other definable parameters.
- ✓ Should handle substitution (Assign/Reassign) due to leave/ Emergency/Transfer/Improvement of TAT. Only Authorized Officials should be allowed for this job.
- ✓ System should have full version control along with ability to keep old versions retrievable in case of need.
- ✓ System should have start date and end date for a particular work flow/loan products based on set parameters.
- ✓ System should have a provision to capture Sector/sub-sector, Borrower category, Occupation code and other BSR details as required by RBI and statutory authorities.
- ✓ System should allow admin/system admin to manage various groups, users, roles, document management operations and define and configure various workflow steps for each process.
- ✓ System should provide facility to define and administer different rating criteria for different industries /branches /group of customers.
- ✓ System should have facility for OCR based bank statement analysis, GST analysis, ITR analysis, salary slip and KYC.

**Module should be cover:**

- LEAD MANAGEMENT
- USER MANAGEMENT
- WORKFLOW & ALLOCATION
- APPLICATION AND DETAILED DATA ENTRY
- APPLICATION INPUT AND TRACKING
- PRODUCT CONFIGURATION
- CUSTOMER MANAGEMENT
- CREDIT EVALUATION/ RATING
- ELIGIBILITY
- ANALYSIS
- DOCUMENT MANAGEMENT
- DOCUMENT CONFIGURATION and DOCUMENT CHECK LIST
- DOCUMENT VERIFICATION
- FEES & CHARGES
- DEVIATION MANAGEMENT
- COLLATERAL MANAGEMENT
- VERIFICATION MANAGEMENT
- CREDIT APPROVAL
- REVIEW/ RENEWAL
- EXCEPTION HANDLING
- APPRAISAL NOTE and LIMIT MANAGEMENT
- REPORTS/ MIS & DASHBOARDS

Provide standard reports which are printable in PDF and exportable to Word or Excel or other data analysis formats. Allows report configuration by allowing customizing report parameters.

**System should generate reports like: -**

- Application received
- Applications approved
- Application declined
- Sourcing Performance
- Turnaround Time (TAT) Reports
- SLA reports
- Applications pending
- Disbursement of Applications
- Pending documents Application
- Pending verification Pre-Finalized Company Rating Report

- Final Company Rating Report
- Interim Industry Rating Report
- Final Industry Rating Report
- Company Financials Report
- Score Mismatch Report
- Risk Rating Reference Report
- Industry Benchmark Report
- Company Comparison Report
- Case Status Report
- User Access Rights Report
- Audit Report
- Executive Summary Report
- User Login Logout Report
- Periodically reports in PDF/ MS Word/ MS excel/ HTML etc.

*The LOS system should support the generation of statistical and management reports like Number of proposals assigned, Number of proposals completed, Time taken to complete each proposal, Process History Report, User Performance Report, Average proposal Time Report, MIS reports as decided by the Bank from time to time.*

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## **6.4 Detailed Scope of Work: e-MANDATE (NACH)**

### **(e) E-Mandate (National Automated Clearing House-NACH)**

E-Mandates processing in capacity of Destination Bank i.e.

- ✓ Process mandates received from Sponsor Bank through NPCI
- ✓ Amend and Cancel mandates at destination bank side via assisted (MATM, CBS) & self-service (MB, IB) channels.
- ✓ Amend and Cancel mandates where amendment/cancellation initiated by Sponsor Bank (File based processing)
- ✓ Process mandates received for execution [Debit Transactions]
- ✓ All the fields of mandate file / flow will be stored /updated at banks end.

#### **Following use cases will be in scope of implementation:**

- Create Mandate by authenticating with Internet Banking credentials
- Create Mandate by authenticating with debit card + cvv
- Create Mandate by authenticating with Aadhaar OTP
- Physical Mandate processing -file based
- E-Sign Mandate processing -file based

- Amend mandate using Mobile banking
- Amend mandates in MATM and CBS
- Cancel mandate using mobile banking
- Suspend and Revoke mandate using internet banking credentials
- Suspend and Revoke mandate using Debit card +cvv
- Suspend and Revoke Mandate using Aadhaar OTP
- Execute mandate on due date as per file received from NPCI for processing
- Cancel & Modify mandates received from Sponsor Bank (file based)

#### **Use Case – Create Mandate – Authenticate with Debit Card**

1. Customer logs in through Merchant/ecommerce website/app where he/she would be provided with the Mandate related information e.g. Vehicle loan, Home loan etc.
2. Customer provides information required by Merchant viz. Account number, account type, Bank and branch details as required by Merchant on its page
3. Customer reviews the mandate related information like amount, account number (IPPB account in this case), Bank identifier, debit date etc.
4. Customer selects the authentication mode “Debit Card” for creating a mandate (Availability of this authentication method depends on modes acceptable and implemented by Merchant on its portal/App).
5. After the afore-mentioned details are captured and verified, customer would click on accept button, post which he/she would be re-directed to NPCI ONMAGS Debit Card authentication page.
6. NPCI would show an intermittent page while the processing happens at the background.
7. If the processing is a failure, NPCI would re-direct back to the merchant portal and the corresponding error message would be visible on the screen.
8. If the validation is successful, then Customer would be presented with Mandate information on ONMAGS portal itself
9. Customer is required to confirm mandate information displayed on screen and is navigated to debit card information page on accepting and consenting to proceed.
10. On debit card information page customer will be required to input following information,
  - a. Debit Card Number
  - b. Expiry/Validity – MM/YY format
  - c. CVV of card
11. Customer then clicks on Confirm or Cancel to move further

12. If cancelled, the process terminates and customer will be navigated back to Merchant page from ONMAGS portal and will be presented with transaction status and related on-screen message
13. If Confirmed, ONMAGS portal will make a server-to-server call to IPPBs web server by way of an API call. Both the Mandate Details and the Card Information will be passed in the request posted to the Bank
14. Request received from NPCI ONMAGS will be parsed at IPPB server level by decrypting Mandate request information data and verifying checksum value received.
15. Mandate Request information will be validated first followed by debit card details
16. Existence and Status of account received in request will be first checked with CBS. If account exists and active/ inactive (not closed) then an inquiry will be initiated with CMS to verify debit card number and account number linkage. Else transaction will be terminated and response containing 'Reject' flag along with other allied information will be responded back to NPCI.
17. If account and card linkage is found in CMS and status of card is active and not blocked (temporary or permanent) then CVV verification will be initiated else transaction will be terminated and response containing 'Reject' flag along with other allied information will be responded back to NPCI.
18. CVV verification will require retrieving encrypted CVV from HSM, decrypt it and validate it with value received in request. If values match a success response will be sent by IPPB server to NPCI server.
19. On receipt of success response, OTP authentication page will be displayed on ONMAGS portal and in background OTP generation API of IPPB will be invoked by NPCI.
20. OTP generation request will be received from NPCI with unique transaction ID and customer mobile number. A 6-digit OTP will be sent to customer's registered mobile number. Specific OTP format will be provided by bank during build.
21. Customer on receiving OTP on device will enter the same in ONMAGS OTP Auth page and clicks on Verify. Customer can try regenerating OTP max 3 times if not received.
22. OTP entered by customer will be sent for verification from NPCI to IPPB server with Tran ID and customer mobile number (Verify OTP API call)
23. If OTP received in request matches with OTP sent to customer for the received transaction ID then a success response will be sent in response from IPPB server
24. OTP exchange in request and response will be in encrypted format and will need to be decrypted at IPPB server side with agreed decryption method.
25. On successful OTP validation customer will be redirected to Merchant/Corporate portal where Mandate specific information such as status, start date, amount, UMRN etc. will be displayed to customer.

#### **Use Case – Create Mandate – Authenticate with Aadhaar OTP**

1. Customer logs in through Merchant/ecommerce website/app where he/she would be provided with the Mandate related information e.g. Vehicle loan, Home loan etc.

2. Customer provides information required by Merchant viz. Account number, account type, Bank and branch details as required by Merchant on its page
3. Customer reviews the mandate related information like amount, account number (IPPB account in this case), Bank identifier, debit date etc.
4. Customer selects the authentication mode “Aadhaar OTP” for creating a mandate (Availability of this authentication method depends on modes acceptable and implemented by Merchant on its portal/App)
5. After the afore-mentioned details are captured and verified, customer would click on accept button, post which he/she would be re-directed to NPCI ONMAGS authentication page.
6. NPCI would show an intermittent page while the processing happens at the background.
7. If the processing is a failure, NPCI would re-direct back to the merchant portal and the corresponding error message would be visible on the screen.
8. If the validation is successful, then Customer would be presented with Mandate information on ONMAGS portal itself
9. Customer is required to confirm mandate information displayed on screen and is navigated to Aadhaar information page on accepting and consenting to proceed.
10. On Aadhaar information page customer will be required to input following information,
  - a. Aadhaar Number
11. Customer then clicks on Confirm or Cancel to move further
12. If cancelled, the process terminates, and customer will be navigated back to Merchant page from ONMAGS portal and will be presented with transaction status and related on-screen message
13. If Confirmed, ONMAGS portal will make a call to UIDAI to validate Aadhaar provided by Customer on ONMAGS portal and generate OTP if valid.
14. If Aadhaar number entered by customer is valid, then UIDAI will generate and send OTP to customer’s mobile number linked to Aadhaar number.
15. Customer then enters the OTP in the ONMAGS OTP page
16. ONMAGS Platform will forward that OTP to UIDAI for Verification.
17. UIDAI sends response for OTP Verification
18. If the request is not authenticated by UIDAI then the flow ends here by auto-redirecting to Merchant page and showing the error message in Merchant Portal
19. Once the customer is successfully authenticated, then the ONMAGS platform will send the mandate request to destination bank (IPPB) for OTP generation for authentication. Specific OTP format will be provided by bank during build.
20. Request received from NPCI ONMAGS will be parsed at IPPB server level by decrypting Mandate request information data and verifying checksum value received.
21. Mandate Request information will be validated first followed by Account number, mobile number, KYC status and aadhaar number validations.
22. Existence and Status of account received in request will be first checked with CBS. If account exists and active / inactive (not closed) then mobile number linkage at account and customer level will be verified. If found correct, then an internal API call will be made Aadhaar Vault to retrieve Aadhaar number based on UID token maintained in Bank’s record.

23. If customer is onboarded in IPPB with Non-EKYC method and aadhaar is only taken as part of POI or POA then mandate creation will be terminated and a reject response will be sent to NPCI along with handing the session control back to ONMAGS. An on-screen advisory will be displayed just before redirection. Advisory text to be provided by Bank during build phase.
24. If Aadhaar number such retrieved matches with Aadhaar number received from NPCI, then OTP will be generated and sent to customer's registered mobile number. Else process terminates and customer will be auto redirected to NPCI ONMAGS portal with appropriate error response.
25. OTP generation request will be received from NPCI with unique transaction ID and customer mobile number. A 6-digit OTP will be sent to customer's registered mobile number. Specific OTP format will be provided by bank during build.
26. Customer on receiving OTP on device will enter the same in ONMAGS OTP Auth page and clicks on Verify. Customer can try regenerating OTP max 3 times if not received.
27. OTP entered by customer will be sent for verification from NPCI to IPPB server with Tran ID and customer mobile number (Verify OTP API call)
28. If OTP received in request matches with OTP sent to customer for the received transaction ID then a success response will be sent in response from IPPB server
29. OTP exchange in request and response will be in encrypted format and will need to be decrypted at IPPB server side with agreed decryption method.
30. On successful OTP validation customer will be redirected to Merchant/Corporate portal where Mandate specific information such as status, start date, amount, UMRN etc. will be displayed to customer.

#### **Use Case – Create Mandate – Physical Mandate**

Physical mandate creation can be initiated by customer directly with Corporate/Merchant.

1. Destination Bank (IPPB in this case) will receive mandate creation of its customers' mandates from Sponsor Bank through NPCI
2. The process is file based where an incoming data and images in the format PAIN09 for mandate creation as prescribed by NPCI will be received by IPPB on SFTP path
3. These files will contain reference to original UMRN which will be used in creating mandate record maintained in CBS mandate master table
4. Mandate information will be saved in mandate tables
5. Data received in incoming files will be parsed and validated for following business rules,
  - a. Validation to check Mandate record is not available in CBS mandate master table with Active status.
  - b. Account linked to E-mandate for debiting is Active and free from hold on balances or transactions (Validated in case of mandate creation)
6. On successful validation of e-mandate record, a record will be created in CBS mandate master table
7. On upload of mandate in CBS master, customer will be notified of the mandate receivable via SMS & Email to take appropriate action (text to be provided by Bank)
8. Customer will be able to approve mandate creation in Mobile banking or internet banking (self-service channel). Once approved, a list value will be created in CDRM to include Mandate tasks for assignment in addition to existing processes.



9. In mobile banking and net banking after loading of dashboard, an inquiry will be made with CBS to check E-mandates received for creation and not yet approved by customer. If found a pop up will be provisioned to inform user to view mandate details and approve/reject the creation. An option to view image of mandate received will be available. (This approach needs to be finalized with bank CBS or any other vendor -to check functionality of storage and view of the images for verification)
10. Image/s received from NPCI will be stored at the bank and linked to UMRN. - (the interfaces to store the images will be shared post internal discussion)
11. Images will be available in MB, IB, CBS & MATM, Images can be enlarged on clicking specific "View Image" button. - (the interfaces to store and view the images will be shared post internal discussion)
12. In MATM, IB MB and CBS, customer will be identified and authenticated with MPIN or OTP and/or Bio-Auth as the case may be. On successful authentication, Mandate inquiry can be initiated.
13. Once approved / rejected by customer, mandate master data will be updated accordingly. Rejected reason will be updated as drop down.
14. If not approved by customer in a specified duration, same will be informed to NPCI. A notification of rejection will be sent by Bank to customer (SMS & Email text to be provided by Bank). Duration for creation will be parameterized and Bank user with relevant privilege will be able to maintain this parameter in CBS.
15. A parameter will be maintained to notify customer periodically from the date of receipt of creation till the date of auto rejection or approval. SMS Email alerts will be sent to customer notifying to accept/approve mandate creation before or on due date.
16. If rejected, reason for rejection will be maintained in spooled response file.

#### **Transaction processing and customizations in CBS**

1. CBS will be master repository for storing all e-mandate interactions.
2. Any mandate request received from NPCI will be essentially logged with CBS before being taken up for next step of processing.
3. In this context, any mandate will go through following stages in CBS,
  - i. Mandate received from NPCI and yet to be processed – Status in CBS – In progress
  - ii. Confirmation awaited from NPCI on Amend and Cancel Initiated from bank - Status in CBS – In progress
  - iii. Mandate successfully processed and accepted with success response to NPCI – Active
  - iv. Mandate rejected by customer or due to non-conformance with business rules – Failed
  - v. Mandates where end date is less than or equal to business date – Expired
  - vi. Mandate which is suspended or revoked yet to be received from NPCI, yet to be processed -status in CBS -Suspended
  - vii. Mandate which is suspended or revoked successfully received from NPCI, - status in CBS -Active

4. Final response of the e-mandate creation/cancellation/modification/ Suspension / revocation will always be provided to CBS by interface negotiating with NPCI
5. Mandate information will be stored in CBS in historical sequence for audit and reporting purposes
6. Following information will be stored in CBS based on availability of data,
  - i. NPCI Message Identification - Message ID for NPCI Reference
  - ii. Creation Date Time
  - iii. Request Initiating Party - Party that initiates the mandate message
  - iv. Instructing Agent – Member Identification
  - v. Instructing Agent - Member Name
  - vi. Instructed Agent – Member Identification
  - vii. Instructed Agent - Member Name
  - viii. Identification - Corporate / Merchant Registration Code in NPCI
  - ix. Mandate Request Identification
  - x. Type - Category - Category under which mandate is created
  - xi. Type – Proprietary
  - xii. Occurrence
  - xiii. Frequency
  - xiv. First Collection Date
  - xv. Final Collection Date
  - xvi. Until Cancelled
  - xvii. Creditor Agent - Member Identification
  - xviii. Creditor Agent - Member Bank Name
  - xix. Category Description - Description of Category
  - xx. Identification - Utility Code of Service Provider
  - xxi. Name of the corporate/Merchant
  - xxii. Mandate Request Identification - Merchant / Corporate's unique internal identification reference for the mandate.
  - xxiii. UMRN - UMRN Generated at NPCI
  - xxiv. Mandate Type - Debit (at destination bank)
  - xxv. Cust Account Number
  - xxvi. Customer Account Type
  - xxvii. Debtor Account - Proprietary
  - xxviii. Name of Service Provider
  - xxix. Creditor Account Number
  - xxx. Creditor Name
  - xxxi. Creditor Member ID - IFSC/MICR/IIN code of the instructing agent
  - xxxii. Sponsor Bank Name
  - xxxiii. Scheme Name
  - xxxiv. Collection Amount
  - xxxv. Maximum Amount
  - xxxvi. Consumer Reference Number
  - xxxvii. Scheme/Plan Reference Number
  - xxxviii. Customer Phone Number
  - xxxix. Customer Mobile Number
  - xl. Customer Email

- xli. Customer PAN
  - xlii. Mandate Status - Accepted/Rejected/In-progress/Failed
  - xliv. Acceptance Reference Number
  - xliv. Reject Reason
  - xlvi. Reject Reason Code - As per NPCI master list
  - xlvi. Reject Reason Description
  - xlvi. Failure Error Code
  - xlvi. Failure Error Description
  - xlix. Mandate Image status
    - I. Operation Initiated by - DB (for Destination Bank) and SB for (Sponsor Bank)
    - li. Debit Account Scheme Code
    - lii. Channel of Approval
    - liii. Type of Mandate'
    - liv. Chargeable\_or\_not
    - lv. Agent ID
    - lvi. SOL ID of Customer
    - lvii. Circle
  - lviii. Amend
    - lix. Amend Reason Code (reason for raising amend request)
    - lx. Cancel
    - lxi. Cancel – Reason Code (reason for raising amend request)
7. Files for executing mandates will be received from NPCI at pre-defined SFTP location (already in place)
8. Data received in files will be validated against Mandates master data in CBS and only those mandates will be executed and customer account debited where status of mandate is active and customer's account is active and has sufficient available balance and satisfies all related business validations enabling debit in account.
9. Response files will be generated as per NPCI prescribed formats and pushed to SFTP folder for onward consumption by NPCI.
10. Acknowledgement data received from NPCI will be updated in mandate execution transaction custom table.
11. Following data elements will be stored in transaction custom tables,

## **MIS & Reporting requirements**

Following MIS reports will be required by Bank regarding E-mandates,

1. Customers with more than X number of mandates.
2. Customers with mandates whose total sum value is greater than X value (will be helpful for Sales Team for various product offerings).
3. Rejected mandates while creation containing reason descriptions.
4. Failed mandates while executing transactions containing reason description.
5. Report showing number/details of mandates in each stage of CBS- In progress/ Active/Failed/Expired.

6. Customers who frequently register and then cancel mandates within X number of days.
7. Successful mandates for the day.
8. Outstanding/auto rejected/customer rejected/successful records for cancellation and amendment requests.

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## 7. Timeline For Go-Live

Bank is expecting to Go-Live with the proposed AML, ALM, LOS & e-Mandate (NACH) solution within 12 weeks from the date of issuing Letter of Intent/ purchase order to the selected vendor.

### 7.1 Hardware Specifications

The Bidder has to submit the hardware specification document covering exhaustive list of all hardware items, software items (like OS, DB etc.) with their configurations to the Bank for implementing the proposed solution in accordance with the requirements of the proposed solution. The sizing should be done keeping in mind the fact that the application will be used by the Bank for a period of -5- year (extendable further for 2 years at Bank's discretion). The Bank reserves the right to procure the same from the bidder or from open market. However, the shortlisted bidder will assist Bank in below tasks related to hardware:

- Install the proposed solution on the hardware infra as recommended by the Bidder.
- Recommend any enhancements/upgrades to the hardware and the software installed on same, to ensure that the application functions as required.
- Support Bank in replacing/upgrading any software like OS, DB etc. that goes end of life/end of support to ensure that the proposed application functions as required.
- Support Bank team to ensure maintenance activities that are carried out as and when required.

- Assist Bank team in ensuring compliance to various guidelines issued by RBI, other regulatory bodies, government etc.

## 8. Section VI: Financial Bid Format

### Anti-Money Laundering (AML)

Sr. No.	Particulars	Total Amount (INR)
1.	<b>Anti-Money Laundering (AML) Software Solution.</b> (One Time Cost)	
2.	Third Party Application Cost (if any)	
3.	Implementation Cost & Integration Cost with CBS and FIU One Time Cost	
4.	Monthly Support & Maintenance Cost (if any)	
5.	On-Site / Off-Site Classroom Training Cost (if any)	
6.	Annual Maintenance Charges on per annum basis (if any)	
	<b>Grand Total of Proposed Solution in INR (Excluding GST / Other Taxes)</b>	

(Signature of Authorized Signatory)

(Name, Designation and Address)

(Seal of the Company)

Date:

### Asset Liability Management (ALM) Software Solution (ALM)

Sr. No.	Particulars	Total Amount (INR)
1.	<b>Asset Liability Management (ALM) Software Solution.</b> (One Time Cost)	
2.	Third Party Application Cost (if any)	

## Request for Proposal (RFP) of AML, ALM, LOS & MMS, e-Mandate (NACH) Software Solution

3.	Implementation Cost & Integration Cost with CBS One Time Cost	
4.	Monthly Support & Maintenance Cost (if any)	
5.	On-Site / Off-Site Classroom Training Cost (if any)	
6.	Annual Maintenance Charges on per annum basis (if any)	
	<b>Grand Total of Proposed Solution in INR (Excluding GST / Other Taxes)</b>	

(Signature of Authorized Signatory)

(Name, Designation and Address)

(Seal of the Company)

Date:

### **Loan Originating System (LOS)**

Sr. No.	Particulars	Total Amount (INR)
1.	<b>Loan Originating System Software Solution.</b> (One Time Cos)	
2.	Third Party Application Cost (if any)	
3.	Implementation Cost & API Integration Cost with all four CIC's One Time Cost	
4.	Monthly Support & Maintenance Cost (if any)	
5.	On-Site / Off-Site Classroom Training Cost (if any)	
6.	Annual Maintenance Charges on per annum basis (if any)	
	<b>Grand Total of Proposed Solution in INR (Excluding GST / Other Taxes)</b>	

(Signature of Authorized Signatory)

(Name, Designation and Address)

(Seal of the Company)

Date:

### **e-Mandate (NACH)**

Sr. No.	Particulars	Total Amount (INR)
1.	<b>MMS, ACH-CR, ACH-DR, e-Mandate (Sponsor-Debit Card, Aadhar, Netbanking) (Destination-Debit Card &amp; Aadhaar) (NACH_H2H) Software Solution.</b> One Time Cost	
2.	Third Party Application Cost (if any)	

Request for Proposal (RFP) of AML, ALM, LOS & MMS, e-Mandate (NACH) Software Solution

3.	Implementation Cost & Integration Cost One Time Cost	
4.	Monthly Support & Maintenance Cost (if any)	
5.	On-Site / Off-Site Classroom Training Cost (if any)	
6.	Annual Maintenance Charges on per annum basis (if any)	
	<b>Grand Total of Proposed Solution in INR (Excluding GST / Other Taxes)</b>	

(Signature of Authorized Signatory)

(Name, Designation and Address)

(Seal of the Company)

Date:

**\*\*End of Document\*\***

