



Oriental Bank of Commerce

**Functional and Technical Specifications for Supply, Implementation &
Management of Loan Origination System**

Annexure 1 Functional and Technical Specifications

Ref. No. OBC/HO/DIT/RFP_LOS/15/2014

Response Options

1. Fully Compliant (F): The system that shall be delivered currently supports this function either in native form or through existing parameterization without further enhancement or the use of either programming or user tools, i.e. included in the base package.
2. Customization (C): The function is not available in the product and it would require customization by the bidder and the bidder shall provide these features at no additional cost before the beginning of the User Acceptance Test.
3. Non Compliant (N): The function is not available in the product and cannot be provided even after customization.

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Annexure 1: Functional and Technical Specifications
Lead Management

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
1	The system should enable to record the complete details of all the sales leads. Leads can be in the form of any of the following -		
1.1	Telephone call		
1.2	Web based leads (via web forms)		
1.3	Email enquiry		
1.4	Details from any third party data source		
1.5	A walk-in enquiry		
1.6	Promotions		
1.7	Mobile app		
1.8	Others		
1.9	Any other addition / deletion which OBC may want to create source field in future		
2	The system should support (OBC to share the fields)		
2.1	Various EMI calculator like Normal, Flip, Balloon, Step up, Step down etc.		
2.2	Eligibility calculator		
3	The system should support a portal which could be allocated to Vendor where they can feed in lead data / view the status of the leads updated by them on real time basis		
4	The system to support the following fields for the telecaller		
4.1	Enquiry no / id		
4.2	Source - Toll free, SMS, Web lead, Lead aggregator etc as finalized by OBC		
4.3	Date and time of enquiry		
4.4	Product / Purpose of loan - Vehicle, Home loan, Educational loan etc - capturing the complete bouquet of products offered by OBC. There should be provision to add as many products as OBC wants to.		
4.5	Customer details		
4.5.1	Name		
4.5.2	Location		
4.5.3	Mobile no		
4.5.4	e-mail id		
4.5.5	Age		
4.5.6	Occupation		
4.5.6.1	Salaried		
4.5.6.2	Self employed		
4.5.7	Monthly income		
4.5.8	Other income		
4.5.9	Monthly obligation		
4.5.10	Co applicant details (same fields as applicant)		
4.5.11	Loan details - Loan amount requested		
4.5.12	Property details		
4.5.13	Property identified - Yes / No		
4.5.14	Property location		
4.5.14.1	City		
4.5.14.2	Area		
4.5.15	Property Cost		

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Lead Management

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
4.5.16	Eligibility calculator		
4.5.16.1	ROI		
4.5.16.2	Loan eligibility		
4.5.16.3	Monthly EMI		
4.5.17	Deposit Details		
4.5.17.1	Amount		
4.5.17.2	Tenure		
4.5.17.3	Cumulative/Non Cumulative Deposit		
4.5.17.4	Individual / Trusts		
4.5.17.5	Senior citizen Yes/No		
4.5.17.6	System should calculate the interest rate automatically on successful filling of the above fields		
4.5.17.7	Preferred Branch		
4.6	Call status (Disposition)		
4.6.1	Call back		
4.6.2	Unable to contact		
4.6.3	Interested		
4.6.4	Not interested		
4.6.5	Wrong no		
4.6.6	Already applied		
4.6.7	Dropped out		
4.6.8	If call back , Next call date		
4.6.9	If interested		
4.6.9.1	Appointment Date		
4.6.9.2	Appointment Time		
4.6.10	Remarks		
5	The system should support lead allocation to Branch, Sales Manager with the appointment details automatically or assigned manually		
6	The system should support triggering off sms and mail alerts from LOS under defined scenarios (to Branch, Customer ...etc)		
7	The Lead management should have the facility of integrating with a full fledged call centre set up which the client may opt for in future date		
8	The system should run de-dupe based on multiple fields. System should have capability to run de-duplication based on single and all the fields together to drill down the search result.		
8.1	Customer Name/Co-applicant Name		
8.2	Mobile no / landline no		
8.3	Location		
8.4	Any other field as defined by OBC		
9	The system should support so that the client admin team may define mandatory and non mandatory fields		
10	Once all the above mandatory details are filled in to the system and if it is not a duplicate record, the system should generate an automated lead id. The telecaller should be able to assign the lead to the respective branch. The system should also support automatic allocation of the leads. An email / sms should get triggered to Branch Manager and Zonal Manager and Customer. The Admin should have the rights to screen the list of ids for triggering off the email / sms alerts. This sms would carry the unique reference no for the customer through which he can track the status of his application		

Annexure 1: Functional and Technical Specifications
Lead Management

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
11	The system should support the updation of the complete list of Branch Manager and Zonal Managers in the system, Masters should be maintained at all levels in the hierarchy-starting from Branch till Country level and there will be different screens for all levels like branch (BSM), Area Manager, Regional Manager, Zonal Manager, Country level...all would be able to view/update/search for their respective region.		
12	The telecaller screen should support updating the fate in case the lead does not get converted, for e.g. Unable to contact, call back later (with next call time details), not eligible, lost to competition etc in a drop down menu and then assign it further. The follow-up details should get automatically populated on a daily basis. There should be remarks column. The system should support defining a rule defined for each scenario		
13	The system should support generation of reports through the fields in the system		
14	The system should generate a report for the telecaller performance based on the number of calls made, converted, source wise report etc		
15	The system should be web interface with user name and password allotted to the branch to enter the lead details in the system		
	Lead allocation		
16	Each of the leads should be allocated in the system to the branch based on the below mentioned criterias -		
16.1	Location of the lead		
16.2	Employer of the prospective client		
16.3	Type of the loan		
16.4	Any other parameter defined by OBC policy		
17	The system should support allocation of leads through automated / manual process. The allocated branch person name should be entered against the lead id for easy tracking of the lead		
18	The Branch screen should have the Leads Summary of today and tomorrow appointments with details and escalation link where incase the lead status is not updated within xx hours it will trigger of a email escalation to BM and a cc to ZM Summary would also include total leads allocated, login, sanction, disbursement, month wise and total for the respective branch		
18.1	The system should support configuring of escalation time lines for fresh and follow up leads based on the rules defined by OBC		
19	All leads should have a fixed turn around time as defined by OBC policy set in the system for follow up and closure/conversion		
20	As and when a lead id is assigned to a branch, a mail/SMS should trigger to communicate the lead assignment		
21	The branch should have access right to overrule the tele caller assignment or reassign the lead at a later point of time		
	Lead Follow up		
22	Branch should update the details of the client meetings including the visit date, person contacted, place of visit, documents collected, pending documents and the status of the meeting like Follow up, dropped out, document collected, login etc and in case of follow up next visit date against the lead id reference in the system and remarks		
23	System should facilitate updation of lead status through an SMS.		
24	System should facilitate to extract a report on open leads with status as on a particular date. The report should also have the reference of the branch to whom the respective lead has been assigned for		
26	Search engine to track leads to closure		
	Lead Closure		
27	On receipt of the completed application form and the supporting documents as mentioned in the listing, the branch should update the status of the lead as "Login" in the system and if the documents are not found satisfactory, the status of the lead needs to be updated as "closed" with appropriate remarks		
28	The system should also give an option to be exercised on exceptional scenarios to convert a "closed" lead back to "converted" with due system approvals in the event of receipt of all required documentation at a future date		

Annexure 1: Functional and Technical Specifications
Lead Management

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
29	The system should have capability to transfer the leads to different branches with all the data remain intact and sent alert to customer for the case transfer.		
	Miscellaneous		
30	The system should provide for a calendar and reminder set-up which provides a consolidated view of the actions pending at the user level. Through this feature, the system should maintain and remind the user of their appointments, meetings, telecalling etc to be done on any given day.		
31	The lead once allocated, corresponding data captured should not be allowed to be edited		
32	SMS alert for triggering the appointment alerts a day before and on the date of appointment to branch. The system should support of adding hierarchy layers or removing based on client requirement at any stage		
33	System should allow user to create a "Activity Calendar" to schedule their work for a week		
34	The system should provide both tabular and graphical representation of the leads within the system for a branch		
35	The system should have the integration capabilities to enable customer communications like sending SMS, and emails		
37	The addition or deletion of Branches should happen from the Admin level post intimation from BM		
38	The right to edit the lead status should be available only till the BM level		
39	The system should integrate with the LOS and track each and every customer (through name and contact number) whose file gets logged in to ensure that the management can derive the source of the lead correctly		
40	The system should update the each logged in file status at each and every stage till closure		
41	The system should support dashboards as defined by OBC		
42	The system should support online status updation for customer application/query and intimation to customer through SMS alert		
43	The system should have capability to automatically reject fake customer inquiries (e.g. a customer inquiry with 2,00,000 annual income for 20,00,00,000 crore rupees loan)		

Annexure 1: Functional and Technical Specifications
Customer Information

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
	Customer Master - Individual		
1	Title		
1.1	Mr.		
1.2	Ms		
1.3	Mrs.		
1.4	Dr		
2	Name		
2.1	First name		
2.2	Middle Name		
2.3	Last Name		
3	Gender		
3.1	Male		
3.2	Female		
4	Date of Birth		
4.1	Day		
4.2	Month		
4.3	Year		
5	Nationality		
6	Country of Residence (List of countries)		
7	Occupation (List to be provided by OBC)		
7.1	Salaried (List of industries as provided by OBC)		
7.2	Professional (List of professions as provided by OBC)		
7.3	Self Employed (List of industries as provided by OBC)		
8	Address and type (Owned/rented etc)		
8.1	Permanent Address		
8.2	Communication Address		
8.3	Contact Address		
8.4	Office Address		
9	System to support updation of all the four addresses where available		
10	The system should provide Add line 1, Add line2 and Add line 3 to capture address details. Address field should cover the following :		
10.1	Plot No. / Survey No. / Shop No. / Flat No. / House No.		
10.2	Building No.		
10.3	Building Name		
10.4	Street		
10.5	Locality		
10.6	Taluka		
10.7	District		
10.8	Village		
10.9	City		
10.10	State		
10.11	Country of Residence (List of countries)		
10.12	Pin Code		

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Customer Information

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
10.13	Residence Telephone No with STD code		
10.14	Mobile / Cell No		
10.15	E-Mail id		
10.16	Extension No.		
10.17	Fax No.		
11	System to support address flag where OBC needs send all communications		
12	For Salaried / Professional, provision for updating the following		
12.1	Designation		
12.2	Employer Name and address with contact number		
12.3	Tenor of work with the current employer		
12.3	Employee Number		
12.4	PAN number		
13	System to support the categorization of customer type as		
13.1	General		
13.2	SC / ST / OBC		
14	System to support categorization of customers on the basis of residency		
14.1	Resident		
14.2	NRI		
14.3	PIO		
15	System to segregate customers into		
15.1	Staff / ex-staff		
15.2	Normal		
16	Customers to be classified into		
16.2	Ordinary		
16.2	Senior citizen		
17	Minor Accounts		
17.1	In case of minor accounts provision for capturing the complete details of the guardian to be there		
17.2	Validation that when the DOB of the minor is updated, the system should subtract it from the system date and throw an error if the age is over 18		
18	Nomination		
18.1	The system to support capturing details of nominee / nominees (with percentage of share)		
18.2	For nominee, the following fields to be supported		
18.2.1	Name		
18.2.2	Age		
18.2.3	Relation		
18.2.4	Any other field based on OBC policy		
18.3	The system to support capturing the guardian details in case of the nominee being minor		
18.4	System to prompt for mandatory nomination in case of a single holder or update declaration from the customer that the holder does not want to nominate anyone		
18.5	Nomination screen to be linked to DMS so that the user can retrieve the scan of the nomination documents submitted upon pressing hot keys		
19	System to support segregating customers on the basis of :		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
19.1	Ordinary		
19.2	HNI		
19.3	Any other type as per OBC policy		
20	TDS		
20.1	System to support TDS flag as (to be checked every year)		
20.1.1	Yes		
20.1.2	No		
20.1.3	System to support for capturing TDS Exempt Document (Master)		
20.1.4	15 G		
20.1.5	15 H		
20.1.6	Tax Exemption Certificate		
20.1.7	Any other document		
20.1.8	System to integrate the TDS screen to DMS so that the user can retrieve the scan of the documents submitted by the customer upon pressing hot keys		
22	System to support capturing the marriage anniversary of the customer		
23	Pan Card		
24	System to define customer to account relationship as follows for example It should be possible to generate the list of all accounts maintained by a customer with the OBC and it's relationship type such as:		
24.1	Single		
24.2	Joint		
24.3	Guardian		
24.4	Introducer		
24.5	Guarantor		
24.6	Trustee		
24.7	Authorized Signatory		
24.8	Director		
25	System to at least capture the following fields :		
25.1	Religion		
25.2	Locality of residence (urban, rural, semi-urban etc.)		
25.3	Category (SC / ST / OBC etc.)		
25.4	References		
25.5	Two individual reference with full name		
25.6	Full address with Pin code and contact number		
25.7	Relationship with the applicant/co-applicant		
25.8	Employer address		
26	Identity Proofs:		
26.1	Voter Card No		
26.2	Driving License No, issue date, expiry date and issue location		
26.3	Ration Card No		
26.4	Passport No, issue date, expiry date and issue location		
26.5	Debit/Credit Card No		
26.6	Identity Card No		

Annexure 1: Functional and Technical Specifications
Customer Information

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
26.7	UID/Aadhar Card		
26.8	Or any other entity		
27	Father Name/Spouse name/Mother Name		
29	Marital Status		
30	Employee Id in case applicant is OBC employee		
31	A/C id		
32	A/C Name		
33	Check box to capture VHNIC (very high networth indiv)		
34	Parent branch code in case of existing customer		
35	Utility district code in case of housing loans		
36	Utility Area (e.g. urban, metro, rural, semi urban etc.)		
B	Non-individual		
37	Title (M/s etc.)		
38	Name		
39	Entity type (partnership / Ltd. Liability / Public / State Corp. etc.)		
40	Line of Business		
41	Industry		
42	Industry mapped to BSR codes		
43	Date incorporated / registered		
44	Place incorporated / registered		
45	Memorandum & Articles of Association		
46	Pan No		
47	The system should support the following types of addresses to be updated on the system		
47.1	Registered address		
47.2	Head office address		
47.3	Mailing address		
47.4	Branch address		
47.5	Date of Commencement of Business		
48	Board Resolution		
49	The system should support capturing of the following information		
49.1	Tax registration number		
49.2	Sales Tax		
49.3	Excise		
49.4	Income Tax		
49.5	customs		
49.6	VAT		
49.7	Import-Export Code Number		
49.8	Others		
50	Address field should cover the following :		
50.1	Plot No. / Survey No. / Shop No. / Flat No. / House No.		
50.2	Building No.		
50.3	Building Name		

Annexure 1: Functional and Technical Specifications
Customer Information

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
50.4	Street		
50.5	Locality		
50.6	Taluka		
50.7	District		
50.8	Village		
50.9	City		
50.10	State		
50.11	Country of Residence (List of countries)		
50.12	Pin Code		
50.13	Residence No with STD code		
50.14	Mobile / Cell No		
50.15	E-Mail id		
50.16	Extension No.		
50.17	Fax No.		
51	Company Signatories / key personnel (no limit on the Number of signatories) (System to capture at least the following details for each signatory / key personnel) to be captured for each partner / director / authorized signatory		
51.1	First name		
51.2	Middle name		
51.3	Last name		
51.4	PAN number		
51.5	Designations		
51.6	Passport number		
51.7	Address proof		
51.8	Address *		
51.9	Signature *		
51.10	* Captured for each partner / director / authorized signatory		
51.11	Customer ID (If customer of the OBC)		
52	The system should support capturing of the account no in case the entity is a customer of OBC		
53	System to generate a Group ID for various groups of customers, including individuals and corporate customers.		
54	System to link customer ID's to group ID		
55	System to support defining Corporate to corporate relationship such as:		
55.1	Group of		
55.2	Parent Company of		
55.3	Associate of		
55.4	Subsidiary of		
55.5	Advisor/Mentor Of		
56	System to define Individual to corporate relationship such as:		
56.1	Director		
56.2	CEO		
56.3	Employee		
C	General (for both individual as well non-individual)		

Annexure 1: Functional and Technical Specifications
Customer Information

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
57	System should generate the Unique customer ID (user configurable) after accepting the entire details and counterchecking the Customer Database for duplicates.		
58	The customer generated should be common and available across all the modules		
59	System to define the combination for generating customer, for example city code + customer type + unique serial number (minimum 6 digits)		
60	Allow authorized users to modify any CIF details with input/authorization controls		
61	The system to support classifying the customer into categories based on the OBC policy and modify at any point of time based on the policy change		
62	System to link relationship managers to individual accounts.		
63	System to add fields, in the future, to capture information.		
64	System to browse the customer information file using various criteria and linking of customer from the customer information file.		
65	System to identify the type of customer and sector of operation based on the customer ID		
66	Store and update the name pertaining to relationship manager of a corporate customer		
67	Inform of any duplicate records on entering new customer information using a number of criteria such as:		
67.1	Ø Identification numbers (Business registration / tax identification etc)		
67.2	Ø Full Name		
67.3	Ø PAN number		
67.4	Ø Any other user definable fields		
68	The customer master information to be modified with parameterized level of authorization and customer advices to be generated on making any change		
69	Provide options to select customer's account information ordered by		
69.1	Ø Account / Facility type		
69.2	Ø Relationship type		
69.3	Ø Pre-defined Attribute		
70	During opening of accounts, the system should check and verify the customer against the consolidated defaulter's list provided by RBI or any other agencies on user definable fields such as		
70.1	Ø Full Name		
70.2	Ø PAN number		
70.3	Ø Passport number		
71	The system should support change of name in the CIF		
73	Risk category (field should be a drop down to capture various risk categories as defined by OBC)		
74	Loan details like sector, schemes		
75	Disposal status (sanctioned, recommended etc. defined by OBC)		
76	Sponsoring agency details		
77	Customer ID in case of existing customer (LOS should fetch details from existing data)		
78	Net worth		
79	Special category customer (OBS to provide list)		
D	KYC Master		
80	Proof of id / Proof of Address		
80.1	The system to support the list of documents in the form of a dropdown as per OBC policy		
80.2	OBC team should have the access rights for updating, adding, modifying or deleting any document in the list		
81	The system should support upload of photograph / signature in the format specified, this should be accessible using hot keys		

Annexure 1: Functional and Technical Specifications
Customer Information

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
82	System should track and provide facility to generate report of all KYC related documents required for a loan type		

Annexure 1: Functional and Technical Specifications
Sanction Details

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
1	The System should provide below fields to capture sanction details		
1.1	Customer reference number		
1.2	Credit Rating		
1.3	Sanction Authority		
1.4	Project loan (check box)		
1.5	Next review due date		
1.6	Facility no (OBC to provide list)		
1.7	GL sub head code		
1.8	Format group (OBC to provide List)		
1.9	Scheme code		
1.10	Hold in operative account (Y/N dropdown)		
1.11	A/C ID		
1.12	Sanction Reference No.		
1.13	Sanction Date		
1.14	Sanction accepted Date		
1.15	Sanction expiry date		
1.16	Revalidation (Y/N)		
1.17	Revalidation till date		
1.18	No. of units		
1.19	Currency		
1.20	Amount		
1.21	Margin		
1.22	Drawing Power		
1.23	Interest Type		
1.24	Interest rate code		
1.25	Preferential Interest rate		
1.26	Interest application frequency		
1.27	Reset frequency (dropdown)		
1.28	Reset Date		
1.29	Guarantee agency		
1.30	Subsidy		
1.31	Document Completion Date		
1.32	Expected Disbursement Date		
1.33	Processing Fee (Y/N)		
1.34	Processing fee Amount		
1.35	Limit expiry date		
1.36	Processing Fee recovery Amount		
1.37	Refinance agency (Dropdown, OBC will provide list)		
1.38	Refinance amount		
1.39	Secured (Checkbox)		
1.40	Mode (Dropdown monthly/quarterly/yearly)		

Annexure 1: Functional and Technical Specifications
Sanction Details

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
1.41	Moratorium in Months		
1.42	First Installment Due date for Principal		
1.43	Interest Repayment start date		
1.44	Loan Period in Months		
1.45	Loan Period in days		
1.46	Installment No.		
1.47	Amount		
1.48	Due date		
1.49	Security (primary and collateral)		
1.50	Security Location details		
1.51	Security value		
1.52	Loan limit for current year and future four years (in case of KCC)		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
	Application login		
1	When the user enters the Lead Id (mandatory field) and Application Number in the system or for the converted leads that flow into LOS, it should allow the user to create a customer for the converted lead		
2	System Should facilitate for customer search on at least following:		
2.1	Customer ID		
2.2	Name		
2.3	Location		
2.4	DOB		
2.5	PAN		
2.6	Mobile No		
2.7	Phone No		
2.8	Address		
2.9	Location		
2.10	City		
2.11	State		
2.12	Pin code		
2.13	Voter Card No		
2.14	Driving License No		
2.15	Ration Card No		
2.16	Passport No		
2.17	Debit/Credit Card No		
2.18	Identity Card No		
2.19	Or any other entity		
3	If the customer is an existing customer the system should pick up his customer ID and corresponding details and start the loan application process from that point and search function on customer ID to be enabled		
	Deduplication		
4	System should have the capability to indicate/prompt duplicate customer records based on customer details on multiple strings and fields against the existing customer database as well as the rejected customer database. Some of the strings and fields should be -		
4.1	Customer name		
4.2	Address along with the Pin code		
4.3	Contact number or e-mail id		
4.4	PAN number		
4.5	Reference details		
4.6	Voter Card No		
4.7	Passport No		
4.8	Identity Card No		
4.9	Ration Card No		
4.10	Driving License No		
4.11	Debit/Credit Card No		
4.12	Any other entity		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
4.13	UID/Aadhar Card		
4.14	Date of Birth		
5	System should trigger a customer duplicate record at any point of time while processing the loan application. System should display the parameters on the basis of which duplicate records were identified		
6	System should show the list of possible duplicate customers and allow the data entry staff to select one of these. System should display the details of the selected duplicate customer as well as that of the customer entered in the application form. System should allow the user to confirm if the customer is an existing one or a new customer. System should allow the user to confirm if the file can be further processed depending on the duplicate checks		
7	If the duplicate record found is of an existing customer and if it is confirmed from the customer, then the existing loan number should be cross linked to the new loan number		
8	System should generate a Loan number on submitting the loan application form if -		
9	The customer duplicate results are negative i.e. there is no possible duplicate customer record found,		
10	No rejected customer record found with the same parameters		
11	The customer details entered are of the new customer after reviewing the results of duplicate checks		
12	System should trigger verification with RBI defaulter/Bank defaulter list after dedup check		
Post De-duplication			
13	The user should capture all the required information related to the loan in the system which would include the following -		
13.1	Branch Name (Drop Down)		
13.2	Type of loan requested		
13.3	Tenor		
13.4	KYC Details		
13.5	Demographic Details		
13.6	Bank Details of all applicants and co-applicants		
13.7	Date of Application (As per application form)		
13.8	Full name of the applicant and co-applicant with no limit to the number of applicants		
13.9	Date of Birth		
13.10	Gender		
13.11	Bank Account Number		
13.12	Contact details with complete Addresses		
13.13	PAN No/passport No/ voter id/identity card no/driving license no/debit card no/credit card no/ any other identity card		
13.14	Passport No		
13.15	Voter Card No		
13.16	Identity Card No		
13.17	Driving License No		
13.18	Debit/Credit Card No		
13.19	Ration Card No		
13.20	Any other identity card		
13.21	UID/Aadhar Card		
13.22	Employment profile(salaried, self employed, professional)		
13.23	Education background		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
13.24	System should capture all identical details for applicant and co-applicant as both types will get a customer ID		
13.25	Sourcing Channel Details having at least following details Sales Manager, Branch Manager, Area Sales Manager, City Head, Regional Sales Manager, Zonal Sales Head.		
13.26	Loan Amount requested		
13.27	Type of loan		
14	Based upon the above data entry the system should perform a Deduplication routine with facility to upload any negative data into database for dedup catch...(any market info/ alerts etc)		
15	System Should support uploading of any negative database and Deduplication thereof		
16	The Deduplication engine should allow the user to conduct a dedup on various parameters such as name, DOB, PAN No and other definable parameters. The dedup engine should be advanced using features like sounded, not considering title and other common words which can be spelled differently like Pvt, Private etc and sounded, removal of common names like MS, Shri, Sri, Mrs., Limited, M/s, Pvt Co)		
17	Based upon the results of the dedup, the officer will analyze system output of probable matches of customer details (unique reference number) and select if any of these are existing in the system. The Dedup result and actions taken thereof by the user should be stored for every application. Date and time stamp along with login ID of the officer should be recorded who has given the dedup decision.		
18	System should allow officer to select the identified entries which may be pending applications, rejected applications or existing customers and closed loans		
19	System, at the LOS level should allow the user to drill down to loan level details from LOS of existing customer at the dedup level		
20	System should support Post Deduplication the user should be able to initiation of a credit bureau like CIBIL check and get a CIBIL report. This should be parallel activity not in sequence		
21	This feature should be through a direct online interface with any number of credit Bureau's CIBIL's web portal and should happen on a per applicant basis. This should have following features: i. User to trigger Credit bureau report on one or multiple bureau ii. On which credit bureau the same should be triggered, the same shall be Admin definable based on parameters like (City, Amount , product) (ability to handle two or more bureau. Like CIBIL, Equifax, Experian etc. Programmable from back end.)		
22	The system should support interfacing with value added product provided by Credit Bureaus (CIBIL, Experian, RBI defaulter list etc)		
23	The system should have the CIBIL report populated and stored in the system in all the applicants loan process capability to draw multiple reports from same/different bureau. (say after 30 days, it should block user to take out one more bureau report without which it should not allow to precede. Raising deviation from the CIBIL report -overdue (amount based) and write-off status to be marked as negative by System.		
24	System should facilitate forcing the user to re-initiate Credit bureau's report at the time of disbursement in case the previous report was drawn before xx days.		
25	After the CIBIL approval the system should allow the Detailed Data Entry process. This will include -		
25.1	Financial Details		
25.2	Asset Details of all applicants and co-applicants		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
25.3	Financial Details of all applicants and co-applicants		
25.4	Liability Details of all applicants and co-applicants		
26	Based upon product selected, system should provide product specific workflow screens		
27	The system should provide a structure of main and sub products		
28	This should be configurable at the back end		
29	The main product data elements should be auto configurable to the sub products with an option to enable or disable the same		
30	The screen flow for each product should be:		
31	The system should allow to enter customer data rapidly with configurable limited fields		
32	System should automatically calculate the Processing Fees applicable for the loan which may be a fixed percentage of the loan amount or fixed absolute amount as defined in scheme master. The scheme master needs to be updated with the Processing fees applicable for the type of Loan -		
32.1	Retail Loans: Housing Loan Education Loan Vehicle Loan Personal Loan Loan Against Property Loan to Traders Financing auto and taxi Loan to doctors Loan to other professionals Finance against Govt. securities Loan against gold ornaments Earnest money Loan against deposit Oriental loan to women Oriental reverse mortgage scheme		
32.2	SME Loans: Loan to SME Debt restructuring for small and medium enterprise (SME)		
32.3	Loan to women: Oriental Mahila vikas yojna Scheme for professional and self employed women Scheme for beauty parlor/boutiques/saloons/Tailoring Scheme for financing working women		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
32.4	<p>Agriculture Loan:</p> <p>Model Scheme for financing coconut farming</p> <p>Kisan credit card - Oriented Green Card (OGC)</p> <p>Overdraft facility to farmers</p> <p>Advance against warehouse receipt to farmers</p> <p>Purchase of land for agriculture purpose</p> <p>Agriculture clinic and agriculture business centers</p> <p>Financing two/three wheelers to farmers</p> <p>Scheme for purchase of tractors</p> <p>Scheme for financing working capital, requirement of cold storage</p> <p>Schemes for financing timber merchant and saw mills</p> <p>Agriculture loan against security of gold jewellery</p>		
32.5	<p>Other Loan Schemes:</p> <p>Laghu Udhmi Credit card - Oriental business card scheme</p> <p>Swarojgar credit card scheme</p> <p>Credit guarantee fund trust for micro and small enterprise (CGTMSE)</p>		
32.6	Advance for minority as per Sachar committee		
33	System should also allow the option to add the processing fee to the loan amount in case the customer do not intend to pay the processing fees separately		
34	Linking of the old application number for the existing customers should be performed at the time of application login, where the sales executive needs to search for the name of the applicant and check for matching details (PAN Number or Contact number or Address)		
35	System should support Linking of Application ID at any stage		
36	The system should populate the list of mandatory documents required from the customer on the basis of his employment profile. System should be updated with a mandatory list of documents from the customer based on the employment profile of applicant and co-applicants and the type of loan. There should be a facility to update the documents that are available in the file, however in case a mandatory document is not available in the file, then the user shouldn't be allowed to the next stage. The option of marking mandatory or not is configurable.		
37	System should also capture the information on whether the document submitted by the prospective client is in Original or Duplicate along with the date of receipt of the documents		
38	Once the above details are captured in the system, the user will complete the DDE stage by saving the file.		
39	System should enable sending an e-mail or sms to the customer and the respective branch on the missing documents to be submitted for processing of the loan request add- employment verification mail to be sent by system (may be by underwriter...also)...and response received to be made available to the underwriter under external report like FI, Technical, legal, Cibil etc...		
40	System Should support, initiating a email to Applicant's official Email ID as a part of employment verification. The Delivery response/ customer reply should come to a predefined Email Id.		
41	Based on the Delegation of Authority set in the system, the system will provide an automated workflow to allow the request to be sent to predefined authority for the next step of processing. System should allow flexibility in defining the workflow to suit to the organizational hierarchy		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
42	System should also provide for a provision to cancel a loan application where in the system will capture the reason for cancellation and the application will be put forth for the cancellation approval workflow as defined		
43	System should trigger an automated email to the loan originating team confirming the completion of the application login		
44	System should allow forwarding of the same application to multiple parties/credit committees based upon pre-defined criteria		
	Data Entry		
45	System should provide the option to search the loan application using certain parameters such as customer id, application no, applicant name, PAN number, Address or a combination of them		
46	Once the loan application is identified, the system should show the list of documents received as a part of the loan request against which the data entry user can mark whether it is available or missing. This will prompt the user to put the loan application on hold if any mandatory documents are missing		
47	System should allow the user to send an email to the respective sales manager /& Supervisor (User Defined) notifying about the application and missing documents. Multiple- mapping as per reporting structure..		
48	System should have a reminder mechanism to send automated e-mails/sms to the concerned branch and the customer on specific intervals of time		
49	System should automatically allocate the loan applications to the data entry operators as part of job queue based on predefined rules. The system should also facilitate the option of exercising manual allocation of loan applications as well		
50	System should automatically update the status of the loan application to cancel/closed if the pending documents are not received within a predefined period of time post the last reminder. This should be defined in the system.		
51	System should allow the data entry staff to trigger mandatory internal and external verifications through system workflow. Some of the mandatory verifications include -		
51.1	Credit Bureau check, multiple bureau report ...required.. Programmable to send the request to a particular bureau		
51.2	External field credit investigation/Background checks		
51.3	Employer verification storage of reverts recd from customer and display to underwriter before credit decision.		
51.4	Reference verification		
52	System should provide options to update the CIBIL and other databases web-link and Employer web-link to facilitate initiation of verifications. On clicking the web-links, the system should enable -		
52.1	CIBIL and other databases search		
52.2	Access to employer website of the applicant and co-applicant		
53	System should prompt for a review of certain business defined fields to ensure entry of correct data before saving the details		
54	System should have a ready interface to any credit bureau database and any negative databases for Deduplication		
55	System should be configured to capture/modify detailed basic information about property inclusive of but not limited to the following:		
55.1	Complete address		
55.2	Type of property(residential/commercial),		
55.3	Property Area/extent of land in all units(carpet / built-up / super-built up),		
55.4	Rate per square feet		
55.5	Property Location Type i.e. Urban,Semiurban, Rural, Metro		
55.6	Village, taluk and District		
55.7	Self occupied/Tenanted		
56	System should provide the option to automatically tag the file on various parameters which is linked to the property which shall include -		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
56.1	Ready for Inspection (if the property has been identified by the customer)		
56.2	Property not selected/identified		
56.3	Under construction (in case of construction loan, extension and improvement loans)		
56.4	Expected date of completion		
56.5	The data entry staff should be able to assign the Loan scheme details from the scheme master while entering the property details		
56.6	Each property will have a unique property id in the system which needs to be tagged to the respective loan account/s		
57	The user should be able to initiate technical and legal verification for the property at any stage of appraisal System should support multiple trigger of Technical & Legal verification.		
58	Based on the type of property, system should list down the documents required to be collected from the customer. The listing should be user defined		
59	The system should allow the technical and legal vendor to update the verification details related to the property in the property master		
60	The System should be able to accept details of valuation certificate from approved valuers periodically.		
61	The System should have capability to send and receive information to legal retainer/empanel valuer		
62	Data Entry of Property details		
62.1	System should have a Builder/Project Master to capture the following details		
62.2	Capture Builder/project Details		
62.3	Define builder/ project exposure limit upfront and system to trigger when exposure is close to the cap		
62.4	Flexibility to enhance/ reduce exposure		
62.5	Module to have triggers for periodic review, record updates of these reviews		
62.6	Assign due date of Sale deed		
62.7	Recalculate exposure when sale deed is received/ account is pre-closed/ foreclosed		
62.8	Monitor builder exposure, project exposure		
62.9	Extract various reports to monitor Builder level & Project level exposure		
62.10	While completing the data entry the system should be able to give an alert in case any expired document is entered		
	Data Entry of applicant/co-applicants, guarantee and reference details		
63	System should allow to choose between main applicant and co-applicants for further data entry/modification		
64	The System should facilitate change of the customer type, i.e. Self employed to Salaried to Non-Resident Individuals etc if required, however, necessary audit trail of such changes shall be maintained. The system should also capture justification on effecting such changes and the system will trigger an approval as per the authority defined in the system work flow		
65	System should be able to capture details of guarantor (if any) with all the relevant fields including net worth and other mandatory requirements as per KYC norms		
66	System should be able to capture details of two individual references which should include -		
66.1	The full name		
66.2	Complete address,		
66.3	Contact number including e-mail address		
66.4	Employer address,		
66.5	Gross monthly income and		
66.6	Relationship with the client		

Annexure 1: Functional and Technical Specifications
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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
66.7	Voter Card No		
66.8	Passport No		
66.9	Identity Card No		
66.10	Ration Card No		
66.11	Driving License No		
66.12	Debit/Credit Card No		
66.13	PAN No		
66.14	Any other entity		
66.15	UID/Aadhar Card		
67	System should prompt for review of details in the critical fields like DoB, PAN number, Contact number etc prior to saving the file in the system		
68	System should have a provision to update the details of the individual who acts as a guarantor		
69	System should capture the below mentioned information of the guarantor -		
69.1	Complete Name		
69.2	Complete residential Address		
69.3	Complete Employer Address		
69.4	Gross monthly salary details		
69.5	Details of obligations		
69.6	Relationship with the applicant/co-applicant		
69.7	PAN No/passport No/ voter id/identity card no/driving license no/debit card no/credit card no/ any other identity card/Aadhar Card		
69.8	Details as per the CIBIL report		
69.9	Contact Details		
70	System should also have the option to capture the details of Insurance Policies, Bonds, Fixed Deposits, Mutual Funds etc as guarantee to the loan		
71	System to Support MIS for number of FI, Credit Bureau Check, Legal & Technical check initiated for each Application.		
72	System should capability of integrating with following web checks:		
72.1	Phone Number check like from MTNL/BSNL website		
72.2	PAN Check Like from NSDL website		
73	System to Support MIS for number of FI, Credit Bureau Check, Legal & Technical check initiated for each Application.		
74	Dedup - against the internal Database and against Credit Bureaus Database like CIBIL Database.		
75	Provision to add new Co applicant/ Guarantor before Final sanction of application		
	Credit Appraisal		
76	System should highlight the relevant income related fields based on the customer type and employment profile -		
76.1	Salaried (Resident and Non Resident) - Gross Salary as per salary slip, Net Salary as per salary slip, Bonus, Pension, Reimbursements, Other income (perks) if any		
76.2	Self Employed - Net Profit, Depreciation, Interest on loans, Interest on capital, other income, salary to partner		
77	For salaried customers, system should be able to capture income details including but not limited to the following for the applicant's credit assessment -		
77.1	Gross Salary as per the pay slip and bank statement		
77.2	Perquisites/allowances/benefits		

Annexure 1: Functional and Technical Specifications
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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
77.3	Income from other sources		
77.4	Fixed Obligations (Credit card, loans from other financial institutions etc)		
77.5	Pension opted or not		
78	For self-employed customers, system should be able to capture income details including but not limited to the following for credit assessment -		
78.1	Income tax returns of the last three years		
78.2	Profit & Loss statements and Balance sheets for last 3 years		
78.3	Bank statement for the last one year		
78.4	Declaration of all the assets and liabilities		
79	System should capture all obligations of the borrower and mark the ones that have outstanding balance for more than 12 months to be considered as fixed obligation for loan eligibility calculation		
80	System should automatically compute customer profitability according to the profitability model for existing customers as well as new borrowers; Display return on risk adjusted assets		
81	System should provide facility of rating matrix consisting of different sub-ratings/risk scores for financial risk, qualitative factors, .This will be as per OBC Bank policies prevailing from time to time		
82	The system should support maintenance of projected cash flows as provided by the borrower and carry out a variance analysis with the actual cash flows as recorded in the customer's account		
83	System should be able to perform financial screening of prospects/ customers based on customer risk rating criteria and obtain the customer risk rating information through the bank's risk rating engine.		
84	System should provide automatic computation of customer profitability according to the profitability model for existing customers as well as new borrowers and system should display return on risk adjusted assets.		
	Credit Appraisal Note		
85	The system should support capturing of Credit appraisal note details capturing and system printed		
86	The system should support capturing of the following customer information		
86.1	Salaried		
86.1.1	Gross Salary per month		
86.1.2	Net Salary per month		
86.1.3	Obligation per month		
86.1.4	Offered loan amount		
86.1.5	ROI		
86.1.6	Tenure		
86.2	Self Employed		
86.2.1	Gross Income per year		
86.2.2	Net income per year		
86.2.3	Obligation per month		
86.2.4	Offered loan amount		
86.2.5	ROI		
86.2.6	Tenure		
87	The following should be derived data from the above		
87.1	Salaried		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
87.1.1	EMI on offered loan amount		
87.1.2	Installment to net salary ratio (INSR)		
87.1.3	Fixed obligation to income ratio (FOIR)		
87.1.4	Double whammy		
87.2	Self employed		
87.2.1	EMI on offered loan amount		
87.2.2	Fixed obligation to income ratio (FOIR)		
88	The System should have provision to access the appraisal note and accord on line approval by the delegated authority. Approval authority matrix, deviation matrix and requisite approving authority to be defined in the master, drop down to be available for the credit officer to select from.		
89	The System should provide facility to maintain first level, second and subsequent levels of credit memo which will consists risk factors, mitigating factors, business prospect, cash flow analysis etc.		
	Loan eligibility		
90	The system should be able to take care of the provisions relating to the Credit Policies of OBC Bank A suitable pop up messages be displayed (in case of any deviation from the bank's policies and guidelines .		
91	Credit committee/Loan approving authority should be able to take decisions on proposals while sitting in different locations and contents of this meeting should be captured in the system like in case committee members are working from different locations and having committee meeting through video conferencing the system should have provision to record the proceedings of meeting		
92	Credit scorecard templates should be available and can be customized. Score can automatically provide recommendation as follows:- Approve, Refer to higher authority, Reject		
93	Automated Score card analysis(CRESS) based on product and profile including weight of each parameter (Bank will define scoring parameter)		
94	System should provide a credit scoring mechanism to produce a credit scorecard for the given customer based on predefined parameters and data entered		
95	System should automatically calculate the deviation to the loan eligibility amount. The system should publish a "Loan Appraisal Form" (LAF) highlighting the three loan eligibility ratios along with the loan details to confirm where the deviation has occurred and how much is the extent of deviation		
96	System should capture any out of policy or deviation which should automatically go into an approval workflow to the relevant authority/credit committee as defined		
97	System should allow to capture the details of the basis of approval against each deviation with the name of the approver		
98	Once the appraisal is complete, the system should show the status of the loan application as "Appraisal Complete" against the LAF		
99	There should be a facility to create a deviation master with defined objectives, descriptions and levels of approvals, they should be tagged to QDE, CIBIL and DDE		
100	In each relevant approval workflow at the end of the workflow it should have its relevant deviations in a child workflow and these should be visible on a role basis based upon approval levels		
100.1	These deviation workflows should be master configurable		
100.2	These deviations should be definable at the master level		
101	The system should support generation of letters for in-principle approval of facilities		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
102	System should have calculator to automatically compute for borrower's paying capacity, loan value vs. appraised value, monthly amortisation/repayment schedules, loan to collateral ratios, debt service ratio, income multiplier, aggregate exposure of borrower and other ratios/ values as required by the Bank		
	Loan Recommendation		
103	The Credit officer will need to give report in the system to request for technical recommendation (to the technical officer) based on the property visit and technical appraisal		
104	The technical officer will receive the listing of all loans for which the recommendation is sought for on any particular date		
105	the technical officer updates the maximum possible amount that can be sanctioned based on his assessment of the property or the property's worth		
106	Once the technical recommendation is inputted in the system, the assigned credit officer will get a notification		
107	The credit officer will recommend the amount to be sanctioned based on the inputs from the technical recommendation and the LAF form		
108	The system should prompt an error message if the amount recommended is higher than the limit approved as per LAF or technical recommendation		
109	System should allow the credit officer to manually make adjustments to the amount recommended for disbursement above the permissible limit as per the credit policy. However, such deviations from credit policy should be automatically logged for supervisory approval based on predefined rules with justification for the same		
110	Once the recommendation is complete, the system should show the status of the loan application as "Recommendation Complete" against the LAF		
	Loan Sanction		
111	The system should support multi level approval process, for example		
111.1	Recommendation		
111.2	Double check		
111.3	Sanction/Approval		
111.4	System should support Limit Based approval		
112	The system should have the facility to have approvals based upon lending limits assigned to users and The system should have a facility to view and approve deviations at each approval step based upon each users authorization levels		
113	At each stage of the approval process there should be the following actions that can be performed:		
113.1	Approved		
113.2	Rejected		
113.3	Recommended		
113.4	Hold		
113.5	Pending		
113.6	Return		
114	These statuses should be taggable to each stage as applicable from the back end by the user		
115	The system should allow a supervisor and original assignee to allocate one reportees cases to another reportee		
116	All files should be allocatable on an ID basis by supervisors		
117	Turnaround times should be reportable at each activity level in the workflow and reported in hours and minutes format		
118	Once the credit manager completes his approval, the status of the loan application should change as "Sanctioned" in the system		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
119	Once the credit manager rejects the proposal, the status of the loan application should change as "Rejected " in the system and provide reasons through both a master driven set of codes and free form		
120	Both reject reason and hold reasons have to be master driven, there has to be a facility write free form remarks		
121	System should the user to allocate multiple reasons for either a reject or a hold		
122	System should allow the procedure where the high value loans are forwarded to Credit Committee for review and approval		
123	System should support forwarding the loan application to the credit committee if the loan amount is above XXX amount (user defined) irrespective of the product/scheme type		
124	The credit committee will approve/reject the loan in the system with comments and the sign off on the approval memo to be scanned in the system		
125	The system should have capability to online verification of vehicle number through pull service (SMS DM VAHAN xxxxxxxxx)		
System pre-requisites during the process of loan sanction			
126	System should provide a summary view of all the data which has been entered or calculated from the point of time of credit appraisal to the point of loan sanction in the form of Credit Appraisal Note		
127	At any point of time in the credit approval process, system should allow to -		
127.1	Send an e-mail to sales team for a missing document or information		
127.2	Send reminder mails to sales team after a specified period of time for missing document or information		
127.3	Put a file on hold for pending receipt of document/ information		
127.4	Return the file back to sales team		
128	System should keep a track of all documents pending to be obtained from the customer		
129	System should generate the model process note(sanction process note) in bank's format in editable format.		
General requirements			
130	System should capture all the historical Loan Applications of existing customers for record purposes		
131	System should be capable of validating data at entry as well as during "Save" level		
132	System should maintain a master list of legal vendors, verification vendors and other external agencies region / city wise		
133	The system should have the ability to print a blank application form(s) and mandate form(s) to be completed based on defined business rules		
134	System should deny further data entry if it does not fit preliminary requirements. For e.g. if age is less, salary is less etc as per defined parameters for the product. However preliminary data may be saved in the system for future use and for making a Cross offer		
135	System should support error / warning / action messages for doubtful / wrong entries		
136	The system should provide a facility to User to raise and clear exceptions at different stages of the loans process with user comments		
137	System should have ability to send Emails /SMS to the External agency to initiate the required process immediately.		
138	System should support intermediate queries from recommending and sanctioning authorities. Such queries should not be editable in future		
139	Report should be available from the system on the proposals approved but not accepted by the customer		
140	System should generate a report which gives the category-wise application received, approved, Pending during particular period		
141	Report on operative accounts linked to the loan accounts. Validation of operative account/ Repayment account from Core Banking database		
142	Exception reports/ Deviation Reports to be available to Authorized users only		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
143	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		
144	Provision for automated work flow management for all loans to cover activities from application to current status as defined by the bank		
145	The should provide user configurable work flow process for loan application process, banks should be able to create its own work flow without any customization require from vendor.		
146	The system should provide complete life cycle management of loan application from application receiving/sanctioning/rejection and monitoring.		
147	Ability to identify whether the application is within the exposure norms fixed for borrowers/ industry etc. (Ceilings on single borrower/ group borrowers including credit exposure and investment exposure/ Industry -wise ceilings to be parameterized. Industry exposure to be linked to BSR code to extract sector and sub-sector -wise, industry -wise data) as per credit policy of banks.		
148	Ability to classify the account(s) as secured and unsecured, based on the availability of security details		
149	Ability to classify loans based on department codes		
150	Ability to classify loans based on industry code		
151	Facility to classify the loans under BSR / LBR main codes & sub-codes		
152	Ability to define sectors and sub-sectors (priority/ non-priority etc) and classify accounts as per sector and sub-sector heads at account level		
153	Ability to classify the loans under micro enterprises/ Small Scale Service and Medium Enterprises (MSME)		
154	Provision to classify the loans into those for inland studies/ studies abroad, in case of education loans		
155	Provision to classify the loans under rural/ semi urban/ urban/ metro, based on the place of construction (in case of housing loans)		
156	System should support bank's tie up with various auto dealers/builders/educational institutes etc.		
156.1	The system should provide verification of various dealers, builders and service providers		
156.2	The LOS system should support scoring various educational institutes followed by approval by authorities as per DOP of the Bank where tie up exists with the Bank or are proposed for tie up. The dropdown of Institutes should contain list of all such Institutes and "Other Institute". On selection of "Other Institute", another field should open to input the name of the institute.		
157	System should provide facility to support joint venture insurance product information for cross selling at the time of loan application process		
158	System should provide fields to capture the customer/branch comments for the above		
159	System should provide fields to capture life style management details and customer/branch comments for MIS reporting		
160	System should not allow loan disbursement before capturing joint insurance product and life style management details or rejection comments from the customers		
161	System should provide ability to save CIBIL reports on time in multiple formats (pdf, word doc etc.)		
162	Ability to automatically generate installment due notices with interface to e-mail for, sending and debiting parameterized charges for the same, with a feature to general follow-up notices		
163	System should have capability to save email communication in pdf format, that can be attached to loan application		
164	In case of tranche disbursement, system should provide the details like how much bank has to contribute for this disbursement.		
165	System should display a screen to summarize all closing costs, fees, and cost of borrowing with notes of any fee waivers for any fee category, including state tax fees.		
166	System to provide for a Remarks fields at each stage for the user to put the remarks, with the date and time.		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
167	System to have a facility to allow the user to queue the file to a particular user id for review		
168	System to have masters including builder, project, rate of interest, employer master, Special Conditions for sanction, legal property documents, post disbursal documents		
169	System to have a Policy checklist and Credit approval memo in defined formats		
170	System to send an SMS/email to the applicant when the loan application is sanctioned with checklist of pending information to be submitted for further processing of loan		
171	System to allow the credit team to recommend the file to a higher authority in case if it is required		
172	System to allow delegation of authorities when the approving authority is travelling.		
173	System should maintain details of sanctioning authority like branch, hub , HO, etc. and generate various reports basing on sanctioning authority as on date, as on any date, range of dates.		
174	System should calculate the turn around time (TAT) within which the file moves through different levels of approval and have an escalation mechanism if the TAT exceeds a predefined limit of time		
175	System should enable to pull out application wise report of the following -		
175.1	Field Credit Investigation		
175.2	Credit Bureau checks		
175.3	Legal recommendations		
175.4	Technical remarks and recommendations		
175.5	Any other specific remarks/comments as recommended by the Central processing Hub		
176	System should have an option to extract Application wise for a particular period range, a report on		
176.1	No. of Field Investigation Triggered		
176.2	No of Credit bureau checks initiated,		
176.3	No. of Legal Checks Initiated		
176.4	No. of Technical checks initiated		
177	System should have the capability to interface with external websites to facilitate the following checks		
177.1	Phone number check through MTNL/BSNL websites		
177.2	PAN number verification through NSDL website		
177.3	UID checks through UIDAI website		
177.4	SSN (Social Security Number) checks through SSNVS website etc		
177.5	Field Investigation Report:		
178	System Should facilitate having multiple property collateral with one application.		
179	System should be capable to generate the offer letter, rejection letter, Sanction letter and Disbursement memo/letter for a loan application as template defined by bank (different template for each scheme)		
180	System should support a de-dupe within : a) Internal database b) Other credit Bureau database		
181	System should provide facility for inquiry/update/ delete of credit proposal and through this inquiry user should be able to get complete general application information, track application workflow history, facility linked to credit proposal.		
182	If approver chooses one application to be approved, system should allow approver to query all information of the application (such as Loan detail, collateral		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
183	In case the customer has account in the bank then the statistics of the account should be fetched from Finacle core banking system/CRISMAC and be displayed in the system.		
184	The system should have the facility to check for the customer / Guarantor's current account information like Previous facilities information (Sanctioned amount ,outstanding balance etc.		
185	System should be able to capture standard compliance checklist devised by the Bank from time to time		
186	System should have provision for Borrower wise details of various documents executed along with date of the execution.		
187	System to automatically assign Loan application numbers (Alpha numeric) and the same to be migrated to Finacle core banking		
188	System should be able to create/save/amend/ abort/ appeal/ recreate Loan applications.		
189	Loan application to automatically include names of RM, business units, Business Centers/Branch, region information etc		
190	System should lock Loan application once it is approved.		
191	System should be able to edit pricing, tenors, terms and conditions etc.		
192	Provision of extra fields (text, number, date etc) to take care of future requirement of the Bank or to fulfill RBI Mandate		
193	The system should provide provision for fast track sanction of selected products(Personal Loan and Auto Loan) based on pre-determined data		
194	Provision to store Quotation details wherever required		
195	Moratorium period and start of Repayment date should be interlinked to enable user to input only one value		
196	Provision for separate screen with various Tabs to capture score card, deviation, BSR code and other details		
197	Routing of Rejected applications for final decision		
198	Provision to create dealer Master based on State, City, Location, Vehicle Manufacturer enabling users to select the dealer based on State, City, Location, Vehicle Manufacturer		
199	Provision available for Auto Dealer payout, Agent Payout based on Bank's structure and generation of Bills		
200	Generation of Dealer Performance Report for tie up cases		
201	Provision of Sanction Expiry Date as per Bank's Norms		
202	Provision for Storing Vehicle Insurance details and tracking based on expiry date, sending alerts/letters prior to expiry date		
203	Provision for sending alerts/communication for renewal of Sanction Limits in OD type of accounts		
204	Creation of Label codes during Online account opening		
205	The application form for various products should be in Sync with Bank's application form		
	Document tracking mechanism		
206	The system should facilitate a mechanism to track the documents received for the processing of a loan application		
207	The system should support many document formats		
208	The system should be capable of bundling the documents with loan application for easy scanning, fetching and monitoring		
209	Based on the type of loan selected for the loan, the system should list down the mandatory set of documents to be received for loan processing. The System should have provision for Borrower wise details of various documents executed along with date of the execution.		
210	The listing of the required set of documents should be mapped to the "Document master" (Underwriter to define the required documents for each type of loan and property at various stage of the loan processing - Pre processing, Sanction stage and Post disbursement with expected date of receipt)		
211	The user can update against each document in the system whether the same has been received or not/expected date to receive, whether in original or photocopy, whether scanned or not etc		

Annexure 1: Functional and Technical Specifications
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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
212	The system should not allow the user to fix a disbursement if the mandatory list of documents as defined to be captured at the pre-processing and at sanctioning stage as applicable for the loan is not captured/waived/to be received in the system		
213	System should be able to create/edit/assign underwriting limits profile to each credit underwriting workflow		
214	The underwriting team will track the mandatory documents which are to be received post disbursement as per defined timelines for the loan		
215	The underwriting team will receive and update the receipt of documents in the system. The operations team will confirm the receipt of all the documents required for the loan. Exceptions if any will be raised to the underwriting team		
216	System should provide a clear and concise summary screen of all details on the facility requested as applicable for an underwriting review.		
217	System ensures adherence to product specific Credit Underwriting Norms via Automated Credit filters and Deviations checks		
218	The operations team will forward the documents through system to the Processing Center team for storage of the same		
219	System should provide for temporary and permanent retrieval of documents (in future)		
220	For all the documents forwarded to the vendor for storage, the system should capture the barcode, storage vendor details, date of storage against the loan application in the system with remarks field against each and every document		
221	System should have capability to upload existing document at any point of time from any location branch, RO and HO		
	Fixing of disbursement		
222	The system should provide for a facility to add collaterals in the offering stage in case the Bank requires the customer to do so due to a lower finance to value ratio. The additional collateral details should flow to Core Banking system during account opening process		
223	In case of subsequent disbursements, the system should support updation of current details		
224	To fix up a disbursement, the following pre-requisites have to be complied -		
224.2	System should confirm having received the processing fees in full		
224.2	System should confirm that there are no pending legal documents to be received		
224.3	System should confirm that the technical recommendation and legal approval is complete for the loan		
224.4	System should confirm that the bank account details have been received and the interest/EMI repayment option has been confirmed by the applicant		
224.5	System should confirm that the loan agreement is ready for the loan		
224.6	System should confirm that the applicant/co-applicant has accepted the sanction letter		
224.7	System should not allow the credit officer to fix up a disbursement if any of the above prompts is not complied with. The credit officer has to confirm all of the above requirements		
225	In case of an exception, system should trigger an escalation work flow for exception approval as defined in the system		
226	System should ensure that the disbursement can be fixed only for the amount as recommended by the Technical officer based on his/her technical verification of the property/stage of construction		
227	In case of an exception, system should trigger an escalation work flow for exception approval as defined in the system		
228	Once the disbursement amount is fixed, system should trigger an SMS/e-mail to the applicant/co-applicant and the concerned branch		
229	Once the disbursement amount is fixed, system should trigger an intimation to the accounts department with "cheque favoring details" to prepare the disbursement cheque for the amount required		
230	System should show a check list of predefined set of compliances and allow the credit officer to indicate a yes/no for each compliance. System should generate a compliance report which has the summary of all the compliance checks done by the system		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
231	System should route the compliance report in the workflow for verification. System should put further activities in the disbursement workflow on hold and stop further processing if the compliance conditions are not fulfilled		
232	System should have the option to fix part of the sanctioned amount for disbursement (part disbursement) or the entire sanctioned amount for disbursement (full disbursement) and have capability to disburse to multiple parties/accounts		
233	Once the credit officer fixes the disbursement, the status of the loan application should change as "Disbursement fixed" in the system		
234	System to generate disbursement memo when the file is ready for disbursement		
235	System to track cases where cheques have been released to lawyer for registration for Purchase loans		
236	System should be able to define and support different loan Repayment Management (Schedules).		
237	System should have facility for different repayment systems like EMI, Interest+ Equal rate of Principal etc		
238	System should allow users to define parameters of interest and principal for EMI and repayment calculations.		
	Making disbursement		
239	The loan officer should update the disbursement cheque details in the system. The cheque details entered in the system should match the details as per the disbursement memo		
240	System should capture the PDCs/ECS/Deduction at Source details in in the system (requirement elaborated in loan management)		
241	System should raise an alert to the loan officer if the bank on which PDC is drawn is different from that of the bank on which Processing Fee cheque is drawn, or the bank stated in the application form		
242	System should capture ECS related information		
243	System at the corporate office level only - should retrieve ECS data and send it to the respective service providers in the required format through an interface or through a direct interface to bank's RTGS system		
244	System should update mandate activation related to ECS from the respective borrower accounts based on the data retrieved from the service provider (excel upload)		
245	System should check loan documentation status and trigger the loan documentation process workflow if pending, or else permit the loan officer to complete the disbursement process in the system		
246	System should allow the loan officer to confirm the cheque preparation in the system post confirming the following system checks -		
246.1	No pending processing fees		
246.2	Loan agreement is signed by the applicant and co-applicants		
246.3	PDCs or ECS arrangement is complete for the payment of pre EMI interests or EMIs		
246.4	No pending legal documents to be collected from the borrower		
247	System should generate a disbursement letter with the repayment schedule for loans depending on the type of loan, the EMI or the Pre EMI interest and the pre EMI interest for the month of the disbursement		
248	System should automatically change the status of the loan application in the system as "Part Disbursement Made" or "Full Disbursement Made" on confirmation of cheque preparation and update the loan application record across various modules. This should trigger an accounting entry		
249	System should support tracking (sms/alerts) of all documents needed from the customer		
250	System should generate an amortization schedule based upon the loan details entered		
251	System should have the capability to auto generate receipt for security document and acknowledgement		
	Disbursement cheque printing and disbursement cancellation		
252	Based on the loan memo prepared for the loan application, the system should facilitate automated printing of disbursement cheques during the day (time to be defined by the user)		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
253	The System should facilitate printing of cheques through any printer as the user may define		
254	In the event of cancellation of the disbursement due to any reason, the system should allow the cancellation of the disbursement in the system		
255	System should capture the reason for disbursement cancellation from the user before accepting the cancellation request		
256	System should trigger a mail to the accounts user in the event of disbursement cancellation to do the required accounting changes		
257	The cancelled disbursement cheque number reference should be tagged to the loan application number for future reference		
	Enhancement or downsizing of loans		
258	System should provide an option for the credit user to recommend/request for a reduction/enhancement of loan amount sanctioned originally		
259	The loan reduction/enhancement should be initiated only based on the request received either from the customer or from the CPC team		
260	System should ensure that the enhancement/reduction request goes through the same process flow as defined for the original loan sanctioning		
261	Approval authority for loan enhancement or reduction to be defined in the system		
	Scheme Master		
262	System should have capability to add/modify/delete loan schemes. System have ability to define different loan products of the bank with details including, but not limited to the following:		
262.1	• Product name, code, sub code		
262.2	• GL Number		
262.3	• Nature of facility (at least 15 fields, e.g. demand, secured, priority etc.)		
262.4	• Sector (educational, SME, other priority, medium and large, wholesale and other conventional etc)		
262.5	• Sponsored scheme (at least 2 fields) e.g.: Priority, Non-Priority Scheme codes, etc.		
262.6	• Purpose (at least 10 fields) e.g.: auto, taxi, cargo vehicle, construction of house, marriage education, hospitals, nursing homes etc.		
262.7	• Eligibility criteria (at least 5 fields) as per bank's guidelines.		
262.8	• Type of target borrower (5 fields) e.g. individual- resident Indian, NRI, student, contractor, women etc.		
262.9	• Constitution of the borrower (Appropriate window for each type of constituent such as Individual, Sole Proprietor, Partnership Firm, Private/ Public Limited Company, Joint Hindu Family, Society/ Trust etc., with details including name of directors/ partners, Worth, Capital structure and their background etc.)		
262.10	• PAN Number and IT ward of applicant, co-obligant and guarantor		
262.11	• Date of Birth and Age (3 fields: minor, major, pensioner)		
262.12	• Marital Status		
262.13	• Date of retirement of applicant and co-obligant		
262.14	• Age of retirement of applicant and co-obligant		
262.15	• Left over service of applicant and co-obligant		
262.16	• Literacy level (literate or illiterate)		
262.17	• Qualification (e.g.: illiterate, middle, +2, graduate, PG, others)		
262.18	• Income criteria (at least 6 fields) such as: salary, agriculture, business income, rental income, others		
262.19	• Gross pay (per month/ per annum)		
262.20	• Net pay per month/ take home pay		
262.21	• Additional income of spouse/ parent salary, agriculture, business income, others		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
262.22	• Family income		
262.23	• Annual income		
262.24	• Income as per IT return/ assessment (3 fields): applicant, co-applicant, guarantor		
262.25	• Minimum amount of loan		
262.26	• Maximum amount of loan		
262.27	• Loan amount entitlement based on following e.g. scale of finance/ unit cost etc (provide for 10 fields)		
262.28	• Location/ area (rural/ semi urban/ urban/ metro)		
262.29	• Land holding/ Extent of Land		
262.30	• Nature of holding (Owned/ leased etc.)		
262.31	• Margin criteria such as (provide for 6 fields) e.g.: as percentage of project cost/ asset or a fixed amount		
262.32	• Subsidy amount and ability of the system to link it to the loan account (home loan, education loan etc)		
263	The scheme master should be user defined with logic to be applied to each type		
264	System should provide the list of schemes for the user to select according the customer request. Some of the schemes would include the following -		
264.1	Structured loans		
264.2	Interest Subvention loans		
264.3	Balloon Loans etc		
265	For structured loans, the system should allow the user to define the structure of EMI through out the amortization schedule		
266	System should support having multiple ROI applicable on different part of principle.		
267	System should ensure that during the structuring of EMI, the interest element is covered in each of the EMIs structured		
268	For each of the schemes, the system at any stage should flag to the user in case the structuring would result in a negative amortization of the loan		
269	System should automatically calculate the applicable processing fees for the loan based on the scheme selected		
270	If the scheme is defined in the master for a definite period of time, the system should not accept any application in that scheme beyond the scheme date mentioned in the master		
271	The rate of interest applicable to the schemes should be user defined		
272	System should be able to define, edit and view products like tenor which can be in days, weeks, months or years with maximum, minimum and interval restrictions, fees & commissions which can be of different types e.g. Processing Fee, Commitment fees, L/c, commissions etc.		
	Charge Master:		
273	The system should support, display and amend predefined		
273.1	Prepayment Charges		
273.2	Processing Fee Amount		
273.3	ROI Conversion Charges		
273.4	SWAP Charges		
273.5	Bounce Charges		
273.6	Any other charges as defined by OBC		
	Detailed data entry		
274	The system should also facilitate detailed data entry of the loan application on completion of the quick data entry and the verification checks		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
275	The detailed data entry staff should capture the below mentioned information on a mandatory basis		
275.1	Loan Product		
275.2	Loan Scheme		
275.3	Subvention		
275.4	Subvention Period		
275.5	Subvented Interest Amount		
275.6	Loan Amount Sanctioned		
275.7	General Insurance Amount		
275.8	Life Insurance Amount		
275.9	Total Loan Sanctioned		
275.10	Login Fee Amount		
275.11	Processing Fee Amount		
275.12	ROI Type		
275.13	Margin		
275.14	Effective ROI%		
275.15	Tenure		
275.16	EMI		
275.17	Installment Repayment		
275.18	Installment Frequency		
275.19	Moratorium Type		
275.20	Moratorium Period		
275.21	Cycle Date		
275.22	Repayment Mode		
	Technical Module in the system		
276	System should support trigger of Technical inspection for a loan to more than one vendor based on the prefixed criteria like Area, Value, stage of construction etc		
277	System should also support the following -		
277.1	Flexibility to define logic for valuation trigger (to which vendor request to be issued. This should be automated allocation based on user defined logic)		
277.2	Record valuations by vendor		
277.3	Measure and highlight variations between 2 valuations		
277.4	Flexibility to record Technical manager overrides/ comments and audit		
278	The system should support revaluation of property for home loans. The system should capture revaluation date, new value, value details etc.		
279	The system should able to maintain version control for every re-valuation activity done		
	Employment Verification		
280	System should provide an option to update the employer name, employer address, designation details, employer phone number, e-mail id, fax number etc		
281	System should support following: on user trigger an automated e-mail (user configured welcome e-mail) should be sent on the applicants official e-mail id		

Annexure 1: Functional and Technical Specifications
LOS-Retail & Agriculture

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
282	Any failure message or reply from the applicant should be displayed in system		
283	The response / Delivery Status received of such email should be visible on the system for users.		
	Pricing		
284	Support pricing based on following information including, but not limited to:		
284.1	Bench mark Prime Lending Rate (BMPLR)		
284.2	Credit rating (Internal/ external agency rating)		
284.3	Tenure of credit		
284.4	Spread		
284.5	Term Premium		
284.6	Pricing as per credit rating		
284.7	Fixed/ floating		
284.8	Linked to PLR/ MIBOR/ LIBOR/ Deposit rate of interest		
284.9	Finer rate of interest as agreed handled at the account level		
284.10	Sub-PLR		
284.11	Resetting of interest		
284.12	Linked to refinance rate of interest		
284.13	Concessional		
284.14	Risk rating of borrower/ industry		
284.15	Additional interest on adhoc sanction		
284.16	Interest tax/ service tax/ surcharge etc.		
284.17	Penal interest for various reasons with ceiling		
284.18	Interest subsidy		
284.19	Simple/ compound		
284.20	Overdue interest rate		
284.21	Exemptions from penal rate of interest		
284.22	Effect of any discounts offered		
284.23	Base Rate		
	Workflow Engine		
285	The proposed solution to provide for usage of a suitable workflow based solution, to automate the routing & tracking of applications received. Support end to end application processing.		
286	The solution should allow the bank to define the application flow, based on parameters and application details such as the type of application and the source of the application.		
287	System should have start date and end date for a particular work flow		
288	Ability to support workflow by segment		
289	Ability to support workflow by Channel i.e. Conventional Bank Branch / Bank Portal / CRM / Internet Banking / Online etc.		
290	Ability to support workflow by Type of Loan i.e. Mortgages / Personal Financing / Hire Purchase / Share Margin Financing /		
291	Ability to support workflow by Processes i.e. Approval in Principal (AIP) - for Bank Portal AIP to cover up to disbursement / Straight Through Processing (STP) etc.		
292	Ability to support workflow by type of applicant for example single applicant, joint applicant , with guarantor etc.		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
293	User parameterized to configure any change/rearrange of workflow. Allow user customization of workflow, i.e. independent workflow segment can be rearranged / add / remove.		
294	Workflow to be fully configurable via a graphical configuration tool by the user administrator		
295	Allow for single-step sequential routing or concurrent-step parallel routing or combination in one workflow.		
296	Capability to automate the validation of business rules to ensure Routing of application to the next role only upon completion of pre-defined mandatory actions.		
297	Capability to provide Service Level Tracking / Expected Turnaround Times for each stage of the workflow with the relevant reminders/alerts/escalation in place to ensure that tasks are completed in a timely manner		
298	Allow queue management i.e. allow supervisor to reassign, rebalance or move an entire queue		
299	Able to take into account leave of absence, grouping by branches and regions and departmental hierarchy when distributing work in workflow		
300	The proposed solution must provide a detailed tracking of the entire process to allow generation of KPI reports on the performance of each user in the system		
301	Support simulation on policy rule or workflow change		
302	Automatically route application to next process, appeal, user (onsite & offsite), letter generation, email, Centralized and De-centralized Processing (and /or Approval) Hubs and etc.		
303	Able to handle appeals.		
304	Supervisors shall be able to make routing and processing changes.		
305	The proposed system shall automatically route applications (by process) to a particular officer, group or automated application based on business rules programmable into the system.		
306	Able to assign product & application parameters i.e. Priority levels, Processing time /process, routing flow & etc. and system intelligently route applications base on priority, product, time, category, logical checks, decision result & etc.		
307	The proposed system shall have the flexibility to dynamically change the application's priority, depending on current processing conditions.		
308	Ability to assign & Reassign application manually, automatically, quantity, skill base & etc.		
309	Automated Service Level tracking Trigger /escalate overdue applications to Supervisors. To provide summary list for user and checker.		
310	User profile can be set differently for each of the workflow and can tagged to multiple workflow based on different staff employment status, e.g. for peer application, user who capture loan application is a contract staff, the user for final decision must be permanent staff or vice versa. User who capture loan can perform final decisioning for another application as long as the case not captured by same person		
311	Able to configure workflow for batch loading application		
312	Able to differentiate different modes of routing operation e.g. amendment, appeal or other user defined operations		
313	System should provide facility to differentiate different modes of routing operation e.g. amending a Loan Application, Returning an incomplete/unsatisfactory Loan Application, Appealing against a Declined Loan Application, Aborting an on-going Loan Application, Transforming an Approved Loan Application into an Effective Loan Application etc		
314	Each user in the workflow has To-do/To-track queues. User will receive Loan Application from their To-do queue. Others will be able to view Loan Application and its status from there To-track queue		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
	Corporate Loan Products Set-Up		
1	Ability to define products / schemes where margin amounts need to be collected from the customer before disbursal of the loan amount		
2	Ability to maintain margin amounts to be collected by the Bank for all types of loans and advances as:		
3	Flat amounts		
4	Percentage		
5	Tiered slab - wise amounts / percentages		
6	Combination		
7	Ability to automatically calculate and display the applicable margin amount as per the loan product / scheme selected		
8	Ability to globally maintain the minimum / maximum margin amounts for each type of loan product / scheme and automatically calculate and apply the same.		
9	Ability to adjust any advance/upfront margin given by party for project		
10	Ability to support subsidy loan products / schemes. Ability to define products / schemes where subsidy is permitted / restricted		
11	Ability to globally maintain subsidy amounts to be collected by the Bank for all types of loans and advances as :		
12	Flat amounts		
13	Percentage		
14	Tiered slab - wise amounts / percentages		
15	Combination		
16	Creation of Industry Master with BSR Codes		
17	Formula Definitions		
18	Facility Master – Creation of Facility / Sub-Facility		
19	Assigning Facility Code		
20	Limit Master – Define Lending Power / Sanctioning Authority		
21	Define Workflow Points – In Process / Post Approval / Post Rejection		
22	Define Exposure Ceilings – Industry / Group / Per Party or any other		
23	Attach Documents – Standard and Facility-specific		
24	Attach Terms & Conditions – General and Facility-based		
25	Define Analysis Master – Attach Ratios		
26	Address along with the Pin code		
27	Define Financials for NPA Management		
28	Ability to configure and define various loan products as per banks requirements. The system supports:		
29	Demand / Term Loans / Open term loan / Corporate Loan		
30	Working Capital / Cash Credit/Export credit Limits/Non fund based limits		
31	Overdrafts		
32	Loans granted under any other scheme		
33	The system has no restrictions for creation of categories and sub- categories		
34	Ability to capture all data required by the Bank for the particular type of loan.		
35	Ability to capture all the details of the customer and loan scheme offered to a customer		
36	Ability to classify loans defined as per user – defined criteria e.g. Demand / Term loan / working capital term loan on the basis of tenor of the loan		
37	Ability to pick up the defined Base Rate, PLR, PTLR, MIBOR, LIBOR, any other benchmark rate from the interest index		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
	Overdrafts		
38	Ability to grant overdraft limits to certain defined accounts (parameterisable) as decided by the bank		
39	Ability to grant an overdraft as secured or unsecured.		
40	Ability to capture the sanctioned limit of the customer		
41	Ability to amend / enhance OD limits with appropriate authority		
42	Ability to generate letters informing the amendments made to the OD limits		
43	Ability to define ad hoc limits for TODs.		
44	Ability to charge excess interest and other interest for adhoc overdraft		
45	Ability to prompt the user the excess amount of over the drawing power, in the event of a transaction going above the drawing power		
46	Ability to maintain a customer profile, average balance etc. since the date of commencing business with the bank		
47	Ability to calculate and recover service charges as defined in the charges / commission module for the particular type of account, product / scheme.		
	Workflow Master Set-Up		
48	Ability to create workflow master with various tasks, authority, time definition, function definition, etc.		
	Risk Management Set-Up		
49	Ability to interface with any "Risk Management" package bought by the Bank in the future.		
50	Create Credit Rating Master with the following details:		
51	Rating Category (internal and external)		
52	Module		
53	Weightage		
54	Module Access		
55	Section		
56	Parameter		
57	Sub-Parameter		
58	Description		
59	Legend Marking		
60	Credit Rating Grade		
61	Numerical Figure Score Range – Ratio Comparisons with benchmarks		
62	Borrower Ratio Score Range – Ratio Comparisons with benchmarks		
63	Multiplication Factor – for Term Loans based on the tenor		
	CORPORATE CREDIT APPLICATION		
64	The system should have ability to fetch real time account positions from core banking solution e.g. list of existing facilities with sanction limits, present outstanding with overdue position with any etc.		
65	Facilities: Provision to define any number of facilities and sub-facilities with existing and proposed limits		
66	Ability to define regular and ad-hoc facilities		
67	Automatic check against exposure limits pre-defined		
68	Promoters: Provision to capture any number of promoters / directors / guarantors / share-holders, etc., with their net worth and other details		
69	Group Companies: Provision to capture any number of group companies with their details		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
70	Banking Arrangements: Provision to capture details of facilities enjoyed by the borrower in this bank and other banks – for Working Capital / Term Loan (separate field for sole/multiple and consortium details)		
71	Ability to define repayment of existing loans		
72	Products: Ability to define details of manufacturing / trading activities / service industry		
73	Details about the product/s – units, licensed/installed/utilized capacities		
74	Raw materials required – other inputs, suppliers indigenous / imported, substitutes		
75	Manufacturing Process – Production Process, Technology, R & D, etc.		
76	Government Policy on the industry		
77	Transportation – both for supply of raw materials and sale of finished goods		
78	Marketing – Distribution, customers, competition		
79	Organization & Employment: Management, Employees, Initiatives, Quality Certification, Expertise, Strategy, Details of Corporate Guarantees issued, Details of Statutory dues, etc.		
80	Financial: Industry specific CMA format, Cash budget, Detail Project report (DPR for Term Loans)		
81	Other Info: Equity invested, Litigations		
82	Notes: Provision for writing copious notes on the application		
	PROPOSAL		
83	The system should support to work on all type of loan appraisal formants like LF82, LF71, LF82A etc as defined by OBC		
84	In addition to all the details carried over from the application, the following are included in the proposal form:		
85	Provision for comments on every screen		
	Risk Analysis: All the following analysis are automatically carried out by the system:		
86	Ratio Analysis		
87	Cash Flow		
88	Fund Flow		
89	Stress Cash Flow		
90	Assessment: in as many different methods as the Bank would require		
91	Rating Analysis – based on the rating model ported on to the system which includes global risk, Economy Risk, Industry Risk, Facility Risk, Financial Risk, Management Risk, etc.		
92	Rating Score as per the rating model used		
93	Financial Comments – Comparison of Current Year with Previous Year, etc		
94	Others: General and Facility Specific Terms & Conditions with facility to add, delete or modify with justification		
95	General and Facility Specific Documents with facility to add, delete or modify wit justification		
96	Ability to define the documents to be collected / inspected as per purpose e.g. account opening, disbursal, compliance, post sanction etc. (including security - primary, collateral, insurance details etc.)		
97	Ability to capture all details of the documents to be collected / reviewed by the Bank, as desired. Ability to define the data to be captured for each type of document, security, insurance etc.		
98	Ability to specify the frequency of inspection / collection of such documentation		
99	Ability to specify the grace days for inspection / collection of such documentation		
100	Ability to capture all details of a particular document as desired by the Bank. The system will automatically calculate the next inspection / collection date and expiry date of documentation once the details of the documentation have been captured.		
101	Ability to interface with the Document Imaging system for scanning and store documentation collected (security / collateral documents)		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
102	Ability to link the documents defined as per purpose, to the type of account, product or scheme and type of customer.		
103	Ability to link documents collected to a particular account or multiple accounts e.g. one insurance policy for multiple accounts or multiple insurance policies for multiple accounts / single account		
104	Ability to bypass the documentation required with higher-level authority		
105	Ability to generate reminders for documents not flagged at the time of account opening, or by passed with higher authority.		
106	Ability to define (parameterisable) the number of days / warnings after which the same (non flagging of documents to be collected) should be escalated as defined to the concerned authority.		
107	Ability to generate reminders x (as per parameter set) number of days prior to the expiry of documentation.		
108	Ability to generate advices to customers x (as per parameter set) number days before expiry date along with mailing address of customer.		
109	Ability to accept the date of receipt of the document, validity period and automatically update the next collection, inspection and expiry date of the documentation.		
110	Ability to link to the documentation management module for documentation management and monitoring		
111	Ability to maintain a history of number of times a customer has defaulted in timely submission of the documentation and update the customer history accordingly.		
112	Ability to track movement of documentation		
113	Ability to generate a report at the time of day-end for documents expiring after x (parameterisable) number of days.		
114	Ability to generate a report at the time of day-end for documents expiring on the next working day.		
115	Ability to generate a report for a particular account / range of accounts for list of documents pending receipt		
116	Ability to generate a report for customers who have not submitted / delayed in submitting the documents x (parameterisable) number of times.		
117	Ability to generate a report at user definable time intervals for documents expiring within the next 'X' months from the run date.		
118	Ability to capture the details of the securities and give alert warning x number (parameterisable) of days prior to expiry of such security.		
119	Ability to define workflows for documentation management as per defined rules e.g. escalation of documents not received etc.		
120	Ability to by pass defined workflows with appropriate authorizations and the same will be captured in the audit trail.		
121	Ability to keep track of expiry of Demand Promissory notes before 36 months (user definable) and display appropriate warning messages for the same		
122	Ability to define the maximum validity period for each type of documentation, generate appropriate warning messages in the event the document has crossed the validity period.		
123	Facilities & Charges: Details of facilities required – Working Capital / Term Loan		
124	Details of Charges Created – First Charge, Second Charge, EQM, Registered Mortgage etc.		
125	Repayment Schedule for Term Loan		
126	Ability to define the primary / secondary securities and link it to a particular loan product, scheme etc.		
127	Ability to capture the following security details (primary and collateral) for each type of security		
128	Item (share, raw material, book debt etc.)		
129	Description		
130	Ability to add TCR/NEC for property charged		
131	Margin		
132	Sub - limit		
133	Valuation periodicity		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
134	Insurance required (y/n)		
135	Insurance extent		
136	Next review date		
137	Insurance expiry period		
138	Type of insurance		
139	Periodicity of inspection etc.		
140	Ability of the system to automatically generate warning messages / letters x number of days before expiry / next renewal date of the security / insurance documents		
141	Comments: Comments on Financials, Sales, Net Profit, Net Worth, Ratios, Others		
142	Assessment of Working Capital		
143	Term Loan Requirement with Justification		
144	Contingent Limits Requirement		
145	Conduct of Account, Other information including yield in the account, recommendation.		
146	Business Turnover: Details of Loan – Cash Bill, Advances against Bills, Term Loan Deferred, Letters of Credit, Guarantees and Yield Strategies		
147	Workflow: History of the flow of the application and option to choose action point as per pre-defined workflow process		
148	Notes: Provision to write copious notes, which travels along with the application		
149	Ability to generate advices to customers for sanction of loan giving details such as:		
150	Ø Name of customer		
151	Ø Address		
152	Ø Loan type		
153	Ø Sanction amount		
154	Ø Terms of sanction e.g. validity		
155	Ø Pre-disbursement conditions		
156	Ø Requirements for disbursement of the loan / advance		
157	Ability to define add – on rates (+ / -) to the Bank's Base Rate at the account level upon appropriate authorization		
158	Ability of on-line approval from a higher authority in the event the limit to be granted is beyond the powers of the immediate authority		
NOTE TO THE MANAGEMENT COMMITTEE OF THE BOARD			
159	Customized format for entering details for the note to the Management Committee of the Board, with all data from the proposal carried over		
160	The system should have ability to generate authority wise notes for MCB/CAC/HLCC/RLCC		
POST DISBURSAL CONTROL MODULE			
161	Ability to interface with Credit Appraisal, Credit Rating systems and credit rating agencies		
162	Ability to link to the credit monitoring module for review warnings, asset classification etc.		
163	Ability to classify accounts as “Suite Filed”, “Write Off” etc. as defined in the account hold and restriction module for the particular type of account, product / scheme. Further the system should be able to capture the details for the suit filed case such as name of the lawyer, case presentation date, additional notes, lawyers notes etc. for each suit file account.		
164	Ability to maintain and track account history and information as mentioned under the credit- monitoring module.		
165	Ability to enter recovery amounts and calculate the yield (what is the effective rate at which the Bank has recovered from that particular account)		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
166	Ability of the system to arrive at a compromisable amount across multiple schemes given the interest details for NPA accounts / any other method of calculation as desired by the Bank. Further the system can capture the compromised amount and the details of the compromise for multiple schemes		
	Credit Monitoring		
167	Ability to globally define review periods for sanction limits, loan / advances accounts, securities (based upon type of security)		
168	Ability to globally define maximum period for account review		
169	Ability to define review periods at the account level		
170	Ability to generate list of audit irregularities / adverse remarks made by RBI inspectors in each account and also gauge the overall adverse impact of such irregularities on the account based on weightage (parameterisable) assigned to each type of irregularity		
171	Ability to correlate the stipulated frequency of Inspection and the date of last inspection and generate statement of accounts wherein inspections are overdue.		
172	Ability to generate list of irregularities observed during the inspection in each account.		
173	Ability to by pass defined workflows with appropriate authorizations and the same captured in the audit trail.		
174	Ability to print a report as on a particular date / range of dates for accounts classified under different categories along with all details of the account		
175	Ability to print a report as on a particular date / range of dates for sector / sub - sector wise classification of accounts		
176	Ability to group accounts under different asset classification e.g. NPA, sub - standard, loss etc. under particular account heads, industries, sector / sub - sector, credit ratings (AAA, AA ETC.), interest rates etc. e.g. NPA's under Cash Credit Accounts		
177	Ability to allow the credit / recovery/ credit operations department to enter steps / suggestions / advice to be taken by the branch for each loan / advance which has either gone bad or on the verge of going bad.		
178	Ability to define sanctioning authorities for compromise / write-offs based on amounts, customer, type of loan etc.		
179	Ability to automatically forward compromises and write-offs to the designated authority as defined		
180	Ability to capture the details of the compromise / write-off as desired by the bank		
181	Ability to capture the recommendations of the compromise committee		
182	Ability to calculate the net loss to the bank based upon defined rules for the compromise / write off		
183	Ability to intimate the branches / regional offices for the acceptance / rejection of the compromise / write off		
184	Ability to generate various letters, reports, statements in the desired formats related to compromise / write - offs		
185	Ability to calculate the compromise amounts for various schemes / services availed by a customer based upon defined rules		
	Monthly Monitoring: Ability to capture the following details:		
186	Basic information including credit rating for the current and the previous		
187	Existing sanction		
188	Status of review proposal		
189	Banking arrangements with regular and ad-hoc facility details		
190	Compliance of terms and conditions		
191	Inspection date		
192	Servicing of interest, installments		
193	Advance bills / guarantees invoked		
194	Overdue bills details		
195	Any adverse report from co-lenders / market		
196	Turnover in the account		
197	Submission of all required stm - QIS, Stock stm, unit visit		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
198	Others		
	Inspection Report:		
199	Facilities utilized		
200	Position of Securities		
201	Periodical Stock Inspection Report		
202	Inspection of Book Debts		
203	Details of Insurance		
204	Follow-up of last inspection		
205	Valuation		
206	Sundry creditors Details		
207	Inspection of Collateral Securities		
208	Miscellaneous		
209	Summary of Adverse Observations		
210	For Pledge Accounts – Godown details, physical verification of stocks, etc.		
	General Requirements		
211	System should have facility to create and link Credit Investigation Report (CIR)/ Collateral Approval Report (CAR).		
212	System should provide facility to capture financial statements in local currencies and to convert them automatically into base currency (multicurrency) and vice versa.		
213	System should automatically compute customer profitability according to the profitability model for existing customers as well as new borrowers; Display return on risk adjusted assets		
214	System should provide facility to define and administer different rating criteria for different industries/ business segments		
215	System should be able to link Customer to Credit Proposal and Facilities		
216	System should be able to define and support different loan/Lease Repayment Management (Schedules).		
217	System should be able to view all details of all collaterals attached to the facility like Type of collateral, Collateral information (land and building, Cash, Stand-by L/c's, Motor vehicles, Machinery & Equipment, stock of goods, Accounts receivable, intangible)Collateral valuation, Loan/Lease to Value Ratio, Collateral coverage, Secured/unsecured facility flag, Collateral asset value appropriation		
218	System should provide the link to track the linkage between collateral, facility and customer		
219	System should be able to create, modify and view the list of approved valuer, Stand-by L/C issuer and Collateral insurer.		
220	System should provide facility for risk assets that are on-& off-balance sheet.		
221	System should provide automatic computation of Financial ratios		
222	System should auto populate industry information in the Credit Application from Finacle Core Banking .		
223	System should provide facility for the underwriter to amend the facility structure, pricing and terms before approval.		
224	System should be able to maintain historical and projected Balance Sheet, P&L and cash flow of the required group of borrowers over a series of financial year		
225	System should calculate LGD (Loss Given Default) and Default Probabilities		
226	System should be able to provide single view of the customers' facilities and drawings.		
227	System should have the provision to upload the related documents.		
228	System should have the capability to process highly structured loans and syndicated deals.		
229	System should be flexible enough to cater to the needs to adding new business / regulatory rules.		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
230	System should allow to define any process flow as the per the requirement of the business.		
231	System should have capability to interface with document management system to capture and maintain the list of documents required for processing loans on the basis of products defined.		
232	System should provide a view for number of applications with status at different stages.		
233	System should provide a 360 degree view of a customer right from the application received for processing.		
234	The system should support the generation of a unique reference number for applications received from each customer		
235	Proposed system should support Date of receipt of application Registering the application details in a user defined format, Clarifications Sought from customer, Clarifications Received, Proposal put up to committee/ sanctioning authority for in principle approval, In principle approval, Clarifications sought from customer / branch / RO / ZO / FGMO / CO for final approval/ decision, Proposal put up to committee/ sanctioning authority, Sanction/ rejection (along with reasons for rejection), Customer ID allotted in case of sanction (if not already allotted)		
236	There should be provision for calculation, accounting and recovery of application processing charges/lead bank charges (consortium advance leader) based on user-defined parameters		
237	It should support interface with external databases, of Credit Information Bureau, Reserve Bank of India, Export Credit and Guarantee Corporation caution list, Directorate General of foreign Trade , other rating agencies. for verification of default status/credit rating of the applicant		
238	It should support access to internal database such as list of non-performing accounts, written off accounts, suit filed accounts, decreed accounts, credit information reports, and other database. for verification of default status/ credit rating of the applicant or other requirement		
239	Proposed System should support user definition of mandatory and optional stages of appraisal process for, each Product and Customer segment		
240	Support creation of master records for Customer acquisition method, Customer type / segment, Group (Associate / Sister concern; detailed profile of the group), Product codes, Nature of facility, Industry, sub-segment, Product under which the customer is being financed, Types of repayment schedules, Consortium / multiple, bank/institution name or code		
241	Provision for system upload of data files received from customers concerning Stock statements, book debt statements, Monthly, quarterly, half-yearly reports etc., Advances data in bank specified format (Credit Monitoring Arrangement format specified by RBI), Financial Statements		
242	It should support tracking of credit exposure by Defining targets for industry, sub-industry, sector, sub-sector, geo-graphical area, period, and any combination of the same, Define policy flags (expand, reduce, contain exposure, etc.) for industry, sub industry, sector, sub-sector, geographical area and combination of the same, Defining exposure levels for group, borrower, borrower-constitution, etc., Tracking of credit exposure for borrower, group, industry, sector, etc., Tracking of exposures against targets		
243	System should generate Reports for tracking of exposure for various categories of borrowers		
244	The system allow for a flexible definition of exposure limits like group, within that for each individual company and for each company product wise or division wise, or a combination of these		
245	System should support calculation and validation against eligibility criteria for each facility / product and nature of facility being proposed. Allow modification of eligible amount		
246	System should have provision to set up Maximum and minimum for each facility as a parameter for each product		
247	The system should have provision to capture of the information from the master records and the Customer Information File(of Finacle). Apart from this enable capture Amount of assistance requested under each product/ facility, Details of deposits held by customer, Details of third party deposits mobilized by customer		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
248	It should be capable for Capturing the financial data of the customer like Equity / capital details, Credit facility sanctioned/availed by/from other banks/institutions (with latest outstanding and present status of the account), Current and historical (min 3* years) profit and loss statement, Current and historical (min 3* years) balance sheet statement, Notes to Accounts (free text field), Projected profitability details (min for the next 2* years), Projected balance sheet details (min for the next 2* years), Projected cash flows, Projected fund flows		
249	System should be able to retrieve historical financial data for all future proposals of the same customer		
250	System should capture remarks (with replies) of latest internal/ external auditors,(concurrent, statutory, stock audit, etc.), inspections (by RBI etc.)		
251	Text comments be captured along with capturing of remarks and irregularities pertaining to the account in the bank's monthly / quarterly monitoring reports.		
252	Capturing of the non-financial details of the customer like Management details, Names of Directors /Partners, their addresses and their PAN, Customer- IDs, if any. (Minimum of ten directors/partners), Installed and licensed capacities (where applicable) Industry details ,Project details (where applicable)		
253	Support capturing of additional project details (where applicable) in free format like Sponsor / scheme, Financial / technology partner, Marketing details, Raw material requirements, Environmental clearances, Other statutory clearances, Schedule of implementation, Date of commencement of business / project, Competitor's details, Industry trends		
254	Support calculation of various ratios on the basis of profit & loss account and balance sheet		
255	The system must have the ability to verify the application for completeness and provide alerts for non-availability of any information. The user should be able to define the checklist for verification.		
256	The system should aid the user to generate correspondence to the customer for additional information after gaps are identified based on Checklist		
257	Support analysis of data based on Ratio Analysis (turnover, liquidity, profitability, leverage, debt service ratios, etc.), Balance sheet and Profit and Loss analysis, Cash flow analysis, Fund-flow analysis, Internal Rate of Return (IRR)/ Net Present Value (NPV) analysis, Calculation of monthly, quarterly, half-yearly, yearly projections, for desired periods, Comparison of selected key ratios, financial parameters across borrowers within the industry classification ,Comparison of selected key ratios, financial parameters against bench marks		
258	Support capturing the following financial indicators like Paid up capital, Reserves and Surplus, Intangible assets, Revaluation reserve, Tangible net worth, Long-term liabilities, Capital employed, Net block Investments, Noncurrent assets, Net working capital, Current assets, Current liabilities, Net sales, Other income Net profit after tax, Depreciation, intangible assets written off, Cash accruals, ROCE (Return on capital employed)		
259	Support division-wise Storage and retrieval of financial data, Financial analysis and aggregation for the company		
260	Support analysis based on the following criteria, but not limited to Simulation of cash flow based on the various repayment schedules and amount of payments (principal and interest), Sensitivity analysis (what-if analysis)		
261	Support definition/change of formulae for various ratios to be calculated		
262	Support definition /change of criteria for selection of group of borrowers for intercompany comparison		
263	Allow input of specific (standard/free format) recommendations to the proposal		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
264	Support capturing of the inputs for Application reference number, Rate/quotation/estimate of the asset being financed, • Land records/lease deed/rent agreement, Financials, Credit information/credit report. • Norms prescribed by developmental agencies (such as scale of finance, unit cost, etc.), Salary/Income certificate, Tax returns (such as Income Tax, Wealth Tax, Sales Tax, etc.), Educational qualification / training qualification, Experience certificates, Relevant licenses/ registration numbers, Proof of residence, Details of cost and expenses, Pre sanction inspection report, Detail of the sponsors, Availability, claim and receipt of subsidy, Calculation of Economics/ profitability analysis, Location/project site details, NOC from competent authorities, Guarantee details, No dues certificate from banks/financial institutions		
265	Comparison of selected key ratios, financial parameters against bench marks		
266	Support creation and maintenance of a list of standard user-defined terms and conditions, which will be included in the appraisal note and sanction letters. These may be different for different types of products, facilities, industry, etc. (E.g. primary / collateral security, documentation)		
267	Ability to generate financial projections based on historical data and key assumptions		
268	Ability to record syndication process across various institution and banks		
269	As part of appraisal note, support capture Branch/ Region/Zone, Date of receipt of application, Customer / Company details (from CIF), Name of the account, Credit rating of the borrower, Asset Classification, Date of asset classification, Date of change in asset classification, Constitution, Address of registered / administrative office, Address of factory / unit, Date of incorporation, Date of commencement of commercial production / business, Date for commencement of customer relation, Date since availing credit facilities, Line of activity, Industry sector / BSR code, Product manufactured (licensed/installed capacity & capacity utilization), Name of directors / partners / proprietors,• Means of directors / partners / proprietors		
270	It should capture Capital structure (amounts) viz • Authorized capital, Paid up capital, Book Value (latest financial year & per share), Market Value (latest year & per share)		
271	It should capture Shareholding pattern (capturing number of shares, amount and percentages for each) Promoters, Associates, Public, Financial Institutions (FI) and Others		
272	It should capture Details of banking arrangement along with banks' shareholding pattern (fund Based / non-fund based), Limits enjoyed with the financial institution / banks, • Name of Bank / FI, Nature of facility, Amount of sanction, Present outstanding, Details of overdue, Status of the asset, Securities offered, Summary of account history / group history, Customer / group evaluation		
273	The Software should have provision to capture Comments on estimated / projected sales for current / next year with assumptions, Inventory / receivable norms / holding (for working capital), Comments on current assets / current liabilities projections (for working capital), projections (for working capital), Calculation of working capital limits, Free format text fields for comments on working capital limits		
274	For Term loans , the Software should have provision for Comments on estimation of project cost and break-up, Capital structuring – means of financing, Estimation of future cash flows and scenario analysis, Project risk evaluation and mitigation measures,• Calculation Debt Service Coverage Ratio / Internal Rate of Return / Net Present Value		
275	System should store comments / views on risk Rating summary , SWOT analysis (strengths, weaknesses, opportunity, threats), Conclusion, Any other matter , In case of retail/priority sector advances capture ceiling/ margin/maximum loan amount as prescribed by the bank/RBI , Facility for sanction of composite loan		
276	The system should have text fields for capturing information wrt Regularity in submission of CMA data, Financial statement, QPR statement, Stock statement, Comments on operations/over dues		
277	System should be able to record Compliance to terms and conditions like Completion of mortgage facilities , Registration of charges with Registrar of Companies, Documents validity, Compliance of RBI guidelines, Capture the inspection details		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
278	The proposed system should be able to capture information on Collateral securities (with latest valuation) like Nature / description of collateral securities, Value, Date of valuation with name of valuer, Insurance details, Date of last inspection, Remarks (free text format) and other information as required for SRM creation in Finacle core Banking System		
279	There should be provision for recording Modifications / waiver / relaxations in existing terms of sanction, Support capturing of interest rate,• Other liabilities of the company / directors / partners to the bank, comments on other liabilities of the company / directors / partners to the bank, Exposure to the customer / group., Comments on exposure to the customer'/group Value of account (During the last financial year)		
280	Provision to record Interest income (provision for sub-classification minimum 5 fields), Fee based income (provision for sub-classification minimum 5 fields) of the Borrower		
281	Based on the terms and conditions specified in the sanction, the system should be able to draw up the list of documents to be executed by the customer mandatory and otherwise - which can be updated at the time of opening the account for each customer.		
282	Allow adding and modifying the terms and conditions after authorization		
283	Support calculation of the repayment amounts based on the repayment schedule selected.		
284	Support calculation of the banks share in the consortium based on the percentage share specified by the user.		
285	Support automatic forwarding of the appraisal and assessment note with the user's recommendations to the next highest authority for approval based on the delegated authority defined/ as per process flow defined by the Bank		
286	The system have provision to allow the user to define the format of the appraisal note to be forwarded to the higher authorities		
287	System should have report writer capabilities to design and generate various letters, MIS reports		
288	Support generation of report on adverse features, which should include, for the period specified by the user, Bills returned unpaid (Number and amount), Cheques returned unpaid (Number and amount), Guarantees invoked (Number and amount), LC devolved (Date, number and amount), Term loan installments not paid (Number and amount), Deferred payment guarantee installment devolved and not paid (Date, number and amount) Temporary overdraft, Excess over sanctioned limit		
289	Ability to generate summary report (preliminary 'credit report' on a customer which contains some basic client/project data for the 'in-principle approval') on Technical feasibility, Financial viability/analysis, Market potential, Management, Capital market perception, Evaluation of the sponsor and the project team, Group concerns (related parties) – Customer Information, Financials, account history, account status etc., Remarks of internal/external auditors and replies, List of deviations from benchmarks and policy guidelines		
290	Support definitions of rating information like Industry rating, Company/ customer rating, Management rating, Financial rating etc		
291	Provision to record Overall proposed rating, Overall actual rating and Rationale for rating		
292	Support creation and modification of pre-defined risk rating table (facility wise & corporate/retail-wise rating).Support assigning credit rating to the customer based on user-defined parameters		
293	Support defining scoring bands and corresponding rating for each model and support defining sets of key financial ratios and other parameters for each model		
294	Support definition of bands of values for each key financial ratio under each model and support definition of key ratios for historic comparison		
295	Support definition of scores for each band of variance under history comparison		
296	Support definition of industry, management, miscellaneous, and other parameters differently for each model. Support definition of sets of value statements for each parameter under each model		
297	Support defining weights for each category of parameters (i.e., key financial ratios, historic comparison, industry comparison, industry, management, miscellaneous etc.)		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
298	Support assigning of a particular model to a customer based on user defined criteria based on say industry sector, exposure level, etc		
299	Support application of multiple models. Support extraction of values of key financial ratios and historic averages required for the model, based on the customer-ID and year selected		
300	Support manual over-write/keying of the values; over-written fields have to be authorized. Support automatic working of the scores and weighed scores based on the extracted values		
301	Support automatic working of scores and weighed scores based on the value statements selected. And support automatic generation of overall score and corresponding rating. User may be allowed to modify the rating, which may be different than that calculated by the application of the respective models		
302	Support pricing based on Value of account, Exposure amount, Prime lending rate, Facility rating, Tenor of credit, Margin, Cost of funds/transfer pricing, Operating costs (i.e. direct and indirect), Expected credit loss matrix, Capital allocation matrix, Target return on capital-at-risk (CAR), Unexpected loss, Pricing suggested by pricing model, Fee based income details		
303	System must allow for the bank to use its own formula or model for interest computation		
304	Provide for setting up/capture of period specific lending rates (BR), separately for each product, for the bank		
305	Support user defining spread over BR/cost of funds linked to credit rating		
306	Based on the specific lending rates (BR)/cost of funds, the system should have the ability to change the rate chargeable to the customers, wherever they are linked to the BR/cost of funds		
307	<p>Support creation of a sanction advice with the following details:</p> <ul style="list-style-type: none"> • Customer details • Product details (type of loan etc.) • Classification of loan / sector code • Purpose of the sanctioned loan • Terms and conditions of the sanction (pre and post disbursement conditions) • Amount • Period of sanction or tenure of loan • Terms of sanction (Rate of interest including any additional charges applicable, payment terms of interest, margin, etc.) • Credit rating • Repayment schedules • Moratorium period • Date of commencement of commercial operations(DCCO) • Renewal details (where applicable) • Security details (prime & collateral) • Charges to be created with appropriate authorities • Cost of Capital • Guarantees • Insurance details (including crop insurance) • Documentation and legal formalities to be executed • Standard terms and conditions • Special terms and conditions • Details of concession, if any granted in the A/C • Process fee, upfront fee any other service charges 		

Annexure 1: Functional and Technical Specifications
SME Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
308	Provide for the generation of a sanction letter to the customer as per user defined format		
309	System should be able to perform stress testing based on given parameters		
310	Export credit limit ability to verify that export shipment is duly sanctioned by the customs, shipments has already dispatched and our returns should also fetch data from the system		
311	Import credit limit ability to verify status of import shipment		
312	System should be able to check that items to be imported is freely importable		
	CGTMSE		
313	The system should have capability to classify loans as covered under CGTMSE		
314	The system should able to capture below details for CGTMSE covered loans		
315	CGPAN number		
316	Date of coverage from CGTMSE		
317	Amount of Coverage		
318	Annual guarantee fee		
	Charge Master:		
319	The system should support, display and amend predefined		
320	Prepayment Charges		
321	Processing Fee Amount		
322	Upfront fee		
323	ROI Conversion Charges		
324	SWAP Charges		
325	Bounce Charges		
326	Term review charges		
327	Amendment charges		
328	Any other charges as defined by OBC		
	Circulars and Pricing		
329	The should allow bank to update pricing through particular OBC circulars		
330	The system should have ability to derive actual price as per rating and prevailing circulars		
331	The system should allow deviation through competent authority as per OBC workflow		

Annexure 1: Functional and Technical Specifications
Agriculture and other Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
	Agriculture and other Loan processing		
1	The system should capture below details:		
1.1	Land holding/Land owned (in acres)		
1.2	Land Cultivated (in acres)		
1.3	Irrigated Land		
1.4	Non irrigated Land		
1.5	Already mortgage (Y/N),		
1.6	Unencumbered (Y/N)		
1.7	Value of land (for three years)		
1.8	Number of dependent family members/their relationship/annual income profession		
1.9	In case of joint applicant, name of person who will operate the account		
1.10	agriculture income and income from other sources		
1.11	Income details for current year and future four years		
1.12	Loan limit for current year and future four years		
1.13	Nominee details for insurance		
1.14	ATM request in case of CC/OD		
2	The system should be able to capture below details in case of self help group:		
2.1	a. Secretary details (all KYC related fields)		
2.2	b. President details (all KYC related fields)		
2.3	c. Treasurer details (all KYC related fields)		
3	The system should able to capture below asset details:		
3.1	a. immovable asset details (e.g. land, house, building, tractor shed, shop, workshop, warehouse, fishing pond, tank etc.		
3.2	b. movable asset details (e.g. plough animals, milk animals, poultry birds, goat, sheeps, electric motors, tractors, power machinery, goods in shop, cash and bank balance etc.)		
4	Covered under govt. sponsor scheme (Y/N)		
4.1	Details covered for govt sponsor schemes		
4.2	Name of sponsoring agencies		
4.3	subsidy amount		
5	The system should be able to classify cultivated land on basis of rabi crop, kharif crop and zaid crop for example if farmer has 5 acres of land , system should not allow capturing more than 5 acres of land at any given crop season.		
6	The system should be able to capture different crop details cultivated on entire cultivated land e.g. total cultivated land 3 acres, 1 acre wheat, 1 acre rice, 1 acre sugarcane).		
7	The system should be able to capture existing liability of borrower and guarantor separately with OBC and other banks		
8	The system should be able to classify type of farmers i.e. marginal, small, large etc. on the basis of land holding/cultivated whichever is higher, irrigation, district/state/area or other criteria as per RBI norms in Parameterization form		
9	The systems should to able to capture details in case of self help group/Joint liability group (JLG) i.e. male self help group, female self help group, mixed self help group, male JLG, female JLG, mixed JLG		
10	The system to be able to capture the number of male members, female members in all the self help groups and JLG groups		
11	The System should able to capture bifurcation of CC component and Term loan in case of KCC		
12	The system should able to capture sub component of limit in case of CC/OD e.g. crop production loans, for working capital need for livestock/allied activities, for post harvest activities, repayer and maintenance, consumption needs, etc.		

Annexure 1: Functional and Technical Specifications
Agriculture and other Loan

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
13	The system should able to calculate maximum permissible bank finance (MPBF) for each and every loan scheme		
14	The system should able to support asset classification on basis of due date		
15	System should be capable of processing short term, Medium Term and Long Term loans of all Agriculture, Land Development and purchase, Kisan credit card, Overdraft facility to farmers, agriculture clinic and business centers, Two wheeler/three wheeler loan, Tractor loan, Loan against Ware House Receipt, Gold Loan , interest subvention scheme etc		
16	System should be capable of processing loans for minorities as per sachar committee, loan for women and other priority sector loans		
17	System should be capable of capturing, storing and processing Loan applications based on state wise/District wise/Crop wise /Irrigation facility wise Scale of Finance as per RBI guidelines on yearly basis		
18	System should have facility to bifurcate Loan requirements into various purposes including Insurance amount wherever applicable		
19	System should have provision to process Loans under KisanCredit Card Scheme		
20	System should have provision to capture various channels of Disbursements applicable for Agricultural Loans		
21	Loan Application should consist of Main Application Form and Annexure (different for various activities) as per NABARD guidelines.		
22	Stipulation of Security / Collateral Security as advised by Nabard/RBI based on quantum of loan/Type of farmer/ other characters		
23	System should have provision to calculate Loan Requirement based on stored Templates for various Agricultural. Dairy, Poultry etc type of Loans		
24	Parameterization of Eligibility norms Available		
25	System should have provision to store and calculate interest rate based on Base rate, interest subvention, discount/ differential(+ve & Negative)		
26	System should be capable to calculate Repayment schedule based on EMI/ Non EMI as applicable for various Agricultural Loan		
27	System should calculate eligibility of loan based on type of farmer and other criteria as per NABARD norms		
28	System should have provision to store purity of gold(in carats) and its weight to calculate eligibility amount in case of Gold Loans		
29	System should have provision to store various units of land area prevailing in various states and also to convert it to standard units like acre, square feet and square meter		
30	System should have provision to capture details of existing Farm equipment's/ Live stock/ Immoveable assets owned		
31	In case of tractor loans, the system should be able to store minimum hours to be used for Farm and Off Farm activities(Parameter) and compare the same with data provided by the applicant. Required alert if tractor is not used for minimum stipulated hours for farm activities		
32	System should have inbuilt facility to capture existing and proposed cropping pattern based on which Loan amount to be calculated		
33	System should be capable to calculate eligibility and repayment schedule based on inflow and outflow of cash as well as RBI/Nabard Norms for each loan type		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
	Collections - Regular Follow-up		
	Case Tagging		
1	System should allow user-defined watch-lists to be created and allow users to tag loan accounts to watch-lists for tracking. System should also provide the ability to define specific actions to be taken on loan accounts tagged to a watch-list. Audit trail of all customer activity to be maintained		
2	System should automatically allocate cases to appropriate delinquency buckets based on pre-defined rules configured in the system		
3	System should provide the ability to define multiple cycles (e.g. 15th day of month, 30th day of month) for delinquency tracking and actions and assign cases to cycles		
	Case Allocation		
4	The system must allow users to define queues and allocate all delinquent accounts using these rules. Rules may use a combination of variables such as product, bucket, principal balance, collections behavior score, cycle, region/city, pin code of residence or office, etc. It should be possible to have a strategy tree of for allocation of accounts.		
5	System should allocate delinquent cases to users for action based on pre-defined logic based on Role, Value Outstanding, Number of Days Outstanding, etc.		
6	The system should also have provision for inputting collector capacity each month (based on leave schedules, new hiring, attrition etc) and the maximum ACR (account per collector ratio) acceptable, based on collector vintage and/or efficiency.		
7	Allocation should be possible to the level of not just an external collection agency, but to a team leader/field collector /tele-caller at the agency itself.		
8	All productivity / efficiency reporting should be available at the agency, team and collector level for any given product/city		
9	In addition, it should be possible to mandate ordering of queues allocated to a specific collector as per collections strategy i.e. queue prioritization should be possible. Example: ensuring that all collectors call "Broken promise" queued accounts first, before moving on to other queues.		
10	The system should allow collectors to specify 'call back" times as per feedback received from customers / their representatives to maximize customer contact. The account should pop up at the relevant time in the work queue for that collector.		
11	Built in controls should be feasible, such as 'no promises can be taken beyond x days' or 'minimum promise amount = EMI' etc.		
12	Should integrate messaging system, so as to send automated reminders via sms/email to customers 2-3 days in advance of their promises to pay		
13	Back-up of the daily delinquency status should be available for any contingency		
14	Trail upload of visit attempts & contacts/ PTPs etc should be possible directly from an agency /agent through the web or a hand-held device		
15	Assessment of agency & agent level productivity & efficacy should be possible through standard reports; these should be linked to their monthly billing including any variable compensation		
16	Variable Compensation structures should be supported for each product/city/ segment along with slabs for payment linked to targeted metrics such as 'amount collected' etc		
17	Performance metrics should be definable along with the benchmark/minimum expected levels.		
	Case Action		
18	System to show an account as overdue when		
18.1	a. Amount due on a contracted date is not received, the account becomes overdue by 1 day on the day following Grace Period (if any)		
18.2	b. An account would be classified as an NPA, after 90 days in system		
19	System should provide list of pending activities and due-date by user		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
20	System should provide a comprehensive search mechanism based on the fields including but not limited to Loan code, #of EMI dues, Branch, Pre EMI Due		
21	System should allow an escalation matrix to be configured as part of the workflow based on business rules, e.g. automatic escalation of case from Branch to Zone if action not taken within pre-defined time or it should be possible to automatically forward case to separate queues for 'non-starters', 'broken promises' etc. i.e. the system should identify such cases & queue them separately for each cycle, city and team. Manual forwarding of accounts to queues for 'skips', 'special hours calling' etc. should also be possible.		
22	System should have a telephonic interface to call the customers directly from the online dialpad		
23	System should have validation checks for data entry, e.g. if PTP taken is greater than pre-defined limit, system should not allow user to proceed without entering justification		
24	System should provide facility to perform bulk actions on a group of loan accounts and automatically post the activity to individual accounts & maintain audit trail, e.g. Reminder letters to be sent to bulk loan accounts can be generated from a common interface		
25	System should allow the updation of master customer data (e.g. current address) through the recovery interface with appropriate authorizations defined as part of the workflow		
26	System should be able to capture the correspondence address preference including but not limited to Property Address, Work location, Guarantor		
	Recoveries - Legal Action Follow-up		
	Case Action		
27	Systems should provide a workflow for allocation of default cases for analysis and next action to be specified (role-based access) so that accounts can move from stage to stage on system and a summary status can be generated, indicating # account and recoverable amount pending at each legal stage. e.g. filed case under Sec/138; SARFAESI /DRT process being followed; awaiting court order for repossession; property under bailiff's possession; 1st auction held etc		
28	System should provide the ability to define the workflow for the approval of the recommended action on the case, e.g. Branch Manager recommends Sec 138 action, case goes to Zone for approval		
29	System should allow role-based access for over-riding of actions recommended and approved actions, e.g. BM recommends, Zonal Approves, however HO an still over-ride or defer initiation of legal action		
30	The report should be able to track the time lag (absolute # days) between stages.		
	Allocation of Cases to Advocates		
31	System should allow users to allocate cases to specific panel advocates based on system generated options		
32	System should maintain the history of legal action taken on the case and recommend next best action based on pre-defined rules. System should allow capturing of details such as current status of case (e.g. suit filed), guarantee details, claim/refund details, decree details, petition details, advocate details		
	Assignment process		
	Assignment		
33	Before system assignment of delinquent accounts, the delinquent accounts/case should be sequenced by the overdue days and delinquent amount (from the most to the less).		
34	System assignment of delinquent accounts depend on condition define by OBC.		
35	When system assignment should be segment about the customer payment behavior model as the collection scoring and is delivered to intended collector.		
36	Provision for Allocation monitor		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
37	Provision for All collection account reassignments are made online real-time		
38	All collection account reassignment are made online by manual when the system check the maximum loading for collector that supervisor can reassign cases to other phone collector. And It should be one by one selection to reassign but it can select all collection account reassignment if have more than one collection accounts reassignment etc.		
39	Provision to Manage and review accounts across all collection portfolios.		
40	Provide system monitoring assistance on action such as payment and promise to pay via system alerts.		
41	Provision to Monitor their own daily performance with a real-time dashboard and tallies.		
42	Memo, a message is appended to the delinquent accounts/ cases in the collection progress including the promise to pay or appointment PTP and is delivered to the intended user.		
43	Appointment calendar should be online dairy to remind the collector of the appointment made with the customers.		
44	After the collector could make PTP, this system should automatically calculate the penalty fee and VAT for penalty to inform the customers.		
45	Customer and delinquent accounts/cases search (Inquiry relevant information) by products or by the collectors		
	- Customer Inquiry		
	- Account Inquiry		
	- Statement Inquiry		
	- Payment Inquiry		
	- Note, Message etc.		
46	Promise to pay handling with a single or multiple payment commitments including the promise to pay overdue amount.		
46.1	- Update promise to pay (PTP)		
47	All maintenances are logged for the historical review		
48	This system should export collection data to use the MIS report or analytical reports in any format.		
49	System should automatically allocate collectors on the basis of customer profile and user defined logic.		
50	Provision for Dedicated assignment for intense follow-up on moderate risk accounts		
	- By delinquent days range (segment collection by days)		
	- By amount range		
	- By region/Branch/category wise/outstanding etc.		
51	Automated allocation logic/user defined		
	Manual and auto allocation to the vendors on the basis of logic defined on system.		
52	Ability to transfer or assign a single case to another business unit(eg agency)		
53	Provision for Bucket wise customer allocation & follow ups		
54	Provision for Allocation of the case to the teams		
55	Provision for Bucket wise customer allocation and follow up based on the dynamic allocation logic		
56	Provision for Allocation of accounts to different collection agencies located in different countries		
	Unit Capacity Planning		
57	Provision for Resource Planning/ Work Load balancing		
58	Provision for Checking the maximum loading for collectors		
59	The maximum loading for collectors should set up the maximum loading collector such as 350 maximum collection accounts per one collector and per month.		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
60	The collection system should automatic checking the maximum loading of phone collectors in real time if phone collector has over the maximum loading, the system should show the warning to supervisor about the maximum loading for collectors and provide the reassignment to the other collector.		
61	Provision for Capacity Planning		
	Section 138 / SARFAESI Activity		
62	System should have the workflow for tracking of cases in SARFAESI / Sec 138 with necessary approvals enabled through the system workflow		
63	Facility to segregate and generate information on SARFAESI / Sec 138 accounts based on their status namely - suit filed, decreed, Legal action waived, LPD range wise/court/ DRT case wise / EP filed/ Trial period wise		
64	System should generate automatic reminders for internal users and panel advocates based on next action date captured in the case, and also update actions taken against prescribed action		
65	System should provide the ability to configure and print possession notice, sales notice, other notices		
66	System should allow capturing of valuation details of SARFAESI property		
67	System should generate an automatic communication to a pre-defined email ID (property services) for cases repossessed under SARFAESI		
68	System should provide the functionality to track and manage inventory of repossessed properties and sales process including entry of parameters like auction date, sale price, etc.		
69	System should allow user to capture and monitor advocate fee and legal charges incurred against individual loan accounts and same need to be shown against the loan account		
	Settlement / Write-Off		
70	System should support write-off functionality and approval through a defined workflow		
71	System should provide the ability to handle collateral liquidation as part of the settlement process		
72	System should provide the ability to capture settlement terms with a workflow for approval of the case with assigned authority		
73	Facility to record the details of one time settlement (OTS) and generate report for write-offs by date, location, customer category, scheme or product		
74	System should consider all advocate fees and legal charges associated with the recovery to calculate the final settlement amount for the loan account		
75	When a customers account has been written-off, the employee may still be able to recover the funds and when this occurs the funds can be placed in the loss recoveries receivables		
76	The system should maintain a list of settled accounts and check when the same customer comes for availment of loan		
	Incentives and Commissions		
77	System should be able to facilitate calculation of incentives or commissions to be paid to internal collections staff or external agencies based on collection/ recovery targets defined		
	Agency Payout		
78	Billing generation for external agencies and lawyers, upload of the status updates files received from external agencies and lawyers to the system		
79	This system should provide the output of the performance success and also calculate the incentive performance success.		
80	Billing generation for external agencies and lawyers		
	Work plan/Work list		
81	Inbox with load count for quick access to accounts		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
82	<p>The solution should have the capability to define states for accounts. The states are used to generate work lists for collectors. These work lists can be prioritized based on our requirements. States will enable collectors to manage the progress and status of accounts tracked.</p> <p>Examples of states are:</p> <ul style="list-style-type: none"> • X01 - Waiting to be called • X02 - Small Balance / Fees • X03 - Broken Promise • X04 - Broken Promise Review • X05 - Pending Promise 		
83	The supporting daily operational report such as Delinquent accounts/cases report by Hub (report should show the total delinquent accounts/ cases and the delinquent amount.		
84	Team inquiry for a supervisor monitoring screen which provide a complete view the collection team and team members with status of the cases which were assigned to the collectors.		
85	Provision for future action and follow up prioritization/ Reminder updation		
86	Provision for Sort and view cases assigned to them according to their preferred sequence.		
87	Provision for Collector to access their respective work list via the collector work screen.		
88	Provision for Work List (account assigned to collector)		
89	Provision for Priority List (accounts scheduled for current day and backlogs, if any)		
90	Provision for collector to reschedule some of their tasks to other days with the lower volume.		
91	<p>Provision for User defined scoring model</p> <p>The employee lists all accounts to be worked today, and sorts them into work categories. The employee then selects a category to work, prioritises the accounts, and starts working them. Basis his bouncing status scoring can be assigned.</p>		
92	Provision for Work flow mechanism for the decision required at different levels.		
	Contact Recording		
93	System should provision for Collector Activity Screen- This screen will be used to enter information regarding the activity of the collectors.		
94	This screen will be used to enter information regarding the activity of the collectors. The collector ID, the entry date and status of the activity such as whether contact was a visit/call or no Response are also entered. The collector also sets the next contact date and which cannot be more than the predefined entered during set-up.		
95	Provision for Customer's Finance information, last payment information, and contact information. The comments field is used to enter important information regarding the customer's preferred timings reason for default etc.		
96	Provision for allowing the collectors to keep information about the customer's promises. The collector keeps track of the date on which he contacted the customer, the promised date (when the collector should contact next), and the promised amount at that date. If the customer does not keep a promise that is the due payment is not paid. At this stage broken promises identification /Popup reqd. to remind collector.		
97	Facility to pull down follow-up activities undertaken.		
98	Recovery module should monitor the status of recoveries and follow-up dates.		
99	Provision for maintaining Case Diary		
100	Provision for Customer follow up & updates.		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
101	Collector work screen should shows the appointment calendar, Workload indicator, bookmarks which mark the accounts require urgent or special attention, and relevant information to be collected.		
	Collection Recording		
102	Track reconcile and report customer payment		
	Settlement Recording		
103	Maintaining an internal diary (i.e. the system to keep track by generating pop-ups and bring-ups to remind users) to facilitate management of activities taking place for each borrower such as: Full and final settlement arrangements for payment of debts and monitoring of the proposal.		
104	Fit for settlement		
105	Partial loan settlement process		
106	Waiver of debt and settlement arrangements		
	Define Relationship / Customer Level Exposure		
107	Functionality to access all linked loans of the customer		
108	<i>Multiple Relationship screens</i> - Ability to show all products for a customer on one screen to accommodate the collector to handle multiple relationship for the same customer.		
	Supervisory Review		
109	<i>Supervisor Screen</i> – The supervisor should be able to monitor the Collector activity at any point in time. The ability to update remarks on an account.		
110	The supervisor should be able to route/re-route accounts. Access available with: • Collection Manager • Collection Supervisor		
	Escalation		
111	Work flow mechanism for the decision required at different levels.		
112	Escalation of work items		
	Upload / Download Utility		
113	Upload and download functionality Facility to upload the data including payments and new information, collection feedback.		
114	Allocation Download Vendor can download allocation from system		
115	File Import / Export Facilities – The solution should allow data exchange with other systems via a flexible upload facility.		
116	Specific functionality for collections where customer feedback should also be available Daily feedback of visits received from collection agency can be uploaded on system and the report for the same can be generated. All the trails should be available.		
117	Data Achieving ,uploading & retrieving		
	Receipt Book Management		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
118	Cash collection mode -Cash/Collection/DD System should have functionality to except all the modes of payment.		
119	Collection update with receipt number/map with collection agency/linked to billing Without receipt no. collection payment should not be posted and the same should be linked with Vendor id and allocation of Receipt book.		
120	Vendor code generation Every collection vendor should have a unique code and the same should be linked with Receipt books		
Cost Benefit Analysis			
120	Facilitating proper record keeping of the management costs such as professional fees, calls made, visits made, legal cost in recovery, receivership costs, auctioneers costs, investigators costs, provisions & write off and miscellaneous costs paid for non-performing accounts.		
Auto Pop Up / Alert			
121	System should enable alerting a collector on the account loading situation of the intended appointment or review date.		
122	Cases should be popped up if not attempted or no trail from last fewdays.		
Support			
Various Roles			
123	The system should support various roles involved during the collections lifecycle including, but not limited to the following: • Collector • Collection Supervisor • Collection Manager		
Support of various product types			
124	Definition of various product types should be supported within the solution. This functionality should be parameterised and should not require software development.		
Repayment and Monitoring			
125	Monitoring of delinquent accounts and bad debts account management in litigation process.		
Delinquency bucket Definition			
126	Delinquency bucket definition should be parameterised. Examples of the current delinquency buckets based on aging are: Current Front end 1-29 DPD- Bucket 1 Mid range 30-89 DPD-Bucket 2& Buk3 Hard core 90-179 DPD- Bucket4, Bucket 5, Bucket 6 Written off 180+ DPD- Bucket 7 etc.		
Entry Level /Collector Activity Screen (Customer info screen)			

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
127	Access available with/Responsibility <ul style="list-style-type: none"> • COLLECTOR • COLLECTION SUPERVISOR • COLLECTION MANAGER 		
	Collection Processing		
128	System should have Statement of accounts (sample of stat card to be given) generation functionality		
129	System should enable Delinquency details (as provided by OBC) to be available in stat card.		
130	System should have facility that if on month end, DD of the customer is deposited then also the payment can be applied.		
131	System should identify the delinquency status of a customers account		
132	System should have facility that when a customers account has been written-off, the employee may still be able to recover the funds and when this occurs the funds must be placed in the loss recoveries receivables		
133	The system will be able to assign a predefined strategy to deal with the account based upon status of the account		
134	Cases should be resolved if amount collected is less than EMI amount(Limit to be defined)		
135	System should capture customer's reasons for being delinquent. the employee records reasons from customer as to why they are delinquent.		
	Collection vendor Activity Management		
136	The system should track performance related information on all third party agents (i.e. repo agencies, appraisers). The employee makes a record of all accounts referred to 3rd parties for collection activity to monitor performance.		
137	System should enable Data Capturing from delinquents account from multiple products across different system		
	Other		
138	System should enable special handling for designated customer such as VIP, business partner etc. - By amount range - By delinquent days range (segment collection by days) e.g. Group 1: The overdue 5 days (Due date + 4 days) Group 2: The overdue 6 - 30 days Group 3: The overdue 31 - 60 days Group 4: The overdue more than 60 days etc.		
139	System should enable criteria setting to determine the classification parameter which can set up the new criteria of delinquent days range (the number of overdue days) in each buckets.		
140	System should enable working queue within the classification by flexible system parameter setting for example: - The amount of overdue installment - The number of overdue periods etc.		
141	System should enable classification of accounts by billing/ statement cycle for low level dunning on mild delinquent accounts - By delinquent days range (segment collection by days) - By amount range etc.		
142	System should enable classification of Account under litigation recovery - By delinquent days range (segment collection by days)		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
	- By amount range etc.		
143	System should enable Classifying collection accounts into geo-regional collection branches/ centers for better customer immediacy and turnaround		
144	System should enable classification of Account attributed such as setup of the classification		
	- Product of combination of products		
	- Amount Due		
	- Zip code, due date delinquent days		
	- Billing/ Statement cycle		
	- Total Loan/ Lending size		
	- Geo-regional branched or centers		
	- Open date/ Relationship since		
	- utilization of credit limit/line,		
	- Other criteria		
145	Provision for the dunning letters (reminder letter, terminate letter) / collection notice should be generated by the automatically and/or manual which depend on the classification of delinquent accounts such as overdue periods etc.		
	Other automatic actions		
146	The Collection system should allow establishing business rules to ensure accounts are worked in the appropriate manner. Workflow strategies have to be created to align with the collection goals.		
	Case reclassification		
147	The solution should have the facility to define function codes. Accounts will be classified into homogenous groups based on the function codes to facilitate collection efforts.		
148	Movement of accounts should be governed by: <ul style="list-style-type: none"> • State Processors – which route accounts across functions based on the parameters detailed in the location parameter table • State Assignment – these are rules based on which accounts are routed/rerouted on a daily basis to the states in which they are to be worked 		
	Overall		
149	The system should support computation of delinquency by two methods, namely (a) month end basis for statutory reporting as well as (b) on a sum-of cycle basis for accurate assessment of collector efficacy and productivity, which would, in turn, be linked to structuring of variable compensation		
150	System should display loan account information along with the activity history for the selected loan account		
151	System should be able to provide drill-down view for the loan account by categories, e.g. EMI outstanding, Penal Interest		
152	System should provide the ability to freeze loan accounts in case certain actions are being done on the account, e.g. on possession of SARFAESI		
153	System should provide the apportionment logic for allocation of amount recovered in NPA and delinquent accounts as per recovery policy for eg. first towards reduction of balance in NPA, second towards charges		
154	System should provide the ability to perform cost benefit analysis of cost to be incurred for actions (e.g. legal) against the outstanding		

Annexure 1: Functional and Technical Specifications
Collection and Recovery

Requirement Particulars		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No.	Particulars		
155	System should allow generation, preview and printing of letters with individual customer information in pre-defined formats (PDF, DOC)		
156	System should interface with communication systems like email or SMS to enable system generated notifications to be sent to customers / users		
157	System should generate an automatic communication (or sms) to sales person who has originated the loan in case the loan account goes into overdue within 12 months of the loan being disbursed		
	NPA Provisioning and Management		
158	System should provide the ability to configure NPA provisioning rules. The provisioning rules should be applied and relevant accounts triggered as part of the End of Month processing		
159	System should have provision to classify all borrower a/cs as NPA if any account of that borrower turns NPA. Accounting entry for NPA provisioning and income reversal to be triggered		
160	If an NPA account becomes regular at a later date, the other accounts classified as NPA by virtue of being accounts of the same borrower, should automatically become regular accounts if otherwise in order.		
161	System should provide Listing of accounts, which are standard, but are classified as NPA by virtue of one or more account/s of the same borrower becoming NPA.		
162	System should support reporting of all or selective NPA accounts with multiple selections like Region-wise, Branch-wise, Asset-wise, Sector-wise, Segment-wise, etc. in any order of preference.		
163	System should keep track of erosion in security value and classification of asset thereof.		
164	System should support classification / Re-classification of an account consequent to rescheduling.		
165	System should calculate provision required to be made for NPA after the realizable value of the securities is deducted from the outstanding balance		
166	System should generate all the NPA related year end schedules, statutory returns etc. automatically on their due dates.		
167	System should support examination of staff accountability after NPA		
	Board for Industrial & Financial reconstruction (BIFR)		
168	System should able to tag the accounts under BIFR and provide list to branches/RO/HO		
169	System should allow branch/RO/HO to assign the accounts under BIFR to the advocates/Legal advisor		
170	System should track the status of BIFR accounts from the official site of BIFR and update the latest hearing on BIFR as provided		
171	System should have the capability to receive message from advocate and bank can authenticate the same before filling any reply in the court		
172	System should maintain & report the history of BIFR in each account		

Annexure 1: Functional and Technical Specifications
General Requirement

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
1	System should provide facility to capture Multiple Co-Applicant and Multiple Guarantor details.		
2	System should be able to support and take care of interest calculation and accrual methods like....Daily, Weekly, Monthly, Quarterly, yearly or any other method defined by user		
3	System should be able to display the details of facilities like Structure summary, Facility Number, Facility type, Currency, Existing limit, Proposed increase/decrease, New Limit, Pricing & Tenor, Repayments, Primary classification, Secondary classification, Interest Rate, Any other details		
4	System should be able to group the facility		
5	System to automatically assign Loan application numbers (Alpha numeric) and the same to be migrated to Finacle core banking		
5.1	System should provide facility for inquiry/update/ delete of credit proposal and through this inquiry user should be able to get complete general application information, track application workflow history, facility linked to credit proposal (SMS, Alerts, E-mails wherever required)		
5.2	System should facilitate to generate acknowledgement letter on receipt of application incorporating therein date of receipt, expected date of conveying decision, the contact official for enquiry etc. and flexibility to modify term sheet and should generate document and letter id number automatically. In the same manner system should generate credit notification letter and Approval credit proposal.		
6	Loan application to automatically include names of RM, business units, Business Centers/Branch, region information etc		
7	System should provide facility to differentiate different modes of routing operation e.g. amending a Loan Application, Returning an incomplete/unsatisfactory Loan Application, Appealing against a Declined Loan Application, Aborting an on-going Loan Application, Transforming an Approved Loan Application into an Effective Loan Application etc		
8	System should provide facility to define complete workflow process steps of credit proposal		
9	System should provide credit evaluation & approval structure to be definable by Bank.		
10	System should have a functionality of dispatch/ acknowledgment of security documents from the customer and within the bank, expected date for obtaining pending documents, and instructions for disbursements . This should migrate to Finacle core banking system during account opening process		
11	System should provide facility for disbursement automatic routing; define disbursement approval authority, disbursement documentation.		
12	The system facilitate complete loan life cycle management		
13	System should allow the user (maker) to whom the application has been routed to edit only specific information depending on the role and authority of the user.		
14	The system should provide maker checker functionality through-out the entire loan application		
15	The LOS module should provide graphical and tabular tools to view progress of each individual process instance.		
16	The system should have provision of conveying sanction/rejection of the loan from the Hub to the respective spoke/branch.		
17	System should automatically distribute tasks to processors/credit officer by: Considering load of the processing Officer/credit officer, Production line, Customer Type, Group of the processing Officer, Authority of the processing Officer/approver/Branch Head		
18	Customer level exposure i.e. all existing Liabilities to be captured and calculated		
19	Changes to decision master to be quick and easy. Flexibility to modify the rules by business users without depending on the IT department.		
20	The system should support maintenance of a schedule for disbursements and return an exception when a disbursement is not within the schedule		
21	The system should support process note ,generation of letters for in-principle approval of facilities, sanction letters and provisional certificate according to requirement of loan scheme and user		

Annexure 1: Functional and Technical Specifications
General Requirement

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
22	Provision for recording personal discussion with the borrower(Telephonic/face to face)		
23	Online opening of various types account such as Term Loan, Cash Credit, Overdraft, short term loan etc as may be required under various products		
24	System should provide support for product All Retail products like Auto Loan, Housing Loan, Mortgage Loan, Personal Loan, Education Loan etc		
25	System includes processing of SME and Corporate Loans		
26	System includes processing of Agriculture loans		
27	Processing of Loan products other than mentioned above /Functionalities available in the LOS Software (Please specify under Remark Column)		
28	System must provide support for multiple Currency, Country, Time Zones and Calendar		
29	System should have 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		
30	System should be auto-routing and control based on parameters set for each product/group of products as defined in the process flow.		
31	System should have start date and end date for a particular work flow		
32	System should provide facility to support various EMI calculators like Normal, Flip, Balloon, Step up, Step down etc.		
33	System should be able to generate an EMI schedule giving breakup of the principle, interest and balance outstanding for the tenor of the loan		
34	System should be able to define multiple business Partners/ Vendors (Employees, Auto dealers, Outsourced agents, data Entry operators/Legal Partners/Verification agents),Creation of user groups under each business partner and creation of users under each group. Licensing will be based on the number of Employee users only		
35	Facility of document tracking across the life cycle of the loan application and across business partners.		
36	All e-mail/electronic communications (external and internal for recommendations, concurrence etc) should be stored electronically as a part of all loan documentations.		
37	System should provide facility to define broad types of products e.g. personal loans, auto loans, Credit Cards ,Overdrafts etc		
38	Capacity to support tie ups with Auto vendors, Educational Institutions etc		
39	System should support both decentralized and centralized operations.		
40	System should be capable of validating data at entry as well as during "Save" level.		
41	System should maintain a master list of legal vendors, verification vendors and other external agencies region / city wise		
42	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.		
43	Provision to add new Co applicant/ Guarantor before Final sanction of application		
44	The system should have the ability to print a blank application form(s) and mandate form(s) to be completed based on defined business rules		
45	System should have provision to capture data (including Financial Documents Type of Organization, Business registration number, Place of incorporation, Number of years in business Equity Structure, Ownership structure, Contact Information, Directors & Key Management, Business operations etc.) as required for Non Individual Customers, Risk rating and MIS		
46	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 etc		
47	System should be able to Create/ Update / View customer In- formation at defined stages of application processing		
48	Provision for editable field linked to data in earlier field as and when required		

Annexure 1: Functional and Technical Specifications
General Requirement

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
49	KYC documents and compliance are to be based on Constitution of the applicant or other criteria as to be decided by the Bank		
50	System should deny further data entry if it does not fit preliminary requirements. For e.g. if age is less, salary is less etc as per defined parameters for the product. However preliminary data may be saved in the system for future use and for making a Cross offer		
51	System should support error / warning / action messages for doubtful / wrong entries		
52	The Bank users should be allowed to follow up with the customer using built in decision scripts, capture follow up results, easily access customer contact information and manage follow up through reminders.		
53	System should be able to edit and view prospect/customer details during defined stages of Application processing and to process the application, eligibility and other processing parameters based on new data.		
54	System should be able to capture the date and time details of application like date of receipt, date of Login and other dates as will be defined by the Bank		
55	System should have provision for defining and modifying eligibility norms and other key features without referring to IT team		
56	System should have workflow which can be configured/ parameterized depending on channel, product, scheme, source, and any other available fields		
57	System should be able to flag and alert (pop up message) the user for missing essential information.		
58	System should have ability to send SMS alerts to the customer on information related to Processing of Loan as well as offering of other facility.		
59	System should have the ability to track documents i.e. which user is in possession of documents.		
60	System should have the capability whereby the user can view all previous notes exchanged and remarks made by other users with respect to the application under consideration.		
61	Supervisor should be able to override the distribution of the tasks to processors and reroute to other processors.		
62	System should have provision to generate alerts from each stage – normal alerts and exceptional alerts.		
63	The system should provide a facility to User to raise and clear exceptions at different stages of the loans process with user comments.		
64	Report on pending documents after disbursement, system should provide report on daily basis automatically as well as user should be able to generate as and when required for all the documents pending from customer proposal wise. Specific Documents received / Pending should be a part of account opening process		
65	System should have ability to send Emails /SMS to the External agency to initiate the required process immediately.		
66	System should keep history of each of parameters change.		
67	System should be able to define various hierarchies:- Defining the organization hierarchy (at least 10 levels), Define the roles performed in the organization, Co-relating the role of employee and his area of work, Co-relating business partners with products offered, Define hierarchies based on type of deviation (for e.g. Credit for exposure, Delegation of Power,		
68	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.		
69	System should be able to customize the screen based on user's hierarchy in the organization. Restricted viewing or viewing of related fields only.		
70	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,		

Annexure 1: Functional and Technical Specifications
General Requirement

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
71	System should support intermediate queries from recommending and sanctioning authorities. Such queries should not be editable in future		
72	System should have provision to specify Start date & End date for various loan products.		
73	The system should support multiple products across various verticals of the Bank.		
74	Define and view help against each item		
75	System should provide for search facilities across the screens in various modules during various stages of processing		
76	Ability to handle substitution (Assign/Reassign) due to leave/ Emergency/Transfer/Improvement of TAT. Only Authorized Officials should be allowed for this job.		
77	Executive Dashboard on Document TAT overdue, Application Tracking, Other Alerts (Contract overdue, Expired date, Surveyor, Appraiser.)		
78	System should be able to capture details and print standard loan documents in the prescribed format as desired by the bank.		
79	Report should be available for follow up with prospect clients on Offer letter issued and not acknowledged with details like Relationship Manager name, Prospect client details, Product, Date of application, date of issuance of offer letter and days pending for acknowledgement.		
80	Report should be available from the system on the proposals approved but not accepted by the customer.		
81	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		
82	The LOS module should support definition of new customized reports based on existing data and other calculated logic.		
83	MIS should be available through system like branch wise exposure, industry wise exposure etc.		
84	System should provide comprehensive audit trail report on all actions performed on the system including modification of data.		
85	System should generate a report which gives the category-wise application received, approved, Pending during particular period.		
86	System should provide Vendor wise detail report for ascertaining TAT and quality of work performed by the vendor		
87	Complete advances and loans portfolio sector wise and industry wise report should be available from the system		
88	Report on operative accounts linked to the loan accounts. Validation of operative account/ Repayment account from Core Banking database		
89	Exception reports/ Deviation Reports to be available to Authorized users only		
90	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		
91	System should be able to display and print advocate/survey report which has been stored in the system.		
92	Facility to generate online reports. Ability to drill down into the information provided in the reports.		
93	System should have ability to track the Staff with whom and for how long the customer's application is pending. Date and Time associated with TAT should be non-editable		
94	System should have capability to display turnaround time for approval for each approved application. TAT for each process should be defined during set up of Process flow.		
95	System should have provision to route applications forward or backward (as per flow) depending on its conditions. In case the application is sent back to requestor, system should recalculate TAT		
96	System should have TAT monitoring in hours and minutes.		
97	System should have provision for graphical representation of account details including history transactions of customer.		
98	Post account opening, proposed software should be able to create Security Records(SRM creation in Finacle)Transaction Posting for Disbursements.		

Annexure 1: Functional and Technical Specifications
General Requirement

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
99	System should adhere the password policy of the Bank and this should be user definable		
100	System should provide facility to Admin users to define and configure various workflow steps for each process.		
101	Vendors /suppliers should provide a separate test and development environment bundled with software license, including the development tools with the proposals		
102	System should allow to define required subjective and financial parameters with scores and weight age as per Bank's		
103	The LOS system should allow administrator to manage users, groups, roles and other documents management operations.		
104	Ability to define credit deviation matrix for hierarchy of reviewers and approvers, credit committee, or a hierarchy of credit committee		
105	There should be a facility to configure templates in the system like the Call Report, Offer Letter, MS and email alert, Survey report templates which can be configured at the masters level in the system.		
106	System Should be able to generate and maintain Terms and Condition /Document checklist.		
107	System should have the capability to interface with		
	a. Core Banking System of the Bank		
	b. Credit Bureau and other External Systems		
	c. Payment systems like NEFT/RTGS/Wire etc.		
	d. Credit Scoring System		
	e. Telephone System		
	f. Document Management System		
	g. Risk Management System		
	h. Reserve Bank of India		
	i. SMS and Email System		
	j. Cersai system		
	k. Crismac System		
	l. HRMS		
	m. Other Systems of the Bank to capture Customer details, existing Liabilities, Defaulters, Mortgaged property, Negative Database etc.		
108	The LOS system architecture must be scalable and shall support increasing number of users and concurrent transactions.		
109	The LOS system shall have a business rules engine to support different types of document 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		
110	LOS Solution should have provision for a reporting tool to develop various Reports, letters, MIS data etc as may be required from time to time by the Bank. The tool should be configurable by Users for developing adhoc reports also		
111	System must provide fail-over, back-up and recovery capabilities		
112	System Should provide facility to define and administer different rating criteria for different industries / branches/group of customers.		
113	The LOS system should give a facility to define Turn Around Time (TAT) for the complete loans process and also for the individual work stages for efficient monitoring.		
114	System should provide tool to generate reports		

Annexure 1: Functional and Technical Specifications
General Requirement

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr No	Particulars		
115	System should have capability to define the Service level agreement (SLA) for each stage in the application.		
116	The system shall provide facility to define multi level escalation procedures for meeting a pre-defined SLA		
117	The system must support 24-hours x 7 days x 12 months non-stop continuous processing		
118	The system should support multi-processor architecture		
119	System should be capable to handle strong Change Management Process		
120	Proposed systems should support client-server architecture		
121	Proposed system must support TCP/IP protocol		
122	The systems should provide options for on-line real time integrated solution as well as off-line processing for batch postings.		
123	The proposed LOS should provide interface with Finacle Core Banking		
124	LOS shall be configurable and modular. It shall have the capability to configure the existing modules, add new modules and have enough flexibility to accommodate changes in schemes and policy		
125	LOS is easily configurable at Bank's level to add new products/product variants, schemes without seeking help from the vendor.		
126	System should have customer centric application design i.e. common CIF module		
127	System should be able to inherit Customer information and other information from LOS to account level. Accounts will be opened in Core Banking System Finacle		
128	System should have single database structure across different modules of the system.		
129	System should interface with Finacle Core Banking System and Other Required Systems for Customer Creation, Account Opening, data validation and synchronization, as will be required for processing of LOS and Bank's Core Banking System		
130	Facility to interface with any Negative database of Customers, Property, Vendor, Sourcing Agency (external database if available) etc .This is to check against the list of customers the institution shall not accept under any circumstances		
131	Maker/ checker functionality for defining parameters in the masters, user creation/modification, other functionalities to be specified by the Bank		
132	All the aspects of security wrt Customer Data should be taken care of in the system		
133	System should have provision to validate and use user input Cust Id to open the account in Core Banking System when ever required. However for new customers, system should create a new cust id and open the account using the new cust id .		
134	System should be capable to store various uploaded documents in compressed and encrypted form and should be able to retrieve and display the same whenever required.		
135	System should provide separate Admin Modules for System and User Admin functionalities.		
136	Changes to decision master to be quick and easy. Flexibility to modify the rules by business users/Admin users without depending on the IT department. Decision master to be parameterised by admin users only		
137	System should provide audit trail report on all actions/activities performed on proposal.		
138	System should be able to perform stress testing based on given parameters		
139	Facility to attach scanned images of documents with the application in compressed and encrypted form. The different users in the workflow can view the images		
140	Documents to be stored page wise and be retrieved page wise		
141	Core Banking Software(Finacle) for calculation /recalculation of Offer rate		
142	Account opening and all related activities(Security master creation, label code creation etc) is be based on parameters, logic, user requirements of various products/schemes of the Bank		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
1	System should provide regulatory reports to RBI/MOF/NHB/IBA/OSMOS and other regulatory bodies.		
2	System should provide configurable dashboard reports as per bank's requirements		
	System should provide a reporting tool to generate atleast below indicative list of report:		
3	Monthly Statement of Advances under Banks Education Loan Schemes		
4	Education Loan to Students in Private Professional Colleges		
5	Education Loan Repayment Information As On Quarter End		
6	Cumulative Progress under Festival Bonanza since inception of Festival Bonanza		
7	Sanction and disbursal of housing loans (other than staff housing loans)		
8	Monthly Data on 2 Million Housing Programme under National Housing agenda for Governance		
9	Golden Jubilee Rural Housing Finance Scheme (GJRHF) Monthly Statement Progress Report		
10	Data on Education and Housing Loan for RBI Outstanding		
11	Financial Assistance Granted by Scheduled Commercial Banks under the category Housing Finance		
12	Total Housing Finance		
13	Quarterly Data of Housing Finance under NAG 2 MHP		
14	Recovery Position under Housing Finance for the Month		
15	Details of Indirect Housing Finance		
16	Details of Direct Housing Finance		
17	Statement of Retail Credit Scheme for the Period Ending		
18	Summary of Retail Loans sanctioned during a period		
19	NPA position under Retail Credit		
20	Retail Credit Achievement		
21	Education Loan Disbursed		
22	Disbursement of Educational Loan for the Quarter Ended		
23	Monthly Data on 2 Million Housing Programme under National Housing agenda for Governance Financial Progress		
24	Data on Disbursement of Education Loan by Banks		
25	Education Loan Disbursed during the Year		
26	Statewise Breakup of Direct Housing Finance		
27	Statement of Retail Credit Schemes for the fortnight ending		
28	Statement of Retail Credit Schemes 024		
29	Individual Housing Loan Information from Banks		
30	Data on Housing Loan (Direct)		
31	Data on Housing Loan (Direct) State Wise		
32	Data on Education Loan		
33	State Wise Education Loan Data Outstanding		
34	Progress Under Golden Jubilee Rural Housing Finance Scheme Disbursement during the Period		
35	Performance Under Retail Credit		
36	Asset price monitoring data		
37	Half Yearly Adhoc data on Priority Sector Advances_2		
38	MOC-Half Yearly Adhoc data on Priority Sector Advances_MOC		
39	Basic Statistical Return 1_Part A (BSR 1A)		
40	BSR1 Part B_Accounts with Credit Limits of Upto Rs 2 lakh		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
41	BSR2 Part I Classification of Deposits According to Type		
42	(BSR_2)Employment Details		
43	BSR2 Part_II Classification of Term Deposits According to Original Maturity		
44	BSR2 Part_III Classification of Term Deposits According to Interest Rate Range		
45	BSR2 Part_IV Classification of Term Deposits according to Size of Deposits		
46	BSR2 Part_V Classification of Term Deposits According to Residual Maturity		
47	Recovery in Direct Agriculture Advances (Statewise)		
48	Recovery in Priority Sector Advances_statewise		
49	Special Return III Annual Disbursal of Advances to Priority Sector_Weaker Sections in Priority Sector_1		
50	Statement of Flash Data(STM 74)_4		
51	OC-Statement of Flash Data(STM 74)_MOC		
52	Statement showing Advances granted to Scheduled Castes Scheduled Tribes		
53	Statewise Yearly return on Priority Sector Advances (Final)_1		
54	Statewise Activitywise Disbursements towards Agriculture (SACP) Half Yearly		
55	Sectoral Deployment of Bank Credit and Investment_3		
56	OC-Sectoral Deployment of Bank Credit and Investment_MOC		
57	Bank Performance under Priority sector_sub_sectors vis a vis RBI Norms_Annual Targets		
58	Statement of Progress of Advances under Differential Rate of Interest		
59	Sectoral Deployment of Credit of Public Sector Banks_1		
60	Outstanding Non Food Credit (domestic)_1		
61	Monthly Performance Review		
62	Monthly Credit Flow		
63	Monthly Progress Report of Priority Sector of the Bank for the Month Ended_1		
64	Monthly_Quarterly Progress under Priority Sector to be placed before the Board of Directors		
65	Fresh Disbursement Repayment of Priority Sector Loans		
66	Position of Priority Sector Loan According to Asset Classification		
67	A)-Monthly_Quarterly Progress of Loan Against Gold Jewellery_Ornament		
68	B)-Outstanding_NPA at the end of the Month_Quarter		
69	Monthly_Quarterly progress under Hi Tech Commercial Dairy Scheme		
70	Progress under MNRE Interest Subsidy Scheme Solar Water Heating System		
71	A)-Progress under Scheme of Finance against Warehouse Receipt		
72	B)-Outstanding and NPA under Scheme of Finance against Warehouse Receipt		
73	Monthly data on CD ratio of rural Semi urban branches		
74	Statement of Credit Flow to Women		
75	Advances to Women under Different Schemes of Bank for the Month ended		
76	Branchwise Exposure to Micro Finance Institutions (MFIs) NGOs		
77	Progress under OBGp		
78	Micro Finance Progress Report		
79	B)-Credit Extended Under Different Govt Sponsored Programmes		
80	C)-Statement of Total Credit To Women Non Performing Assets		
81	D)-Status of Loan Applications to Women Beneficiaries		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
82	Progress on Financial Inclusion		
83	Village Wise Financial Inclusion Plan of The Region For Unbanked Villages		
84	Branch Wise Financial Inclusion Plan of The Region For Unbanked Villages		
85	SME_I_Outstanding Credit to Micro Small and Medium Enterprises (MSME) Sector_1		
86	Flow of Credit to Small and Medium Enterprises (SME) Sector (Manufacturing Sector)_1		
87	Progress Report on Implementation of SME Credit_Policy		
88	Progress report on implementation of SME Credit Policy for the quarter ending_1		
89	A)-Progress Report under DRM for SMEs		
90	B)-Details of the Borrowers Assisted under DRM for SMEs		
91	Data relating to loans outstanding without collateral security in respect of Public Sector Banks		
92	Quarterly Position of Composite Loans to Small Enterprises (Manufacturing and Service) of SIDBI and Banks_1		
93	Progress made towards implementation of Oriental Artisan Credit Card Oriental Business Card Swarozgar Credit Card		
94	A)-Progress made under the Scheme for financing Handloom Weaver Groups		
95	B)-Progress made under the Scheme for finance Master Weaver Groups		
96	Provision of Credit to Agriculture_Progress report		
97	Loans and Advances to Agriculture and Allied Activities direct finance_1		
98	Loans and advances to agriculture and allied activities direct finance Short term_1		
99	Part I Loans and Advances to Agriculture and Allied Activities direct finance 2 Term Loans holding wise_1		
100	Part II Loans and Advances to Agriculture and Allied Activities direct finance 2 Term Loans holding wise		
101	Loans and Advances to Agriculture and allied Activities_Direct Finance 4_Allied Activities		
102	Loans and Advances to Agriculture and Allied Activities Fisheries		
103	Statement showing Advances granted to Scheduled Castes Scheduled Tribes on last Rpt Friday		
104	Loans And advances to agriculture and allied activities direct finance 4 Allied Activities Total_1		
105	Loans and advances to agriculture and allied activities_Direct finance5_1		
106	Loans and Advances to Agriculture and Allied Activities Term Loans Classified According To Purpose_1		
107	Loans and advances to agriculture and allied activities direct finance		
108	Loans n advances to agriculture and allied activities direct finance 6 Term loans classified according to purpose Plantations_1		
109	Loans and Advances to Agriculture and Allied Activities Direct Finance 6 Term Loans classified according to purpose Other Term Loans_1		
110	BSR 4(Survey of Ownership of Deposits)		
111	Prime Ministers Employment Generation Programme(PMEGP) Report Showing Cumulative		
112	Swarna Jayanti Shahari Rozgar Yojna (SJSRY)		
113	Cummulative monthly Progress Report Under Scheme for Self Employment for Rehabilitation of Manual Scavengers(SRMS)		
114	Swaran Jayanti Gram Swarozgar Yojna (SGSY) Progress Report		
115	Swaran Jayanti Gram Swarozgar Yojana (SGSY)		
116	BSR 4 SURVEY OF OWNERSHIP OF DEPOSITS		
117	Recovery Position under SGSY for the Period ended		
118	Statement Showing Statewise Recovery Position in respect of Advances made under Govt Sponsored Schemes		
119	PROGRESS OF ADVANCE UNDER DRI SCHEME TO VILLAGE ARTISAN		
120	Districtwise Sectorwise Achievement Progress Under Annual credit Plan_1		
121	Progress under Annual Action Plan (Region wise)		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
122	Progress under Annual Action Plan (RO and Statewise)_1		
123	Progress under Annual Action Plan (State wise)_1		
124	Statement Showing Priority Sector Advances Granted to the Member of Specified Minority Community for Identified Districts_1		
125	OC-Statement Showing Priority Sector Advances Granted to the Member of Specified Minority Community for Identified Districts_MOC		
126	Minority Communities vis a vis Overall Priority Sector Advances fot the Half Year ended_1		
127	OC-Minority Communities vis a vis Overall Priority Sector Advances fot the Half Year ended_MOC		
128	KISSAN CREDIT CARD SCHEME (OGC_OKGC) (A) Crop Loans_1		
129	KISSAN CREDIT CARD SCHEME (OGC_OKGC) (B) Term Loans_1		
130	Progress Report of Advances Made under Agriculture Loan Schemes_1		
131	Progress of Mega Agriculture Credit Camp held during the Month		
132	Progress Made Towards Implementation of Oriental Green Card and Oriental Kisan Gold Card		
133	Industry wise of Deployment of Investment_1		
134	OC-Industry wise of Deployment of Investment_MOC		
135	Swarna Jayanti Shahari Rozgar Yojna (SJSRY) Report Showing the Statewise Cumulative Position for the Month		
136	Statewise_Activitywise Disbursements Towards Agriculture to small and Marginal farmers(CUM)_1		
137	Basic Statistical Report 3		
138	Weekly disbursement in OGC OKGC		
139	Statement Showing Targets and Achievement under Annual Credit Plan_1		
140	Rural Development Retail and Priority Sector Credit Department to Lending to Minority Community_2		
141	OC-Rural Development Retail and Priority Sector Credit Department to Lending to Minority Community_MOC		
142	Information on Parameters of Recommendations of SACHAR Committee_1		
143	OC-Information on Parameters of Recommendations of SACHAR Committee_MOC		
144	Flow of Credit to SME sector		
145	Monthly Position of Cotton Ginning Accounts (Party Wise)		
146	Monthly Position of Rice Shelling Accounts (Party wise)		
147	Annexure II A sector wise deployment of Bank Credit (SIBC)_1		
148	Annexure II B Sector Wise and Industry Wise Deployment of Bank Credit (SIBC)		
149	KCC Scheme Progress Report for the Month_1		
150	Details for calculation of Provision for Standard Advances_2		
151	OC-Details for calculation of Provision for Standard Advances_MOC		
152	Data on Debt Restructuring Mechanism for Small and Medium Enterprises for the Quarter Ended		
153	Progress Report of MSME Specialized Branches Outstanding Advances		
154	Priority Sector Lendings Special Programmes Recovery Performance under PMRY		
155	SJSRY Statewise Cumulative Position		
156	Statewise_Activitywise Disbursements Towards Agriculture		
157	Recovery Position Cumulative under SJSRY for the year (Cumulative)		
158	Interest Rate on Agricultural Loans		
159	Monthly position of Cotton Ginning Accounts		
160	Sectorwise and Industrywise Deployment of Bank Credit(SIBC)		
161	Statement of Standard Term Project Loan accounts with limit of Rs 1 crore and above		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
162	Statement of Standard Accounts with working capital limit of Rs 1 crore and above		
163	Statement of fresh limit sanctioned Above Rs 0.50 crore		
164	Statement of Enhancement of limits (Above Rs 0_25 crore)		
165	List of the Unsecured Advances		
166	Information on Exercise of Powers Beyond ones own Discretionary Powers		
167	List of Cases Sanctioned (Limit of Rs 0.25 Crore and above)(Adhoc cases only) during the Year		
168	PARTICULARS OF ADVANCES SANCTIONED TELEPHONICALLY (ACCOUNT SP CATEGORY TELEPHONIC SANCTIONS)		
169	RBI-9 Advances sanctioned on PLR		
170	RBI 10 Advances sanctioned on Concessional Rate		
171	DETAILS OF THE RATINGS DOWNGRADED (BASEL RATINGS)		
172	Fund Based Advances Granted Under Consortium Basis with other Banks		
173	POSITION OF ACCOUNTS UNDER MULTIPLE BANKING (CUSTOMER SP CATEGORY MULTIBANKING)		
174	Statement Showing Advances Of Rs 10 Lac And Above Against The Security Of Deposit Standing in The Name of Third Parties		
175	Statement of advances sanctioned against shares_ debentures and bonds etc		
176	DETAILS OF BRIDGE LOANS SANCTIONED DISBURSED (A/C- Detail Splcat. BRIDGR LOAN FACILITY)		
177	Particulars of Loans granted to Firms_Borrowers related to Directors of the Bank_other Banks		
178	Particulars of Loans granted to Relatives of Senior Officers (Scale IV and above) of the Bank		
179	Details of Loans Exposure to Cooperative sector		
180	Details of Facility Sanctioned to Finance Companies		
181	STATEMENT OF LOAN DELIVERY SYSTEM IN RESPECT OF BORROWERS ENJOYING WORKING		
182	A)-DETAILS OF LC BUSINESS DURING THE YEAR		
183	B)-LIST OF LCS DEVOLVED DURING THE YEAR		
184	A)-DETAILS OF BG BUSINESS DURING THE YEAR		
185	B)-LIST OF BGS INVOKED DURING THE YEAR		
186	PART A_DEFERRED PAYMENT GUARANTEES		
187	Part B_Financial Guarantees		
188	PART C_PERFORMANCE GUARANTEES		
189	Part D Bills Co Accepted Which Have Not Been Paid On Due Pending		
190	Latest Position in regard to review/renewal of accounts under Branch R_H_powers		
191	Latest Position in regard to Review/Renewal of accounts under Branch R.H.Powers as on (Region wise)		
192	ADVANCES COVERED UNDER THE PROVISION OF SELECTIVE CREDIT CONTROL		
193	Statment of Term Loans upgraded to Standard Category with outstanding of RS 1Crore and above		
194	Details of Advances granted to Groups of Borrowers		
195	Details of advances guaranteed by Central/State Govt		
196	Details of Advances to Public Sector Undertaking of Central State Govt Where Govt Guarantee is not Available		
197	STATEMENT OF ADVANCES TO COMPANIES INVOLVED IN GOLD IMPORT_EXPORT		
198	LIST OF BANK GUARANTEES EXPIRED BUT NOT REVERSED		
199	DETAILS OF BILLS BUSINESS CONDUCTED BY THE BANK		
200	Statement of Acs having bills limit of Rs10 crores and above (Inland Bills)		
201	Statement of Acs having bills limit of Rs10 crores and above (Foreign Bills)		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
202	LIST OF BORROWERS APPEARING IN RBI DEFAULTERS LIST FINANCED BY THE BANK		
203	Details Of Financing Of IPOs or FPOs		
204	DETAILS OF ADVANCES SOURCED THROUGH DSA		
205	Statement of IT Park accounts		
206	Real Estate advances		
207	RBI-44-Advances under Sensitive Sector to Traders of Commodities		
208	ADVANCES TO BUILDERS AND DEVELOPERS		
209	Advances under Sensitive sector to Capital Market		
210	Data of Fund Based and Non Fund Based Limits sanctioned to share brokers and Market Maker		
211	Statement of Overdue Inland and Foreign Bills (DP and DA Basis)		
212	List of Savings and Current Overdraft accounts		
213	Format for Monitoring of Restructured Accounts		
214	A)-Particulars Relating to New Parties Enjoying Aggregate Working Capital Limits of Rs 10 Crores or Above		
215	B)-Quarterly Statment of Outstandings in Borrowal Accounts Having Working Capital Limits of Rs 10Cr		
216	DATA ON PROJECTS HAVING COST OF RS 10 CRORES AND ABOVE SANCTIONED		
217	DATA ON PROJECTS HAVING PROJECT COST OF MORE THAN RS100 CRORE SANCTIONED		
218	CURRENT STATUS OF PROJECTS HAVING PROJECT COST OF MORE THAN RS 100 CRORES SANCTIONED DURING THE YEAR		
219	LIST OF PENDING ACCOUNTS FOR RECOVERY OF COMMISSION ON BG_LC ON ANNUAL_HALF YEARLY_QUARTERLY_MONTHLY BASIS FOR THE QUARTER ENDED		
220	STATEMENT OF RECOVERY OF COMMISSION ON BG LC ON YEARLY_HALF YEARLY_QUARTERLY_MONTHLY BASIS		
221	Format for Reporting Irregularities Observed during Stock Audit for the Quarter ended		
222	A)-Part A List of Borrowal Accounts who have shifted to other Banks		
223	B)-Part B List of Borrowal Accounts Takenover by our Bank		
224	B)-Renewal_Review Proposals Pending		
225	C)-Bg_Lc Invocation_Devolvement		
226	ANNEXURE II NATURE OF IRREGULARITIES		
227	Statement of Annual Review of Term Loans		
228	STATEMENT OF MONITORING OFFICERS REPORT FOR STANDARD AND EAS SMA ACCOUNT FALLING UNDER THE POWERS		
229	Details of Borrowal Accounts in which process fees have not been Recovered		
230	Consolidated Position of Pending loan proposals and overdue renewals at Branch Offices		
231	STRO_16 DETAILS OF LOANS_ADVANCES SANCTIONED BY REGIONAL OFFICE DURING THE MONTH		
232	A)-Aggregate Advances Sanctioned By Regional Offices		
233	B)-Sector wise Break Up of Aggregate Advances Sanctioned by Regional Offices		
234	Annexure_I Details of Term Loan Accounts overdue for Review		
235	A)-Stock Audit		
236	B)-Stock Audit Details		
237	A)-PART_I PROGRESS REPORT OF IDENTIFIED MID CORPORATE BRANCHES		
238	B)-PART_II PROGRESS REPORT OF IDENTIFIED MID CORPORATE BRANCHES		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
239	A)-PART A BORROWERWISE DETAILS OF LC DEVOLVED(WHETHER PAID OR REMAINING UNPAID)		
240	B)-PART B BORROWERWISE DETAILS OF BGS INVOKED(WHETHER PAID OR REMAINING UNPAID)		
241	Monthly Statement of Early Alert Signal Accounts Falling under the Powers of BO_RO_HO Showing Irregularities		
242	Monthly Statement of Special Mention Accounts showing Irregularities		
243	Consolidated Position of EAS_SMA Accounts as on month ending		
244	A)-Part_I Progress Report of Identified SME Branches		
245	B)-Part_II Progress Report of Identified SME Branches		
246	LENDING RATES (EXCLUDING INTEREST TAX) FOR CREDIT LIMIT OF OVER RS 2 LAKH		
247	Interest Rates of Commercial Banks for Credit Limits over Rs 2 Lacs		
248	A)-Statement for Submission of BCC for Accounts Falling under the Power of RO HO for the Quarter Ended		
249	B)-List of Accounts where BCC was pending for submission at the end of Reporting Quarter		
250	STATEMENT FOR SUBMISSION OF STATEMENTS UNDER QIS		
251	A)-Quarterly Statement of Accounts Where Valuation Revaluation of Properties Charged to The Bank Has Not Been Done as Per Policy		
252	B)-LIST OF ACCOUNTS WHERE VALUATION REVALUATION OF PROPERTIES CHARGED TO THE BANK IS PENDING AT THE END OF REPORTING QUARTER		
253	Progress Report of Fresh Addition of New Borrowers under Mid Corporate Segment		
254	Progress Report of Fresh Sanction Under OTLS Scheme under BO RO HO Discretionary Powers		
255	Weekly Comparision of Mid Corporate Data		
256	DUE DATE DIARY OF CREDIT PROPOSALS DUE FOR RENEWAL_REVIEW_OVERDUE		
257	NO AND AMOUNT OF PROPOSALS RENEWED_REVIEWED DURING THE MONTH AND OVERDUE PROPOSALS OUTSTANDING		
258	A)-STM 41		
259	C)-STM 41(B)		
260	D)-STM 41(C)		
261	STM-41(A)		
262	STM-41(D)		
263	Revised_RLC_PartD		
264	Asset Liability Management Maturity Pattern of Certain Items of Assets and Liabilities		
265	DATA OF ALM RESIDUAL MATURITY PATTERN ASSET LIABILITY		
266	INDUSTRYWISE EXPOSURE TOWARDS VARIOUS INDUSTRIES		
267	OC-Industrywise Exposure Towards Various Industries_MOC		
268	LARGE BORROWAL ACCOUNTS AVAILING CREDIT FACILITIES (FB_NFB) OF RS 1 CRORE AND ABOVE		
269	Segment Wise Yield on Advances		
270	Return on Interest Rate Sensitivity(IRS Rupee)		
271	DISTRIBUTION SHEET OF DEPOSITS AND ADVANCES		
272	Amount wise and Interest Rate wise Break up of Deposits		
273	Unavailed Cash Credit_OGC_TL_DL_Bills		
274	Maturity Profile of Investments		
275	Unavailed Limits Actual Region wise Position STM1		
276	Accounts which are un availed but do not Require Re_validation		

Annexure 1: Functional and Technical Specifications
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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
277	Accounts where Full Amount Sanction Working Capital Term Loan is not Allocated Under Consortium Multiple Banking Arrangement Syndication		
278	Position of UnAvailed Limits (Accounts where Term Loan is Partly Availed and no further Disbursement is required)		
279	POSITION OF UNAVAILABLE LIMITS (ACCOUNTS WHERE TERM LOAN IS PARTLY AVAILABLE AND FURTHER DISBURSEMENT IS REQUIRED)		
280	RATING WISE_ACCOUNT WISE POSITION OF UNAVAILABLE LIMITS		
281	Summary of Unavailed Limits		
282	A)-Detailed Position of Un Availed Limits which are beyond 3 months and require Revalidation		
283	B)-Detailed Position of Un Availed Limits which are beyond 3 months and do not require Revalidation		
284	C)-Position of UnAvailed Limits (Accounts where Full Amount of Sanction is not Allocated under Consortium_Multiple Banking Arrangement_Syndication)		
285	D)-Detail Position of UnAvailed Limits (Accounts where Term Loan is Partly Availed and no further Disbursement is required)		
286	E)-Detail Position of UnAvailed Limits (Accounts where Term Loan is Partly Availed and Further Disbursement is Required)		
287	Corporate data for portfolio rating		
288	CORPORATE DATA FOR PORTFOLIO RATING RECOVERY DATA		
289	INDUSTRY WISE FUND BASED AND NON FUND BASED DATA		
290	REPORT OF TOP DEPOSITORS		
291	Account wise Detail of External Rating for Borrowal Accounts Availing Credit facilities Exceeding Rs 10 Cr		
292	Analysis of Roll In of Term Deposits		
293	Borrower data format qubicle data		
294	Deposit Data format qubicle data		
295	A)-Special Monthly Return_AB Rupee Loans		
296	B)-Interest Rate on Domestic Savings Deposits		
297	C)-Interest Rates on Domestic Term Deposits		
298	D)-NRI Deposits		
299	E)-Foreign Currency Export Credit		
300	F)-Annex to Special Monthly Return VI AB Interest Rates		
301	G)-Fresh Rupee Loans Sanctioned during the month Interest Rate wise		
302	H)-Fresh Rupee Loans Sanctioned during the month Housing and Vehicle Loans		
303	Special Monthly Return_AB		
304	Infrastructure Finance		
305	Format of Database of Provision Sheet		
306	Format of Audit Certificate of DICGC Regarding Remittance of Proportionate Share of Recovery		
307	A)-Supplementary Statement of DL_TL_BP (STM46_47)		
308	B)-Supplementary Statement of Prosted Bills_Siut Filed_Decreed Accounts (STM21)		
309	Summary of Classification of Advances (RL 6 Detailed)_2		
310	A)-Particulars of the Amounts Remitted to the DICGC as its Share out of the Recoveries effected by the Branch		
311	B)-PARTICULARS OF THE AMOUNTS REMITTED TO THE DICGC SHARE OUT OF RECOVERIES EFFECTED DURING THE PERIOD		
312	A)-Annexure I Progress under the SARFAESI Act 2002		

Annexure 1: Functional and Technical Specifications
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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
313	Disclosure of Information Regarding Defaulting Borrowers of Doubtful Loss and Suit Filed Including Decreed Accounts(Non Suit Filed)		
314	Disclosure of Information Regarding Defaulting Borrowers of Doubtful Loss and Suit Filed Including Decreed Accounts(Suit Filed)		
315	A)-Position of decreed cases for the reporting quarter		
316	B)-Agewise Position of Decreed Cases		
317	C_D_E_F)-Position of decreed cases for the reporting quarter		
318	G)-Position of decreed cases for the reporting quarter		
319	H)-Agewise Position of Suit Filed Cases		
320	I)-Agewise position of RRC Cases		
321	List of Accounts where Technical Write off has been effected		
322	Computation of Provisioning Coverage Ratio_PCR_Position		
323	Wilful Defaulter Non Suit Filed		
324	Wilful Defaulter Suit Filed		
325	Quarterly Statement Showing Details of Advance for Computation of Capital Adequacy_2		
326	Fund Based exposure to Systemically Important Non Banking Financial Companies(Non Deposit Taking)_1		
327	Statement Showing Details of Advances Guaranteed by Govt_1		
328	Statement Showing Details of Advances to Central_State Govt_1		
329	Non Fund Based exposure to Systemically Important Non Banking Financial Companies(Non Deposit Taking)_1		
330	Quarterly Statement of Contingent Liabilities_1		
331	Statement of Exposure to Sensitive Sectors for the quarter ended_4		
332	Statement of Un Secured Exposures_2		
333	Format for Information on NPA Accounts (Fresh Additions only) with Balance Outstanding of Rs 5 Crores and above		
334	Sizewise Classification of NPAs		
335	Statement of Loans and Advances to Interests of Officer in Senior Management Grade VI and above		
336	Capital Base		
337	Risk Weight Assets and Exposures Domestic		
338	Section B Risk Weight Assets and Exposures (Domestic)		
339	Part A Assets		
340	Part B Liabilities		
341	Part C Capital And Reserves		
342	Part D Off Balance Sheet Exposures		
343	Contracts Derivatives		
344	ANNEXURE 1 Current Accounts with Bank		
345	ANNEXURE 2		
346	Annexure 3 Sundry Debtors Account		
347	A) -Section A Earnings before Provisions and Taxes (Gross Profit)		
348	B)-Section_A Earnings before Provisions and Taxes (Gross Profit)		
349	Net Profit And Retained Earnings		
350	SECTION 1 Portfolio Analysis Part A Loans and Advances including bill credit_3		
351	Section 1 Part B_Other Interest Bearing Assets_OIBA		
352	DSB IV_Section 2_Part A_Classification of Risk Assets_1		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
353	-Movement of NPA in Loans and Advances		
354	Section 2 Part B Other Risk Assets and Exposures		
355	Section 3 Change in Asset Quality Profile		
356	DSB IV Section 4_Quality Of Loan Assets Sectoral Analysis_6		
357	-Movement of NPA in DSB IV Section 4_Quality Of Loan Assets Sectoral Analysis		
358	DSB IV Section 5_Top Impaired Credits with limit of 1 Crore and above_1		
359	Section 6 Quality of Investment Portfolio		
360	Exposures to Sensitive Sectors_1		
361	Section 8 Other Details of Non_SLR Securities		
362	DSB IV_Section 9_Details on Industry Wise Exposures_5		
363	-Movement of NPA in industry wise exposures		
364	A)-Section_10 Country Risk Exposure		
365	Section_10 Country Risk Exposure		
366	Large Credits to Individual Borrowers		
367	Large Credits to Borrower Groups		
368	Top Ten Credit Exposures to Banks		
369	Credits_Exposure to Significant Shareholders and their Interest_Related Firms		
370	Section C Credits_Exposures to Directors Managers and their Interest_1		
371	Part B Their Interested Enterprises_1		
372	Part A Ownership Pattern		
373	Part B Other Shareholders		
374	DSB X RETURN OFF BALANCE SHEET ITEMS MATURITY AND POSITION		
375	DSB XI Return Liabilities		
376	Statement of Credit Concentrate of Retail Loans (DSB 4M)_1		
377	Borrower Ratingwise Distribution of Standard Advances_2		
378	Rating wise distribution of Non SLR Investments		
379	Derivatives		
380	Loan Sales and Securitization		
381	Details of the Credit Card Business		
382	Schedule 1(Capital)		
383	Schedule 2		
384	Schedule 3_4		
385	Schedule 5_6_7		
386	Schedule 8		
387	Schedule 9		
388	Schedule 10		
389	Schedule 11_12		
390	Profit and Loss Account		
391	Schedule 13_14_15		
392	Schedule 16		
393	Sector Wise NPAs_1		

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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
394	Quantum Wise Gross NPAs		
395	Details of Suit Filed Accounts		
396	Details of Cases Referred to Pending with BIFR		
397	Asset Quality		
398	Size Wise Classification of Fresh Slippages		
399	Statement of settlement_Compromise of Debts Approved Under RO Power		
400	Debt Recovery Tribunal Data		
401	Progress made in recovery under the forum of Lok Adalats in respect of cases with Outstanding Balance upto Rs 20 Lacs		
402	Loss Assets Greater Than 2 Years Old where no legal action has been initiated		
403	State Wise List of Sick SSI units		
404	DRT Statements(suit filed and decreed)		
405	Industry wise List of All Sick SSI Units		
406	A)-STATEMENT OF BAD DEBTS WRITTEN OFF DURING THE YEAR_1		
407	B)-STATEMENT OF BAD DEBTS WRITTEN OFF DURING THE YEAR STATEMENT TWO_1		
408	C)-STATEMENT OF BAD DEBTS WRITTEN OFF DURING THE YEAR STATEMENT THREE		
409	Rehabilitation of Sick SSI Units		
410	Position of Sick SSI Units(Industry Wise)		
411	Statement of Sectorwise Advances NPAs_2		
412	STATEMENT OF LOANS GIVEN TO THE MEMBERS OF THE BANK		
413	Statement of Advances secured by liquid securities		
414	Statement of Performance Financial Guarantees including Deferred Payment Guarantee		
415	Statement of Letters of Credit Inland_Foreign		
416	Annual Statement of Asset Quality of Advances_2		
417	Exposure in MFI_SHG_MSME		
418	Movement Of NPA in Sectoral Deployment of Bank Credit and Investment		
419	Change in asset quality profile during a period		
420	Restructuring of Loans and Advances		
421	A)-Summary Provision sheet for NPA Accounts		
422	Accountwise Provision sheet for NPA Accounts		
423	Reports on Credit Risk Analysis should be available along with proposal and other related documents of the proposal		
424	Credit Reference Report /Other report- system should provide report with interfacing from Credit Bureau and other agencies as required.		
425	Report on commitment fees charged		
426	System should facilitate to extract a report on open leads with status as on a particular date. The report should also have the reference of the branch to whom the respective lead has been assigned for		
427	Report should be available for follow up with prospective clients on offer letter issued and not acknowledged with details like Relationship Manager name, Prospect client details, Product, Date of application, date of issuance of offer letter and days pending for acknowledgement, proposals approved but not accepted by the customer		

Annexure 1: Functional and Technical Specifications
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Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
428	The 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		
429	Generation of Monthly MIS – a report which gives the application received and approved during particular period and other related statistics		
430	Reports- The system provides variety of reports to get the status of records and to track the productivity of the users. Few of these are mentioned below:		
431	o User Productivity report- A quantitative analysis of the productivity of the users and various units		
432	o Unit Activity Report- To provides a view of the activities performed by the various units and users within a particular time frame including the final outcome of the prospects, references and leads closed within the defined time frame		
433	o Bulk Dedupe Approval Report- To provides a medium to the user to find the result of records uploaded in the system.		
434	o Campaign Detailed Report- Campaign report to check the results of records selected in a campaign to provide a real time status of the records which are the part of a campaign.		
435	o Ageing Analysis of Leads		
436	o Report on leads not followed up		
437	System should maintain details of sanctioning authority like branch, hub , HO, etc. and generate various reports basing on sanctioning authority as on date, as on any date, range of dates.		
438	System should show a check list of predefined set of compliances and allow the user to indicate a yes/no for each compliance. System should generate a compliance report which has the summary of all the compliance checks done by the system and those done by the users		
439	System should provide reports on credit exposure and limits by customer, customer segment, product, scheme group, region, industry, builder, property location etc.		
440	System should provide the ability to generate MIS reports such as:		
441	Technical Assessment TAT		
442	Partly Disbursed Cases		
443	- Deviation-wise report		
444	System should allow users to report on credit exposure and limits by customer segments, deviations logged, product, scheme group, region, industry, branch etc.		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
445	System should support reporting of all or selective NPA accounts with multiple selections like Region-wise, Branch-wise, Asset-wise, Sector-wise, Segment-wise, etc. in any order of preference.		
446	System to Generate report Location wise, Cycle wise of PDC's due for banking as per due date before X days (D - X) days. Generation of report will be separate for Local and Outstation Cheques.		
447	Facility to record the details of one time settlement (OTS) and generate report for write-offs by date, location, customer category, scheme or product		
448	The supporting daily operational report such as Delinquent accounts/cases report by Hub (report should show the total delinquent accounts/ cases and the delinquent amount.		
449	Track reconcile and report customer payment		
450	Specific functionality for collections where customer feedback should also be available Daily feedback of visits received from collection agency can be uploaded on system and the report for the same can be generated. All the trails should be available.		
451	The system should be able to generate following reports using the like:		
452	- Service Request going beyond TAT		
453	- TAT SR wise		
454	- TAT Group wise		
455	- Pending Requests/Complaints		
456	System should automatically generate a report for the interest posted to a particular account, product / scheme with the option of printing interest warrant at the branch level / central level as desired by OBC		
457	Support manual override facility for asset classification by authorized users; support generation of report giving details wherever such authority is exercised		
458	Login MIS- number, product type, scheme, branch, channel, customer type, location		
459	Discrepancy MIS- sourcing, underwriting, disbursement		
460	Reject Reasons- underwriting, disbursement, scheme wise, product wise		
461	Deviations MIS - with the nature of deviations and authority levels		
462	Approval / Reject Mis		
463	TAT MIS- sourcing, underwriting, disbursement, customer servicing, deposits, branch, hub		
464	Disbursal MIS- hub, branch wise, product, customer type, scheme		
465	Cheque Bounce MIS - with reasons for bouncing, branch wise		
466	First Presentation Default- branch, hub wise, customer type, location, product		
467	Portfolio cuts on - Customer Segment / Industry / Ticket Sizes / Programs / Vintage / Others		
468	Daily Delinquency MIS and status update		
469	Monthly Delinquency summary		
470	Bucket wise Delinquency		
471	Actions on each delinquency bucket		
472	Overdue MIS on customer servicing/ sanction/disbursement request		
473	Deposits cuts on - Number/ Value/ Maturity dates		
474	NPA summary		
475	Sarfaesi tracker- no action/ action taken/ status		

Annexure 1: Functional and Technical Specifications
Report

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
476	Sanction to Disbursement Ratio		
477	Branch wise- o/s, disbursements, sanctions, delinquencies, product mix		
478	Product wise- o/s, disbursements, sanctions, delinquencies		
479	Leads- ageing, status, overdue, campaign wise, converted, branch wise		
480	Delinquency- flow rates, was-is analysis		
481	Project wise- o/s, disbursements, delinquency		
482	Corporate wise- o/s, disbursements, sanctions, delinquency		
483	Document Tracking		
484	Sales Dashboard		
485	CIF opened on a particular date / range of dates with all master details of the customer as captured		
486	All modification made to the CIF along with authorizing personnel		
487	Field - wise reports for all CIF details entered e.g. category - wise as define d by OBC		

Annexure 1: Functional and Technical Specifications
Technical Requirements

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
1	Application Requirements		
1.1	Should support online real time & batch operations		
1.2	Provide support for scheduling and defining of Jobs		
1.3	Should support the minimum concurrent users at any given point in time during the contract period		
1.4	During the migration from legacy systems, the Loan Origination should support storage, retrieval and upload of legacy data		
1.5	Should support legacy systems of the bank during the migration stage		
1.6	Should support data commit at the central location and the respective branch location in real time mode		
1.7	The LOS application should have the ability to support LDAP		
1.8	The LOS should have the ability to support third party Single Sign on solutions		
1.9	Should support 3-tier architecture model.		
1.10	Ability of the application to support symmetric multi-processing architecture. The bidders have to indicate how many processors can the application handle in the remarks column against this line.		
1.11	The loan origination application should have the ability to support thin clients		
1.12	Ability to provide access control authorization/verification mechanisms as per bank's hierarchy for different loan processes and workflows		
1.13	Ability to upgrade the authentication and authorization mechanisms to accommodate the future requirements		
1.14	Ability to verify digital signatures of data being uploaded in core banking solution wherever signatures available		
1.15	Capability to log out a user from a central location		
1.16	Vendor should produce the source code for verification by Bank/RBI if required.		
1.17	Vendor will be responsible for conducting system integration testing to verify that all the systems are properly integrated and system performs all functions.		
1.18	On-line 24x7 help should be available and complaints should be resolved with 24 hours.		
1.19	Vendor will setup and maintain test environment during entire period of project implementation.		
1.20	Vendor will provide scenarios of UAT and assist in preparing test cases including the test data to support all business scenarios. Vendor will assist bank in analyzing the results.		
1.21	Vendor will maintain appropriate program change control and version control of the system as well as documentation of the UAT.		
1.22	Vendor shall ensure that the software application will have high scalability i.e. without the necessity of re-writing code or undertaking other major efforts, the system should be easily upgradeable to increased workload, better performance, additional users and improved network connectivity.		
1.23	The Solution should provide the facility to upload/download data to/from peripheral/existing systems/Solutions as and when required.		
1.24	Solution to be scalable and flexible to accommodate future upgradations/modifications.		
1.25	Solution downtime to be maintained at a tolerable level as per industry standard.		
1.26	Solution to support prioritization functionality to ensure standard processes have sufficient resources to run within required timelines without being affected by ad hoc user requests.		
1.27	The Solution should have a end of day back up process		
1.28	Performance requirements of the secondary disaster recovery site, when activated, should exactly match those of the primary site.		
1.29	The Solution should provide for user profiles to be controlled by a specific administrator.		
1.30	Solution access should be permitted only through password verification with all user IDs being unique. Solution should not allow any generic users.		
1.31	The Solution should have the ability to provide or restrict access privileges based upon hierarchy and multiple criteria e.g. user access on weekends and holidays, hours through which the Solution would be accessible etc		

Annexure 1: Functional and Technical Specifications
Technical Requirements

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
1.32	Vendor shall ensure that the software application will have high scalability i.e. without the necessity of re-writing code or undertaking other major efforts, the system should be easily upgradeable to increased workload, better performance, additional users and improved network connectivity.		
2	Database Requirements		
2.1	Ability to support for pooling multiple database connections when the load on the application increases		
2.2	Support for database clustering and the number of clusters that can be configured		
2.3	Support for central storage of data with multiple instances of Database		
3	Operating system		
3.1	The Operating system should support IP V4 and IP V6		
3.2	Response Time < 10 milli seconds		
3.3	Hardware parameters (like CPU, Memory, hard disk, NIC, etc.) should not cross the defined utilization levels at any point in time.		
3.4	Should be able to support different protocols (TCP/IP, IPX, etc.)		
3.5	The response time from the SAN should be < 10 ms for any transaction		
3.6	The communication between server, database and other connected systems should be encrypted.		
3.7	OBC expects that there are additional redundancies built into the system in addition to providing optimal performance, taking into account the present and future load on the System		
4	Backup		
4.1	OBC requires that the solution should be compatible with all types of backup devices		
4.2	OBC requires that the solution should support all backup application softwares (e.g. Veritas, HP, etc..)		
4.3	OBC requires that the solution should be capable of automating the backup process for all the applications / database in the Data centre & Disaster Recovery site		
4.4	OBC requires that the system solution should support IP protocol		
4.5	OBC requires that the system should support Enterprise Management Solutions		
4.6	OBC requires that the DR site to be sized, configured to provide an RPO near zero and RTO of 4 Hours		
5	Archival		
5.1	OBC requires the proposed Applications to be capable of archiving all relevant data		
5.2	OBC requires that the archived data be retrieved for Inquiry only		
6	User Interface		
6.1	OBC requires that the system should have :		
6.2	Multi-windowing capability		
6.3	On-line, context-sensitive help facility		
6.4	Error/action messages for wrong entries		
6.5	Graphic capability		
6.6	Front end data validation		
6.7	Consistency of the interface - screen layouts, messages, key stroke handling and other elements of the user interface should be consistent throughout the system		
6.8	Data input and validation at source		
6.9	Hot keys for access to common functions		
6.10	Non Destructive Exit		
6.11	Non Destructive Go Back		
6.12	User Defined Reports		

Annexure 1: Functional and Technical Specifications
Technical Requirements

Functional requirement		Bidder's Compliance (F/C/N)	Bidder Remarks, if any
Sr. No.	Particulars		
6.13	Day end report Selection		
6.14	Delivery Channel Interface		
6.15	The system should provide seamless connectivity to delivery channels using industry standard protocols and messaging formats.		
6.16	The software should support multi-lingual feature supporting at least English and Hindi languages.		
6.17	Search facility across screens		
7	Documentation		
7.1	OBC requires Soft Copies of Product Manuals and Training documents to be given		
7.2	OBC requires Manuals for revisions and upgrades		
8	Application Security Audit Trail		
8.1	OBC requires Audit Trail for all Transactions		
8.2	OBC requires Audit Trail and Authorization for all Parameter changes		
8.3	OBC requires time out (logout) on specific period of inactivity to be set by OBC		
8.4	OBC requires Parameter Based Over ride		
8.5	OBC requires Time Stamping of Transaction		
8.6	OBC requires Encrypted Passwords to be stored		
8.7	OBC requires Password Expiry and the duration should be parametrizable		
8.8	OBC requires Time Restriction on Activities		
8.9	OBC requires Authorization of Parameter changes by Data Base Administrator		
9	Replication		
9.1	OBC requires a two stage backup and recovery process where online data stored on a primary disk array is backed up to a disk-based device (stage one) before being copied to a tape device (stage two) for longer-term storage and eventual archiving.		
9.2	OBC requires local data and remote data replication for all applications covered under the core suite		

Sr. No.	Training Requirements for Loan Origination	Response
1	How many Implementation trainings for Loan Origination System have been undertaken by the so far?	
2	Please provide a brief description on the Training approach taken by the Bidder.	
3	Please provide the following details for training :	
3.1	Number of man-days / duration for completion of training	
3.2	Optimum batch size	
3.3	Total efforts for conducting the training	
3.4	Location	
3.5	Frequency of training offered	
3.6	Pre-requisites / Preparations required before training	
4	Please answer the following about the trainers in-charge of conducting the training on behalf of the Bidder for the Bank:	
4.1	Median experience of all trainers with the Bidder who would be involved with the Project	
4.2	Median experience of all trainers involved with the Project as trainers	
4.3	Median experience of all trainers involved with the Project, working / training on the solution proposed by the Bidder	
5	Please provide a sample training response and feedback from previous implementations?	
6	Also, please give details of the following:	
6.1	Name of the Bank where product was implemented and the training conducted	
6.2	Date and place where training conducted	
6.3	Training audience	
6.4	Indicative rating [if any provided]	
	Note: Please attach the feedback in a separate document with proper cross-referencing.	
7	Please specify the various modes through which the training will be delivered? [e.g. Classroom training, Online self-help training modules within application / e-learning modules, Quiz, etc]	

Annexure 1: Functional and Technical Specifications
Project Management Methodology

Sr. No.	Project Management Methodology	Response
1	Details of methodology / approach	
	The methodology section should adequately address the following stages of the project:	
1.1	Frequency and approach for periodic reporting on the progress of the project and actual status vis-à-vis scheduled status	
1.2	Detailed Study of Current State, with detailed work steps and deliverables	
1.3	Gap analysis including identification and resolution of gaps	
1.4	Customization, development and necessary work around	
1.5	Building up of interfaces with various applications currently used by the bank	
1.6	User acceptance testing	
1.7	Planning for roll-out and identification of key issues that may arise along with proposed solutions	
2	Timelines	
3	Project management activities	
4	Roles and responsibilities of proposed personnel both from the vendor and bank end	
5	Following details with respect to the methodology followed by the vendor in Project Management for a Scheduled Commercial Bank/ Financial Institution in India or abroad.	
5.1	Project Name	
5.2	Project Location	
5.3	Client Name	
5.4	Client address	
5.5	Client contact/reference person(s)	
5.6	Project started (month/year)	
5.7	Project elapsed time – months	
5.8	Man-months effort	
5.9	Project Size (No of branches, modules covered and any other relevant details)	
5.10	Name of senior project staff	
5.11	Nature of the Project	
5.12	Project Management Methodology used	
5.13	Role of the Bidder, whether complete end-to-end involvement or for a particular module	
5.14	Project detail ((Broad detail – information about all activities handled, modules forming part of the Loan Origination, associated activities, time lines activity-wise and module-wise may be detailed.)	

A. List of major customers where the proposed solution is implemented and their reference details

S No.	Name of the Customer	Brief Scope of work (specify the size of the bank, the approaches supported etc.)	Attach reference Letter	Project Status (Completed/ Under implementation)
1				
2				
3				
4				
5				
6				

(Enclose necessary documentary proof)

Annexure 1: Functional and Technical Specifications
Reference Site Details

Reference Site Details	
Particulars	Response
Name of the Bank	
Country of Operation	
Address of the Organization	
Date of commencement of Project	
Date of completion of Project	
Scope of Work for Solution	
Number of concurrent users and the geographical spread of the implementation	
Average Team size for the entire project (Please mention the names and roles of all the other third parties involved in case of consortium)	
Name of the contact person for reference	

Note:

The reference sites submitted must be necessarily of those banks where the proposed vendor/ OEM's product has been awarded the contract in the last two years. For those references where the offered solution is accepted but implementation is not started, the acceptance should be valid as on the last date for submission of bids at Oriental Bank of Commerce