

PART 5 : FUNCTIONAL SPECIFICATIONS.

1	Basic e-PLATFORM Setup	<ol style="list-style-type: none">1. User interface and experience (UI/UX)2. Product configuration and management3. Login management and Dashboards solutions including:<ol style="list-style-type: none">i. Dashboards for applicants, channel partners, BCs, Agencies, Bank's designated branches (DBs) and for central processing unitii. Provision to upload scanned images of documents at multiple stagesiii. Provision to collect information from other sources like UIDAI, NSDL, CKYC, EPFO, MCA, Property title diligence, valuation report, risk controls, Fraud checks etc.iv. OCR capabilities4. Tablet/mobile application or any hand held device application for origination and processing by internal user5. Workflow Engine6. Loan Life Cycle Management<ol style="list-style-type: none">i. Lead Generation through Loan Originating System(LOS)ii. e-KYC module including VCIPiii. Credit Appraisals and Technology based Underwriting & sanction moduleiv. Generation of pre-populated documents, forms and letters etc.v. e-Documentationvi. e-Stamping or merging of physical stamp paper with documents through NeSLvii. e-Sign module (Aadhar/VID/Token Based OTP) including digital signatureviii. e-sign module (scanning of wet signature)ix. Collection, Recovery and Digital paymentx. e-NACH capabilities including UPIxi. Integration with Bank's DMS7. Management Information System (MIS) and Audit trails8. Customer Assist (during entire loan lifecycle)<ol style="list-style-type: none">i. Bank Chat botii. Various communication channels including calls through Bank's Call Centre, Email, SMS, missed call, IVR etciii. Various calculators – Eligibility, EMI, Deposit Calculators etc.9. Notification and Alerts Module for:<ol style="list-style-type: none">i. Channel partners/ Fintech companies/ Agencies/ POS/ Branches / BCs
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		<ul style="list-style-type: none"> ii. Feet on street/sales force through integration with SMS, App notification etc. iii. Organizational level (internal)
2	Integration & Digital Operations	<ul style="list-style-type: none"> 1. Digital Marketing tools and services <ul style="list-style-type: none"> i. Online activation and launch marketing ii. Innovative campaigns 2. Lead Generation Management. 3. Integrations: <ul style="list-style-type: none"> i. Internal integrations [including Core Banking Solution (CBS) - push & pull Customer Relationship Management System (CRMS), Call Centre, Document Management System (DMS), Short Message Service (SMS), EWS, Fraud Risk Management , e-Mail, Mobile banking, internet banking, Unified Payment Interface(UPI), Payment gateway (PG), Bank's loan enrolment like e-NACH and e-mandate to facilitate online payment. ii. External integrations: Credit bureau, National Securities Depository Limited (NSDL), UIDAI-Aadhar, CKYC, GSTN, employer detail verification, EPFO, Income Assessment, MCA portal, DIN Verification, surrogate checks, Property title diligence, valuation report etc., various fintech channel partners, origination channels, feet on street/sales force and various service providers etc. 4. Application Program Interface (API) Management <ul style="list-style-type: none"> i. Internal APIs ii. External APIs 5. Channel Partners Management Module <ul style="list-style-type: none"> i. Channel partner on-boarding and service terms configuration ii. Performance management iii. Payout management
3	Ongoing evolution	<p>Business and Technology Innovation</p> <ul style="list-style-type: none"> i. Start-up eco-system and possibilities to develop new products/solutions ii. Sharing of global best practices and engaging business proposition iii. Periodic Benchmarking of e-PLATFORM solution iv. Customizing / Upgrading proposed e-PLATFORM solution <p>As per the guidelines form time-to-time from Regulator / RBI / IBA / DFS / Government and other Statutory bodies</p>

4			Functional Requirement for e-PLATFORM - Base Platform Setup
	4.1		User interface and experience (UI/UX)
		a	A. The UI/UX feature of e-PLATFORM platform should deliver solutions that are interactive, seamless, intuitive, flexible and specifically designed keeping in view the spirit of the e-PLATFORM platform i.e. Straight Through Origination and Processing (One STOP). It shall extend digital experience through macro and micro details of its design.
		b	The UI/UX of platform shall depict customer information, product offering, loan decision etc. in impactful manner for ensuring engaging experience during entire customer journey. The UI/UX should be drawn from the first principles of design thinking.
	4.2		Product configuration and management
		a	Ability to define new portfolios, products, schemes based on offerings of the Bank
		b	Ability to define pricing (fixed, dynamic/floating) with different frequencies like yearly, monthly etc. along with ability to set up rules for risk based pricing
		c	Ability to define different calculation methods, repayments methods/variations like step up, step down, bullet payment, prepayment, part-payment etc.
		d	Ability to restrict the availability of the product location wise
		e	Ability to replicate and configure new product easily on the fly
		f	Ability to define schedule for service charges, penalties, applicable taxes, other charges etc.
	4.3		Login management and Dashboards solution
		a	Login module:
			(i) A function that allows the correct level of user to add new users and remove users
			(ii) A function that allows the correct level of user to modify the access a user requires
			(iii) Facility to add users to designated business unit/ DBs/ processes/ roles (with limited/defined access)
			(iv) System should allow definition/modification of the approval limits, Branches and organization structure which could be centralized or decentralized

		(v) System should have tablet/mobile solutions or any other handheld device for field functionaries, client visits, including data, document and pictures uploads etc.
		(vi) System should be configurable to have more user types/levels to accommodate process changes/audit or any other functional/reporting requirement.
		(vii) Multiple user functionality
		(viii) Multiple users being able to download the documents for any particular trail.
		(ix) Multiple users to raise comments which are to be recorded with date and time. Comments could be marked to a user/User group or be left open for all users.
		(x) User must be able to see all application he/she has to work on in a single view
		(xi) User should be able to prioritize his work by being able to filter cases based on certain parameters like application id, first name, last name, product etc.
		(xii) User should also be able to view cases in a pool and claim the case to start working on same
		(xiii) Supervisor user should be able to view records of his subordinates and be able to take actions on the same
		(xiv) System to have the capability to show a snapshot view of the entire appraisal
		(xv) Ability to define operational dashboard parameters, presentation style, levels, products etc.
		(xvi) Classify applications stored according to their status e.g. Approved, declined, Cancelled, under review, closed (definable frequency for reports). Online MIS and inquiries should include but not limited to productivity MIS per processor type, per loan type, limits type, operational MIS, Demographic MIS, credit scoring MIS, path traversed by an applications – workflow activities done with date, time, main comments and processor details etc.
	b	Dashboard module
		(i) Dashboard solution for all stakeholders including applicants, channel partners, fintech companies, agencies, DBs, POS, central processing unit (CPU) etc.

		(ii) Dashboard for Channel partners/ Fintech companies/ Agencies/POS /Branches/ central processing unit (CPU) should provide stage wise summary of activities (e.g. completed, pending, payouts etc.) besides provision for extracting micro details of various generated leads and assigned cases for gauging the performance based on defined parameters.
		(iii) Customer Dashboard shall provide for macro and detailed relevant information e.g. application status, tracking, loan availed, repayment, outstanding, payment option, statement generation, historical transactions, customized offering, servicing request, post disbursal intimations etc.
	4.4	Tablet/mobile application for origination and processing by internal & external users
		a An agent/internal user facing tablet/mobile application is proposed to be developed which should be available in all available Android and IOS platforms. The tablet/mobile application should be made available in English only.
		b Few of the features of tablet/mobile application should be accessible in offline mode to enable the App to be used if network connectivity is not available. The same will be stored in the Tab device database and will be synced with enterprise data store upon getting the network connectivity.
		c The features that should be made available offline include the ones that rely on static information, enquiry services, storing input information etc.
		d The other features of tablet/mobile applications should include following but not limited to:
		A.. Login, Logout
		B. Change Password, Forgot Password, profile update
		C. e-KYC option for agents: Agents will be able to perform the e-KYC (OTP and Biometric) including VCIP and profile update on behalf of the customer through Tab and will have following features:
		i. Capturing & editing the customer profile
		i. Capturing photograph
		ii. Capturing PAN , Aadhar details including OCR of these documents
		iii. Scanning the Bar code/Quick Response (QR) code or entering the Aadhar /VID/Token no. Integration with UIDAI Validation from UIDAI. Data including photograph fetching from UIDAI upon successful validation

			iv. Auto/pre population of data by means of Google, Facebook and LinkedIn integration Upload other docs
			v. OCR: Including but not limited to following documents for OCR facility:
			<input type="checkbox"/> PAN Card <input type="checkbox"/>
			<input type="checkbox"/> Aadhar Card <input type="checkbox"/>
			<input type="checkbox"/> Passport <input type="checkbox"/>
			<input type="checkbox"/> Driving License <input type="checkbox"/>
			<input type="checkbox"/> Bank Statements <input type="checkbox"/>
			<input type="checkbox"/> Financial statements <input type="checkbox"/>
			<input type="checkbox"/> ITR documents <input type="checkbox"/>
			vi. Documents scanning, upload and storing feature
			vii. Option for assigning the application to other service providers/fintech partners for further processing (e.g. one tap request for Contact Point Verification (CPV))
			E. Aadhar authentication feature
			F. Eligibility Check, EMI Calculator
			F. e-documents
			G. E-stamp
			H. E-sign
			I. e-Mandate, National Automated Clearing House (NACH), Electronic Clearing Service (ECS) Mandate feature including UPI
			J. Information on generated/assigned leads/customers, Enquiry/Lead follow up – progress update.
			K. Information on funnel/pipeline, policies, day's work, lead/enquiry progress view
			L. Approval/Rejection
	4.5		Workflow Engine
		a	The system should have the capability to allocate particular application to specific approvers/users who are delegated to process the application. Further, there should be a queuing system that has the capability to allocate based on preset logic. Approver level can be defined as single approver or multiple approver.
		b	Process of approval may have defined sequential and/or parallel movement. It should be possible to have both in workflow simultaneously. Solution should provide a feature whereby a single user (duly designated) be able to process an application from start to finish or may have limited access to a specific task.

		c	Ability to reallocate or reassign cases from one user to another user, multiple to & fro movement of work items and comprehensive Reports for workflow.
		d	The queuing feature should include the ability for escalation to higher supervising authority in case the application has remained pending without any activity for a specified period.
		e	Turn Around Time (TAT) rules for each activity in the workflow, ability to have workflows for credit lines based on the current process of the Bank. Interact dynamically between the rules engine and the queuing process to move across queues based on process results at each stage of credit processing – Example: risk based verification process resulting in instant approval or based on potential credit limit assignments queue to credit officers who can cover such limits.
		f	System should have provision of maker checker facility for different activities like data entry, documents, approval based on risk segment. However this may be defined by administrator.
		g	Ability to allocate automatically to each user based on role and also to a pool/ team so that the available users can select case to work on if needed.
4.6			Loan Processing and Life cycle Management
		A	Overview:
		a	a) The proposed system should provide a responsive web portal as well as a tablet/mobile application for internal as well as external users for loan origination and/or processing as per bank's requirement which shall comprise of the functionalities including, but not limited to:
			(i) Eligibility check
			(ii) De-dupe (local & Global)
			(iii) Present various options available to the customer for contacting Bank for loan
			(iv) List registered dealer showrooms, in the case of Vehicle loan
			(v) Inform documents requirements
			(vi) Show digital Repayment options
			(vii) List value added services
			(viii) Elaborate Frequently Asked Questions (FAQs)
			(ix) Complete online loan application
			(x) Loan application status

		<p>b) The system should have ability to convert an existing lead to a loan application. Once a loan application is created, a reference number should be generated and the same shall be sent to customer's registered mobile number/Email. With that reference number customer can track status of loan application using Call Centre, SMS and web portal.</p>
		<p>c) The queuing feature should include the ability for escalation to higher supervising authority in case the application has remained pending without any activity for a specified period. System should have provision of maker checker facility for different activities like data entry, documents, approval based on risk segment.</p>
		<p>d) Loan application inward entry program should be available in web version as well as tablet/mobile version for internal users for loan origination and processing. Both versions shall be integrated with Aadhar/VID/Token, PAN, RTO, De-DUPE and Credit bureaus to get customer identification details and credit score.</p>
		<p>e) The system should have ability to configure Score card, various rules like Hunter, data analytics etc. in e-PLATFORM platform. The credit underwriting process should be fully system driven without any manual intervention. The module shall have ability to communicate with customer, marketing officer, feet on street, Branches and other related parties over SMS, Interactive voice response (IVR) and Email etc.</p>
		<p>f) The eligibility criteria applicable for various products will be configured in the system and based on information/document submitted by customer, a primary offer will be displayed on the platform on real time basis. Once customer accepts the offer, he/she will be prompted to submit detailed information/upload documents for completing the loan application. The application shall be processed through the e-PLATFORM platform based on predefined underwriting models/rule engine and final sanction will be communicated to the applicant. Subsequently, pre populated loan agreement will be generated through the e-PLATFORM platform which will be e-signed/signed by the applicant/coapplicant/guarantor. After updation of satisfactory Contact Point Verification (CPV) report on e-PLATFORM platform, the same will be pushed to CBS and disbursement will be made automatically. Further, account review parameters to be fully configurable.</p>

		g) The e-PLATFORM platform should be capable of processing certain loan products e.g. POS/Dealer/Aggregator originated loans differently, keeping in view the nature of loan and customer journey wherein some of above steps/activities (e.g. Contact Point Verification (CPV)) may be waived/relaxed for real time loan sanction and disbursement.
	B	e-KYC module:
		(i) The system should have capability for facilitating Biometric device integration for e-KYC
		(ii) System shall also have facility for OTP based e-KYC including VCIP
		(iii) Integration with C-KYC module for 2 way communication
	C	Credit Appraisals and Technology based Underwriting & sanction module:
		(i) Functionality of credit appraisal based on various kind of score cards, algorithms and rule engine (internal and external) with flexibility to add new rules / statistical models.
		(ii) Facility to define rules based on different parameters. Rules could be related to de-dupe, scoring, eligibility, data analytics from approved companies or other rules like risk based pricing.
		(iii) There must be rules that decide on minimum requirements including but not limited to age, income/ balances / employer category / risk scores obtained etc.
		(iv) Ability to define the sanctioning authority based loan type, product etc.
		(v) The system should aid credit decision making based on the proposal evaluation analysis and credit risk rating. It should facilitate users/reviewers in understanding assessments through electronic case files.
		(vi) Ability to allow reviewing personnel to view defined sets of information/comments on each credit request.
		(vii) Ability to view the application data in a summarized form to take credit action.
		(viii) Ability to reject the application with reasons. The system should allow review of rejected applications through a screen that includes the reason for rejection.
		(ix) Ability to review rejected applications for reopening in special cases. The system should also facilitate archival of rejected applications for de-dupe purposes.

		(x) The system should have a mechanism that highlights/escalates an application if it is pending for more than a specified number of days after follow-up for missing documents/ information.
		(xi) After highlighting/escalating, system should auto cancel application after a specified period
		D Generation of pre-populated documents, forms and letters etc.:
		(i) iThe system should have feature for generating pre-populated documents in desired format like but not limited to:
		a) Appraisal cum Sanction Memo
		b) Loan Sanction Letter
		c) Loan Rejection Letter
		d) Loan Agreements & Undertaking
		e) Welcome Letter for New to Bank / existing customers for various banking products & services
		(ii) Ability to process images in input form so as to reflect them in output format
		(iii) Output format to be generated in MS Word, MS Excel format, PDF & HTML format etc.
		(iv) Output has to be a printable format with full alignment of text, images & tables.
		E e-Documentation , e-Stamping , e-Sign Modules
		The system should have feature for building various documents as per Bank's requirement, e-stamping of these document including merging of physical stamp paper which in turn shall be used for facilitating Aadhaar based e-sign for enabling applicants to e-sign documents for application, terms and conditions of acceptance, loan agreement executions etc. from any remote location.
		F Enrolment for Digital payment:
		(i) i. Ability in the system to collect details from customers about various payment channels for repayment through following mode but not limited to:
		a) e-Mandate, National Automated Clearing House (NACH), Electronic Clearing Service (ECS) Mandate
4.7		Management Information System (MIS) and Audit Trails
	a	The system should provide ability to Record all user activities with audit trail
	b	Provide standard reports which are printable in pdf and exportable to Word or Excel or other data analysis formats.
	c	Allows report configuration by allowing customizing report parameters.

	d	System should generate reports like but not limited to:
		(i) Applications approved
		(ii) Application declined
		(iii) Application pending with reasons
		(iv) Sourcing Performance
		(v) TAT reports
		(vi) Disbursed Applications
		(vii) Case Status Report
		(viii) User Access Rights Report
		(ix) Audit Report
		(x) User Login Logout Report
		(xi) Credit Appraisal report
		(xii) Officer performance report
		(xiii) Status wise leads reports
4.8		Notification and Alerts Module and Customer Assist:
	a	Customer:
		(i) System should trigger real time alert/notification to applicants regarding various stages of their journey e.g. Application reference no, submission confirmation, document pendency, approvals/rejection, disbursement, EMI due dates, payment confirmation etc. through various communication modes including SMS, Email etc.
		(ii) System should have capability for auto SMS/Emails to customer and ability to define templates for SMS, Email, letters for notifications based on existing templates of the Bank
	b	Channel partners:
		The notification and alerts module shall send real time alerts/notifications on each stage to various channel partners/Fintech companies/Agencies/POS /Branches/ central processing unit (CPU) etc. to ensure that each stakeholder is in sync with the process and can initiate necessary action as per defined workflow.
	c	Feet on street:
		The module should have capability to send notification/alerts to sales personnel/feet on street regarding assigned cases and status of the same at various stages through various communication mode including tablet/mobile application, SMS, Email etc.
	d	Organizational level (internal):

			The notification and alerts module shall send real time alerts/notifications on each stage to Central Processing Unit (CPU) for updating status of cases and to initiate necessary action as per defined workflow through various communication mode including Dashboard, SMS, Email etc.
5			Functional Requirement for e-PLATFORM platform – Integration and Digital Operations
	5.1		Digital Marketing tools and services
		a	Digital Marketing solution shall empower the e-PLATFORM platform to deliver engaging experiences with interactive content, targeted offers and consistent branding across channels i.e. mobile, web and hybrid apps. It should orchestrate Digital Marketing campaigns and offer best solution for customers at every touch point.
		b	The module shall have capability for integration with online channel partners for personalized cross-channel campaigns for meaningful customer experiences. The solution shall also provide for managing content and assets, with an objective to create traction on e-PLATFORM platform, both in terms of quality and quantity.
		c	The Bidder shall also undertake content self-creation, aggregation from other content providers and management for the e-PLATFORM Platform to offer various promotional offerings, deals, product comparisons, trending products on other online marketplaces for catering potential customers through online lending.
	5.2		Lead Generation Management
		a	An integrated lead generation module should be available incorporating various channels as mentioned below:
			(i) On boarding and lead generation of customers through various channels like SMS, Missed Call, BOI Mobile banking App, BOI Internet Banking, Bankofindia website, Call Center, IVR, BC, Corporate agents, tie-up partners, Bank chat bots, Bank Marketing officials, branch users and other business centers of bank like SME CC, RBC, ABC Centers, AMO and administrative offices of bank of India for banks assets products.
			(ii) Offline Channel partners (e.g.POS/Dealer Showroom/DSAs etc.)
		b	Ability to parameterize the data collected for e-PLATFORM platform, based on various channel i.e. through online web portal or through Branches etc. For e.g. DB may collect more information, but an Digital Marketing channel may only collect limited details like name, mobile number, Email ID and product required etc.

		c	The illustrative list of data to be collected through e-PLATFORM platform from various channels:
			(i) Customer personal details (Name, DOB, Gender, Address, Mobile number, Email ID, PAN/Voters ID/Passport Number etc.)
			(ii) Customer employment details (Salary/Income, Employment type, Address, Phone number, Email ID etc.)
			(iii) Desired Product details (Pricing, Type, Tenor, Charges, Margin/Down Payment etc.)
			(iv) Loan Amount
			(v) Purpose of loan
			(vi) Desired Repayment schedule
			(vii) Sector/Sub-sector
		d	Ability to parameterize any additional information apart from the ones mentioned above for enriching the database. Hence a data master shall be defined which supports efficient management and process of various loan products offered through e-PLATFORM platform.
		e	E. Ability to capture source of lead which help to analyze the performance of lead generator as well as processing users.
	5.3		5.3 Integrations (Internal and External):
		a	A. Internal:
			(i) The system shall have capability of integration with Bank's Core Banking Solution (CBS) with both push and pull functionality for automatic disbursement and management in CBS without repeat data entry.
			(ii) Integration with Customer Relations Management System (CRMS), Call Centre, HRMS or any other internal integration as and when needed for the platform.
			(iii) Integration with Document Management System (DMS):
			a) The system should be able to integrate with document imaging/processing systems, thus facilitating the rapid movement of applications across the processes without the need to paper flow.
			b) Ability to upload documents against checklist/data in different formats like pdf, jpg, jpeg, png, gif etc.
			c) Ability to track (stage wise), update, inquire and archive the documents, including marking of number of pages, date of receipt, location of the document while receiving it.

			d) Ability to have a verification of the documents by a different user
			(iv) Integration with Bank's SMS, Email service, Mobile banking, Call Centre, internet banking, UPI and Payment gateway
			(v) Hunter list
			(vi) Grey list
			(vii) De-dupe engine
		b	External:
			(i) i. The system should be capable of supporting various channels viz. Dealer showroom/ Digital partners, DBs, Fintech companies, Corporate Website, Mobile platform, POS etc.
			(ii) ii. Controlled interface with external web links/data sources/ reference sources for data verification/ data & information feeding/ checking information.
			(iii) iii. Due diligence checks through interface
			(iv) iv. System should have flexibility to enroll third party/fintech companies/service providers for lead generation/ marketing/ data analytics/any other purpose and have ability to interface with their systems on a plug and play mode.
			(v) v. Ability to allocate relevant cases to service providers and give controlled access to work or give them facility to upload their reports
			(vi) vi. Ability to integrate with various functionality providers like chatbot, cloud support, offers engine, existing modules of wealth management etc.
			(vii) vii. Ability to provide Software Development Kit (SDK) to be integrated with third party apps
5.4			Application Program Interface (API) Management (exposing and consuming)
			Multiple services need to be developed for integration to Loan system, payment gateway, Email, SMS and any other inter application integration (Analytics and others) required.
		a	ALL Integration should be done through either existing APIs or REST API's.
		b	Integration implementation would be based on standard integration patterns using async queues. Majority of interfaces should be based on Web-services and batch file interfaces

		c	API Services should be implemented on API framework, services should be hosted, controlled for secure access, monitored for usage through API gateway
		d	API – Gateway: External Services - API Services should be implemented on API Gateway - external partners who make use of BANK services to build their applications should use these APIs.
		e	Rule Engine: Rules that are going to be implemented on a central rule engine. The rules would be accessed by integration framework and API gateway.
		f	An indicative list of APIs:
			(i) Internal APIs:
			a) Customer Verification API
			b) Document Management API
			c) De-Dupe check API
			d) Create customer ID / Account ID API
			e) Vendor management API
			f) EMI payment API
			g) Loan status enquiry API
			h) General score-card API
			i) MIS API
			j) EDW API
			k) Finacle API
			(ii) External APIs:
			a) Adapters for India Stack integration etc.
			b) Extract Aadhar /VID/Token data API
			c) Validate Aadhar/VID/Token OTP
			d) Extract PAN data API
			e) Automatic EMI payment API
			f) OCR APIs , e-stamping API, e-documentation, e-signing
			g) APIs for integration with various partners
		g	The aforesaid list of APIs are illustrative and not exhaustive. The Bidder shall provide for integrations through any other APIs as required for developing e-PLATFORM platform.
	5.5		Channel Partners Management Module
		a	Channel partner on-boarding and service terms configuration: System should have flexibility to onboard channel partners/fintech companies/service providers for lead generation/ marketing/ data analytics/any other purpose on a plug and play mode.
		b	Performance management:

		Module shall have functionality to record and analyze performance, quality etc. of staff / service providers/ partnerships and generate reports as against predefined parameters.
	c	Payout management
		System shall facilitate detailed calculation of performance based commission/payout as per business generated/converted through Direct channel, Partners, Affiliates and Aggregators etc. based on the pre agreed pricing model for each service provider. The system shall have feature for auto generation of various invoices, verification of invoice/claims raised by aforesaid sources and generation of auto populated payment advices.
5.6		5.6 Driving ongoing evolution:
	a	Business innovations
		Bidder shall organise various workshops to share/validate ideas in respect of New business prospects, revenue models, operating structures, M&A opportunities, strategic partnerships with no additional cost to Bank.
	b	Technology innovation
		(i) Bidder shall organize half-yearly events for Startup connect/Demo day where relevant (curated) startups with Solutions for Business Innovations will be connected with the Bank.
		(ii) Bidder shall conduct periodical Market research for sharing latest trends in technology and research insights.
		The Bidder shall facilitate discussions between start-ups/OEMs and Bank's business team around business requirements for POCs and Service Agreements.
	c	Periodic Benchmarking of e-PLATFORM platform
		The Bidder, after end of each year (from the GO LIVE date of Phase 1) shall carry out a structured study of similar solutions available in the industry for benchmarking of e-PLATFORM platform and submit a detailed report of the same to Bank.
		The above ongoing differentiation shall be arranged solely by the Bidder without any additional cost to the Bank
6		Implementation:
		The High-level activities which will be carried out for Implementation of e-PLATFORM platform is as below:
6.1		Requirements Analysis –which includes:
	a	Requirements elicitation with Bank's business team based on discussions, structured questionnaire etc.

		b	Arriving at detailed requirements specification for e-PLATFORM platform functionalities
6.2			System Design – Design for the proposed portal architecture based on identified requirements.
		a	High level System specification with overall architecture covering Technical Architecture
		b	Low level System specification with interface level details and elaboration of the High Level Design (HLD) core modules & Test Cases.
6.3			Installation and Configuring of Solution
6.4			Implementation of e-PLATFORM platform which includes:
		a	User Interface Design & development - e-PLATFORM platform which includes creation of designs and wireframes based on the inputs/suggestions provided by Bank
		b	Development of individual modules as defined in scope
		c	Web Analytics for the traffic and key link usages using Google analytics
		d	Integrations as defined in scope
		e	Unit testing of modules.
6.5			System and Integration Testing of the developed e-PLATFORM platform
6.6			User Acceptance Testing (UAT) – by Bank’s Business team.
6.7			Deployment and GO LIVE Commissioning – Deployment of the solution in production environment, on-sight support for -1- year post GO LIVE of Phase 1 and maintenance contract of -5- years.
7			Campaign Management (SMS , E-Mails , any other digital channel, whatsapp, Call Centre, Chatbot, SOA emailer)
			Bulk Campaign with attaching campaign contents as an attachment (Same Document (single / multiple) to all / different documents customer-wise and / or campaign contents inside the email body, Capturing campaign responses , converting into lead , tracking SMS,e-mail delivered / delivery failed with reason , received / opened by customer etc)
8			Customer Relation Management
			Profiling of Customer / non-customer etc
9			Service Management
			Chq Book Request, Stop Payment, Digital Products, etc
10			360 Degree View of Customer
			Role & Responsibility based access , Masking / Restricting data / info view as per role base access

11		Complaint Management
		Capturing all digital / non-digital complaints , TAT, Tracking , Escalation of Complaint as per internal matrix , Internal / External Ombudsman, capturing comments / resolution etc
12		Implementation - Other activities:
	12.1	All the components of proposed solution (software, hardware etc.) in the DC site should be replicable at the DR site (except for test and development environment). The proposed solution should have full capability to support database-database and storage-storage replication between DC and DR with a recovery point objective (RPO) and a recovery time objective (RTO) of the Bank. The replication between DC and DR should be possible in both directions. Bank should have the liberty to deploy the solution in multiple test environment in Bank's Data Center.
	12.2	The Bidder should be capable of supply, configure, customize, maintain and support a solution offered by them without any additional cost, which also includes but not limited to:
		a Supply, installation, customization/ development and maintenance of required solutions
		b Data migration from the legacy system to the new environment
		c Provide interfaces required to integrate the solution with other banking systems and applications
		d Provide application helpdesk
		e Provide Warranty support of the solution deployed
		f Training the core team & trainers (on Train the Trainer model)
		g Provide hand-holding support during roll-out
		h Marketing activation and launch campaign
		i Description of the envisaged scope is not exhaustive and Bank reserves its right to change the scope of the RFP considering the size and variety of the requirements and the changing business conditions.
	12.3	Based on the contents of the RFP, the Bidder shall be required to independently arrive at a solution to support Bank's requirements, after taking into consideration the effort estimated for implementation, resources and the equipment requirements. The Bank expressly stipulates that selection of Bidder under this RFP is on the express understanding that this RFP contains only the principal provisions for the entire assignment and that delivery of the services and the deliverables in connection therewith are only a part of the assignment as per the defined scope of work. The Bidder shall be required to undertake to perform all such tasks, render requisite services and make available such resources as may be required for the successful

		completion of the entire assignment on turn-key basis at no additional cost to the Bank.
12.4		The Bidder has to envisage all necessary services to be provided and ensure that the same are delivered to the Bank. The Bank will not accept any plea of the Bidder at a later date for omission of services mandatory for successful implementation of the solution as per the defined scope of work on the pretext that the same was not explicitly mentioned in the RFP.
12.5		The successful Bidder/Bidders shall work with Bank team to design the solution architecture and complete project plan considering the licensing requirements for all the functional requirements of BANK.
12.6		The project shall be implemented in phased manner as mentioned above.
12.7		Once Purchase Order (PO)/Letter of Intent (LOI) is issued, Phase 1 of e-PLATFORM platform should GO LIVE with all features mentioned in the scope of work and other portion in RFP, within -120- days from the date of issue of PO/LOI. Thereafter, Phase 2 of the e-PLATFORM platform should also GO LIVE within -150- days with stated scope.
12.8		There shall be stabilization period of -30- days post GO LIVE of each loan product. During this period, the successful Bidder is also expected to provide hand-holding services to the operations team.
12.9		The successful Bidder is expected to ensure that functionalities currently being used by BANK or being envisaged by BANK are made available.
12.10		The successful Bidder is expected to ensure all the regulatory Requirements for loans portfolios including but not limited to Unsecured Business Loans, Personal Loans, Auto Loans, Consumer Durable Loans, Point of Sale (POS) Loans and Education Loan etc. are made available without any extra cost.
12.11		The successful Bidder is expected to carry out a requirement study for the functionalities and services required by the BANK, to gain understanding of the business requirements and functioning of the entire eco system.
12.12		The Bidder must furnish contract agreements with other vendors whose products or services the Bidder would obtain. The Bidder must further continue with the same vendors and shall not be permitted to change the vendors after the bid is submitted. Failure to adhere to this clause will attract disqualification of the bid/ contract as well as invoke related damage clauses as specified in Terms and Conditions.

12.13		The successful Bidder must maintain for separate production (at DC and DR), testing and training environments.
12.14		The successful Bidder is expected to customize the screens, design and layout of the application depending on the requirements of the Bank, at no additional cost to the Bank.
12.15		The proposed solution should have user configurable workflow.
12.16		Bank should have flexibility to change the workflow according to the business requirement.
12.17		Configuration of workflow required by the Bank should be done without extra cost.
12.18		The interface provided by Bidder should be industry standard and secure.
12.19		No manual intervention should be required between one module/component to other for data transfer and all the process should be STP wherever required.
12.20		The successful Bidder is expected to assist the Bank in performing UAT of the application as part of deployment and subsequent changes. The successful Bidder will prepare test cases and shall be responsible for securing necessary approval from stakeholders on acceptance of the test cases.
12.21		The successful Bidder would also be responsible to independently test the application for its working and also assist the Bank's core team in the testing of the application post the installation on the new hardware. Bidder to migration data from the legacy / existing systems to his proposed solution to maintain historical data.
12.22		The successful Bidder is expected to customize the solution based on requirements of Bank. All the statutory and regulatory requirements of the Bank, impacting the applications to be implemented under the scope of this project, will be provided to the Bank at no additional cost to the Bank during the period of the contract.
12.23		The successful Bidder is expected to support the Bank in the installation, implementation, launch and rollout of e-PLATFORM platform.
12.24		The successful Bidder would be expected to manage, maintain and monitor the solution for the period of the contract.
12.25		The successful Bidder is responsible to impart requisite training to the Bank's project and core team.
12.26		The successful Bidder is required to conduct workshops
12.27		The successful Bidder is responsible for conducting trainings on the application of e-PLATFORM platform.
12.28		The phase wise project GO LIVE shall be considered as complete when:
	a	The entire functionalities mentioned in scope of e-PLATFORM platform are integrated as single solution
	b	All the functionalities of e-PLATFORM platform are tested and signed off by the Bank.

		c	Bidder is required to get a certification from functional team related to business verticals
	12.29		For smooth completion of the project, the Bidder should identify one or two of its representatives at all Circle office locations and Mumbai as the Project Manager for the Bank. The representatives nominated for the project should submit Project Completion Report on a weekly basis, to Fintech and New Business Initiatives Department, Mumbai regarding implementation of the project. Project Completion Report shall contain details of work done vis-à-vis total work under the project. Project Completion Report should be comprehensive to enable the Bank to refer to any details at a future date.