

ANNEXURE -1 to Pre-Bid Query Reply

3.2.19 The proposed solution to be implemented in phased manner as under –

Part	Description	Time line
A	<p><b>Phase –I</b></p> <p><b><u>Straight through Processing of Asset Products:</u></b></p> <p><b><u>a) Lead Originating System (Asset Products )</u></b>            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, Digital Marketing Platform, 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.</p> <p>The Specific Asset Products for Phase I are listed below.</p> <p><b>Retail Loan:</b></p> <ol style="list-style-type: none"> <li>1. Star Home Loans (inclusive of all schemes)</li> <li>2. Star Personal Loans.(inclusive of all schemes)</li> <li>3. Star Vehicle Loans. (inclusive of all schemes)</li> <li>4. Star Top-up Loans. (inclusive of all schemes)</li> <li>5. Retail Credit Cards</li> </ol> <p>All MSME Loans</p> <p><b>b) Lead Management System should be capable of processing asset Products. The Lead Management system to allocate the lead automatically to respective application/system user for processing. Auto Email &amp; SMS notifications to customer and respective users to be send with lead registration number and should provide the status of Lead to customer till lead life cycle.</b></p> <p><b>c) Implementation of Work Flow engine, Business Rule engine/ Product outflow for STP and Non-STP</b></p>	<p><b>120 days from the date of issue of PO.</b></p>

required for Loan/assets Product Processing. Bidder required to propose/submit the Work flow engine, Business rule engine/Product outflow for the requirements referred above based on their rich experience and bank may proceed with the same or change/customize according to bank requirements.

d) End to end STP for selected products mentioned above i.e. Lead Originating, Processing, Customer Due diligence which includes e-kyc including VCIP verification, C-KYC, AML & FIU checks, integration with EWS, Bureau Checks, Ratings, Credit rating models, Fraud Checks, Surrogate checks, MCA check, EPFO check, IT Verification, GSTN, CERSAI etc, Loan Processing, sanction, e-documentation, e-stamping, e-signing, account opening, disbursement & enrollment of online Payment for asset Products. Integration with e-Nach, e-Mandate is required for enrollment of online Payment. Integration with CBS System i.e. Finacle for opening of accounts and other STP requirements for asset products.

e) Interface with third party system/tools to get/validate/processing the information online required for STP through like e-kyc, e-aadhar, GST returns, Credit Rating (Internal/ External Rating) , Credit Information bureaus report, Income Tax returns/willful defaulter/ Central fraud Registry/PAN/Fraud Risk Management System/Watch list, valuation report/legal opinion report, CERSAI , Employer Verification-EPFO, MCA,due diligence, and others based on STP requirements. The above list is indicative and not exhaustive.

Integration of proposed solution with banks Analytical model for cross selling /Up Selling of products to the existing customers. Analytical model of the bank will provide probable customer base for product offer i.e. Pre Approved offers. The Pre approved offers should be intimated to customers via Email /SMS / Call Centre/ Internet banking /Mobile banking channels for processing the lead once interested / subscribed.

E-documents, e-stamping and e-signing is part of STP process of asset products of the bank. All the e-

<p>B)</p>	<p>documents need to be stored in DMS (Document Management system of the bank) by integration through interface.</p> <p>f) Providing MIS reports &amp; Dashboards regarding the Lead Origination from various channels, status of Lead, Product level reports, employee level reports and other performance parameters based on bank requirements.</p> <p>The proposed application for the requirement mentioned above should be secured through https and creation and maintenance of SSL Certificate at application server is part of the requirement.</p> <p>Submission of System integration testing (SIT) report, UAT Testing, features sign off.</p> <p>Production go Live</p> <p><b><u>Phase II</u></b></p> <p>a) Operational CRM &amp; 360 degree view of the customer-Bidder need to connect to existing EDW database &amp; Operation data storage (ODS) of bank which is in Oracle Exadata and access the data from various source system like CBS, FCBS, Treasury, de-mat, Credit Card, ADC like Internet Banking, Mobile Banking, Third Party Products, Account / Data Aggregators and other source system available in EDW of bank and process the data from various source system and provide 360 degree view of the customer in Operational CRM solution.</p> <p>b) STP and Non-STP of all other retail products, MSME products, Liability products, Agriculture products, Corporate Credit, Third Party Products and all other products &amp; services distributed by Bank of India. The Loan Origination through various channels as referred above in Phase I, Part A, Point no. a, pertaining to Loan Processing, sanction, disbursement and enrollment of online Payment for Asset Products to be considered. Similarly the Lead Originating through various channels as referred above in Phase I, Part A, Point no. a i.e Lead Processing, Account opening and Online Payment by integrating with payment</p>	<p>150 days from the date of issue of PO</p>
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gateways pertaining to Liability Products, third Party Products and other products & services distributed by Bank of India. The bidder may refer Bank of India website to get the sample list of products and other products & services distributed by Bank of India. The above list is indicative and not exhaustive. Kindly refer Phase I, Part A, Point no. b, c, d, e and f which is also applicable here.

c) Operational CRM should have the required module for meeting the customer support services features or requested through Call Center, branch users and administrative offices. The Operational CRM will provide 360 degree view of customers, the OCRM solution should be able to offer the best product to the customer as part of cross sell / up sell features.

**d) Complaint Management.**

Capturing all types of complaint from all digital Channels- SMS, Website, E-mail etc. & NON-Digital Channels, TAT, Tracking, Escalation of Complaint as per internal matrix, Internal / External Ombudsman, capturing comments / resolution etc. and allow routing, sentiment analysis and tracking of complaints centrally from all sources. The scope also includes historical data migration pertains to complaints from the present complaint management system to new system.

**e) Campaign Management.**

Automate Sales and Multichannel Marketing Campaign which includes designing, planning testing and monitoring the campaign. Conversion of image/ other formats into required HTML format, warming of IP address, white listing of IP address. Active support to bank network team /bank team for configuration of public IP address, cost of creating of domain address, and creating of zone record in DNS (i.e. a record, cname record, MX record, SPF, DKIM record and addition record/requirements at DNS). The campaign management includes all modes of promotional & transactional communications.

**f) Service Management.**

	<b>To focus, manage and track the customer service requirement and track the customer service operations. To Support incident base service, service scheduling etc.</b>	
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