

# Implementation of Integrated Cash Management Services (Integrated CMS)

## **10. STAGES OF EVALUATION**

There would be Three (3) stages for evaluation process.

The Stages are:

- Eligibility Criteria Evaluation
- Technical Evaluation
- Commercial Evaluation

### **A. Eligibility Evaluation**

The Eligibility would be evaluated first for the participating bidders. The bidders, who would qualify all Eligibility Criteria will be shortlisted for the technical bid evaluation.

### **B. Technical Evaluation**

- The objective of technical evaluation and shortlisting of the bidders is to facilitate the selection of the most optimal Solution(s) that appropriately meet the requirements of the Bank. The Bank will evaluate the technical offers of the bidders complying with Eligibility Criteria and the proposals meeting the said criteria will only be taken up for further technical evaluation.
- As part of the technical bid, the bidder shall have to submit all the specified documents/information covering all the clauses specified in the RFP. The Bidders shall be required to deliver an exclusive presentation detailing the proposed architecture for NOC and various applications/Solutions (to be implemented by the selected NSI), implementation approach, rollout strategy, etc.
- The bidders are expected to submit the soft copy of the presentation to the Bank along with their technical and commercial bids.
- A bidder shall be scored based upon the scoring formula given below. Based on the scores, H1 shall be shortlisted, the decision of the Bank in regard to evaluation would be final and binding on all the Bidders to this document.

## Evaluation of Technical Competence:

### **Note:**

- All specifications provided in this Appendix are mandatory. Non-compliance with any of the specifications will render the Bidder disqualified.
- All customizations and integrations required shall be completed by the Bidder through respective OEMs within specified timelines.
- Compliance with all the specifications mentioned in this Appendix must be supported by relevant and verifiable documents. All such supporting documents must be submitted along with the technical bid.
- The technical bid submitted by the Bidder will be evaluated only if they fulfil the eligibility criteria. The proposal evaluation will be based on the evaluation matrix consisting of the following parameters.

| # | Criteria  | Evaluation Parameter   | Documentation  | Max marks |
|---|---|--|--|-----------|
| 1 | <u>Bidders Experience:</u><br>Number of Schedule commercial Bank in India<br>(Implementation of Integrated CMS Completed & Running).            | 4 or More Clients – 20 Marks<br>3 clients – 10 Marks<br>2 Client - 5 Marks | Reference letter confirmation from the Bank, mentioning that the Integrated CMS Solution is implemented & running. It should be signed (along with Bank seal) not below the Rank of AGM or equivalent. | <b>20</b> |
| 2 | <u>Bidder's Experience in implementation of the unique modules as per Annexure-XXIII:</u><br><br>Modules should be implemented & Running in any | Marks as per Annexure-XXIII  | Undertaking along with Annexure- XXIII should be submitted.<br><br>All the parameters should be verifiable during site visit.  | <b>30</b> |

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|   | Schedule commercial Banks in India.   |   |  |           |
| 3 | <p><u>Compliance to Technical Specifications mentioned in RFP –</u></p> <p>Technical specifications compliance as per Annexure- XVIII</p> | <p>As per Technical Compliance based on the responses from the Bidder mentioned in RFP.</p> <p>if any of the requirements need customization- 10 marks</p> <p>if the entire requirements are Readily available- 20 marks</p>  | <p>Undertaking along with Annexure- XVIII should be submitted.</p> <p>All the parameters should be verifiable during site visit.</p> | <b>20</b> |
| 4 | <p><u>Technical Presentation</u></p> <p>Site visit &amp; Technical Presentation on Proposed Solution by the Bidder/OEM</p>                | <p>Technical presentation will be evaluated on the following parameters:</p> <ol style="list-style-type: none"> <li>1. Quality and completeness of Proposed solution</li> <li>2. Solution architecture (scalability &amp; flexibility)</li> <li>3. Approach &amp; methodology</li> <li>4. Project governance</li> </ol> | <p>Marks will be based on Presentation to technical committee &amp; site visit.</p>  | <b>30</b> |

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|                    |  | & team/<br>resource plan<br>5. Volumes<br>handled<br>6. Feedback<br>from existing<br>clients during<br>site visit |  |            |
| <b>Total Marks</b> |  |   |  | <b>100</b> |

**Note:**

- (a) The bidder is required to provide documentary evidence for each of the above criteria.
- (b) Further the Bank's officials would visit reference sites provided by the Bidder if deemed necessary.
- (c) Bidders scoring 70% or more marks will be considered eligible in technical evaluation and shall be considered for further process of evaluation
- (d) In case there is only one bidder having technical score of 70% or more, the Bank may, at its sole discretion, also consider the next highest Technical Score and qualify such bidder.
- (e) Bank may, at its sole discretion, decide to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to.

**TECHNICAL PRESENTATION**

As part of technical evaluation process, bidder has to give presentation before the evaluation committee at Kolkata. Following criteria must be adhered to by all bidders, in connection with the technical presentations during the bid selection process.

- At least one senior representative from bidder's organization should be present in the technical presentations
- Complete soft copies of the presentation materials should be shared with the Bank before the presentation.

- The Bank will expect and demand that the key personnel showcased by the bidder in the technical presentation should be the same person that actively drives the project execution.
- Bidders must strictly adhere to the time slots provided to them for the technical presentation, allowing ample time and scope for question-answers.
- Focus of the presentation should be on the specifics of the solution/approach being proposed for the Bank, not on general elucidation of technologies, tool stacks or concepts.
- Both technical and administrative aspects of the Assignment should be given suitable coverage.
- Bidder should also present their understanding about the Bank's future requirements and approach.
- Focus should be on bringing out clearly what is specific / different / novel about the approach, not on beefing up the presentation with commonly known and/or spurious information
- All aspects of requirements in the RFP should be covered in the presentation – e.g., proposed approach, capability to develop industry grade customized products, processes, frame works, diagnostic tools, organizational capabilities, team, governance, continuous development, transition approach etc.
- Any assumption, if taken in the response to RFP document should be clearly brought out in the technical presentation, along with the justification.
- Bank's evaluation and scoring on all aspects including technical presentation are final and non-negotiable.

### **C. COMMERCIAL EVALUATION**

The commercial bids of only technically qualified bidders will be opened and evaluated by the Bank and the evaluation will take into account the following factors:

- i. The Bill of Material must be attached in Technical Bid as well as Commercial Bid. The format will be identical for both Technical Bid and Commercial Bid, except that the technical bid should not contain any price information (with Prices masked). Technical bid without masked Bill of Materials will be liable for rejection. Any deviations from the Bill of Material / non-submission of prices as per the format shall make the bid liable for rejection.

- ii. The L1 bidder will be selected on the basis of the amount quoted for the proposed solution quoted by them as per commercial bid.
- iii. The optimized TCO (Total Cost of Ownership) identified in the commercial bid would be the basis of the maximum outflow of the Bank for undertaking the scope of work.
- iv. In case there is a variation between figure and words, the value mentioned in words will be considered.
- v. In the event the vendor has not quoted / not mentioned / left blank item(s) in the commercial bid, it would be considered as free of cost. However, for the purposes of payment and finalization of the contract, the value of zero cost in the not quoted / not mentioned / left blank item(s) would be used.
- vi. Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.
- vii. If there is discrepancy between the unit price and total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail and the total price shall be corrected accordingly. In any case unit price cannot be increased & offered quantity cannot be decreased to correct the TCO.
- viii. If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.
- ix. If the bidder does not accept the correction of errors, the bid will be summarily rejected.
- x. In all the above cases the TCO quoted as a 'Total Cost' in GeM would be the final price for evaluation purpose. However, TCO may be reduced to be in-line with unit price for order placement.
- xi. Discrepancies if any, would be corrected as per the TCO without increasing any of the unit price and payment would be made on unit price only.

#### **D. FINAL EVALUATION – WEIGHTED TECHNO-COMMERCIAL EVALUATION**

- The commercial bid(s) of only those bidders, who are short-listed after technical evaluation, would be opened.
- All the bidders who qualify in the evaluation process shall be considered for H1 calculation.
- The bidder will be selected as H1 on the basis of net total score arrived basis the scoring methodology defined in the bid.

Tender will be awarded on the basis of Techno Commercial evaluation i.e. 70% Weightage for Technical bid + 30% Weightage for Commercial bid and the bidder who score HIGHEST MARKS will be declared as H1 Bidder. Weightage of technical bid (Max 70%) will be calculated on total marks of technical evaluation scoring parameter.

The "Technical Score" & "Commercial Score" will be calculated using the formula, given below:

$$\text{Technical Score (T)} = \frac{\text{Bidder's Technical score}}{\text{Highest Technical Score}} \times 100$$

$$\text{Commercial Score (C)} = \frac{\text{Lowest Commercial Price}}{\text{Bidder's Commercial Price}} \times 100$$

The Final Score for a bidder will be calculated using the formula, given below:

$$\text{Final Score (F)} = (\text{Technical Score} \times 0.7) + (\text{Commercial score} \times 0.3)$$

For example:

Three bidders namely A, B and C participated in the bid process and their technical score are as under:

A=60, B=80, C= 90

After converting them into percentile, we get

T for A =  $(60/90) * 100 = 66.67$

T for B =  $(80/90) * 100 = 88.89$

T for C =  $(90/90) * 100 = 100$

The Commercial Bid prices of the bidders are as under:

A= Rs. 8000, B= Rs. 9000, C= Rs. 10000

The final cost (lower cost quoted in Commercial price bid, in this case is Rs 8000) quoted by the bidders converted into percentile score shall be as under:

$$C \text{ for A} = (8000/8000) * 100 = 100$$

$$C \text{ for B} = (8000/9000) * 100 = 89$$

$$C \text{ for C} = (8000/10000) * 100 = 80$$

As the weightage for technical parameter and cost are TW = 70% and FW = 30% respectively, the final scores shall be calculated as under:

$$F \text{ for A} = (66.67*0.7) + (100*0.3) = 76.67$$

$$F \text{ for B} = (88.89*0.7) + (89*0.3) = 88.92$$

$$F \text{ for C} = (100*0.7) + (80*0.3) = 94$$

Thereafter, the bidders shall be ranked in terms of the Final Score obtained. The bidder obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the bidder securing lesser marks as H-2, H-3 etc.

The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract. In the event two or more bids have the same score in final ranking, the bid with highest technical score will be H-1. In case of a discrepancy between amount in words and figures, the former will prevail. Hence, the offer of 'C' (being highest score) would be considered and the contract shall be awarded to 'C' at Rs. 10000 being the price quoted by C.

**Note:**

The bidder with highest score shall not automatically qualify for becoming selected bidder and for award of contract by the Bank. The Successful Applicant shall be the first ranked Applicant (having the highest combined score). The final decision on the successful bidder will be taken by the Bank. The implementation of the project will commence upon acceptance of LOI/purchase order by the selected bidder. If for some reason, the successful bidder fails to execute an agreement within a specified timeline, the Bank reserves the right to award the contract to the next most eligible bidder based on the final evaluation scope of technical evaluation scores and commercial prices quoted during tendering process. In case of a tie of Total Score between two or more bidders, the Bid with higher technical score would be chosen as the successful Bidder.



The Bank will calculate the scores up to two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points.

## **11. AWARD OF CONTRACT**

The contract shall be awarded to and the order shall be placed with selected H1 Bidder securing the highest total combined score based on technical evaluation of quality and cost of the bidder. The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. Conditional or qualified acceptance shall be rejected. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order by the bidder. Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder (s).

**MINIMUM TECHNICAL REQUIREMENTS**

| <b>Sl No</b>                     | <b>Minimum requirement</b>   | <b>Compliance<br/>Yes/No/Customizable</b> |
|----------------------------------|--|---|
| <b>Technical requirements</b>    |  |   |
| <b>1.</b>                        | CMS Solutions deployment shall support both the VM based and containerized environment infrastructure.   |   |
| <b>2.</b>                        | The platform should provide Omni channel experience to the users of the platform. The platform should be accessible through website (browser agnostic), TABs (Android/ IOS), Mobile Apps (Android/ IOS) and should be device agnostic. |   |
| <b>3.</b>                        | The platform should have capability to trigger automated alerts & notifications to relevant Bank users / customers.  |   |
| <b>4.</b>                        | The platform should have capability to be flexible with ease to configure, change and integrate into Bank's IT ecosystem   |   |
| <b>5.</b>                        | The platform should be monitorable at component level and required, logs should be available for quick response & resolution as per defined SLAs. The same should be integrated with APM or any other tool.                            |   |
| <b>6.</b>                        | The platform should have inbuilt feature for integration with external interfaces through API, H2H Development Framework for application customization.  |   |
| <b>Application and Interface</b> |  |   |
| <b>7.</b>                        | The platform should be Web based which is compatible with all major web browsers like Microsoft Edge, internet explorer, Google chrome, Mozilla, opera and likewise.   |   |
| <b>8.</b>                        | The application must support two factor authentication mechanism during login along with CAPTCHA enabled.  |   |

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| 9.  | The System should have the capability to extend and customize requirements as per new product development for various sector specific solutions.   |  |
| 10. | The platform should be able to integrate with the Bank's other applications like LAPS/MIS/CLEARING/ NEFT/ RTGS/ IMPS/UPI/ Internet Banking /Mobile Banking /CBS/DMS/Call Center/FxPC/ FSCM/ EFRM/SMS Gateway/Email Gateway/ WhatsApp API and likewise. |  |
| 11. | The platform should have the capability for H2H connectivity with the corporate ERP / other operating systems for secure file transfer between the corporate and the Bank, with a configurable workflow, which allows initiation of approvals/STP.     |  |
| 12. | The platform should be capable of achieving Single Sign On (SSO) with Omni Channel.  |  |
| 13. | The proposed solution must support users to configure their login IDs including using their corporate email address for login  |  |
| 14. | The proposed solution must support set-up of the customer profile, users, transaction workflows and entitlements - by both the bank and the corporates/clients.  |  |
| 15. | The proposed solution must have the capability to configure user access to accounts including virtual accounts, transactions, reports, dashboards and queries  |  |
| 16. | The proposed solution must have the capability to set-up of authorization matrix as per Bank's requirement and should be capable of handling multiple levels of authorization, differentiation based on the transaction amount                         |  |
| 17. | The proposed solution should have inbuilt feature to generate account statement for all corporate accounts in standard formats like  |  |

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|                                 | excel, text, pdf, MT940, csv, xml, camt.053 and multi-cash  |  |
| <b>API enabled system</b>       |   |  |
| 18.                             | The proposed solution should have open APIs for Integrating with client's ERP systems for initiating financial & non-financial transactions. APIs should comply with security guidelines as defined by regulatory authorities & Bank.                       |  |
| 19.                             | The proposed solution should have capability to integrate existing API's which are currently running in our bank.   |  |
| 20.                             | The proposed solution must have the capability to provide readily available APIs/Plugins for integration with accounting systems like SAP & Tally for payment and receivable transactions, invoice uploads, initiation of payment links.                    |  |
| 21.                             | The proposed solution must have the capability to provide APIs for integration with Core Banking and any other bank system like middleware, payment platform, SMS gateway for transaction creation, updating responses and updating the transaction status. |  |
| 22.                             | The proposed solution must have the capability to provide APIs for customer onboarding including KYC validation with external systems like Aadhaar, C-KYC and account aggregator, Digi Locker etc.  |  |
| 23.                             | The solution should be equipped with a web portal, mobile app and developed open APIs for corporate clients.  |  |
| 24.                             | The platform should have STP capability/API Integration with Core Banking application for all accounting entries and necessary MIS. Transaction generated should be posted to CBS automatically.  |  |
| <b>Alert &amp; Notification</b> |   |  |
| 25.                             | The proposed solution must have the capability to support notification through  |  |

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|                                     | various modes such as email, SMS etc., automatically as per Banks requirements. System should support schedule-based generation and mailing of various reports through scheduler and auto mailer as per Banks requirement. |  |
| <b><u>Security</u></b>              |  |  |
| 26.                                 | The proposed solution must have the capability to facilitate biometric log in.   |  |
| 27.                                 | The proposed solution must have the capability to tape backup solution   |  |
| 28.                                 | The proposed solution should have the feature of storing the data in encrypted form and it should have capability for data masking/data redaction  |  |
| 29.                                 | The proposed solution should have the feature of multilevel authorization for payments with tokenization /mobile app-based authorization   |  |
| 30.                                 | The proposed solution should have the feature for support for file upload with digital signature/ RSA token/encryption.  |  |
| 31.                                 | The proposed solution should have the feature of generating audit trails of user login.  |  |
| 32.                                 | The proposed solution should have the feature to support SSL certificate & CAPTCHA authentication  |  |
| 33.                                 | The proposed solution should be capable of duplicate checking at file name level, account level and transaction level.   |  |
| 34.                                 | The proposed solution should be capable of integrating with existing security solution such as PIM etc.  |  |
| <b><u>System Administration</u></b> |  |  |
| 35.                                 | The proposed solution should have the feature of creating users, groups, creating user accounts, deleting user accounts, modifying user accounts etc. on the system.   |  |
| 36.                                 | The proposed solution should have the feature of Maintaining file and directory permissions on OS and application access management  |  |

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|            | like creating user accounts at application level, assigning application access, setting application passwords, user lockout, log monitoring, performance monitoring of system, application monitoring, DB monitoring etc. |  |
| <b>37.</b> | The proposed solution should have the feature to Process and Memory Management, monitoring CPU performance, monitoring Memory performance, monitoring Input / Output performance, monitoring Ethernet traffic etc.        |  |
| <b>38.</b> | The proposed solution should support micro services-based architecture.   |  |

**Note- Non-compliance (responses given as “NO”) for any of the above requirements will lead to rejection of the bid response.**

**Authorized Signatory**

**(Name:**

**Phone No.:**

**Fax:**

**E-mail**

**ANNEXURE FOR MODULE WISE MARKING**

| Sl. No. | Unique Modules   | features  | Marks | Bidder's response (Yes /No) |
|---------|--|---|-------|-----------------------------|
| 1.      | <b>Module 1:<br/>Dashboards of Integrated CMS</b>                      | Dashboard, which can be customized by user as per their requirement.  | 1     |                             |
| 2.      |  | The dashboard shall include the service option like Quick Pay, Quick Transfer, Recharge, reconciliation, Inventory status, along with tickers/advertisement placeholder etc.  | 1     |                             |
| 3.      |  | Real time transaction dashboard along with provision for inventory management, authorization matrix and payment file upload.  | 1     |                             |
| 4.      |  | Pan India – organization deployment of solutions for transaction processing and coordination across verticals.  | 1     |                             |
| 5.      |  | Dashboard integration and/or redirection with client's ERP system as per requirement of the client.   | 1     |                             |
| 6.      |  | Customized login facility for each client to fetch all accounts details pertaining to them and snapshots of their accounts.   | 1     |                             |
| 7.      |  | Platform for query resolution and direct customer interaction along with status tracker.  | 1     |                             |
| 8.      | <b>Module 1:<br/>Corporate web portal &amp; mobile app for clients</b> | Application should have corporate web portal & mobile app to facilitate clients to have customized dashboards with multiple widgets for all sorts of querying and MIS report generation providing wholesome status of accounts. Also, through the portal, the corporate client should be able to initiate financial transaction say payment to their vendors / dealers. | 1     |                             |

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| <b>9.</b>  | User Defined – Customizable Interactive MIS/Dashboard.  | <b>1</b> |  |
| <b>10.</b> | The application should be able to define and customize widget as per clients' requirement.  | <b>1</b> |  |
| <b>11.</b> | End user must be able to select/delete as many widgets to be displayed on the home page as needed and configure each widget to show the data as per the requirements, which it must further be able to generate on screen and/or download | <b>1</b> |  |
| <b>12.</b> | Corporate dashboards and portals to be fully integrated with front to back solution along with a user-friendly channel layer, integrated with a parameter wise mid-office engines.  | <b>1</b> |  |
| <b>13.</b> | Dashboards to comprise of functionality rich modules such as balance and transaction reporting, virtual accounts, payables and receivables and shall be capable of reporting early warning signals.                                       | <b>1</b> |  |
| <b>14.</b> | Reports should be made available in various formats such as PDF, Excel, Word and HTML. All the built-in reports must be designed in a standard source like Oracle with capabilities to integrate with other reporting engines.            | <b>1</b> |  |
| <b>15.</b> | Provide multiple initiation modes, query for areas including real time status, real time alerts and notifications and download reports.   | <b>1</b> |  |
| <b>16.</b> | MIS view should be compatible across all the devices, an Omni channel experience viz., PC, mobile, Tabs all major browsers.   | <b>1</b> |  |
| <b>17.</b> | System should have the ability to upload scan images of auto debit  | <b>1</b> |  |



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|            |  | mandates for client side through dash board with valid user id and passwords.   |          |  |
| <b>18.</b> |  | Provision for upload of mandate direct debit registration and transaction data by the customers themselves through front-end.   | <b>1</b> |  |
| <b>19.</b> |  | Client should have dashboard for transaction and activity monitoring.   | <b>1</b> |  |
| <b>20.</b> |  | System should support Bulk and batch process and should be able to segregate different modes of payment processing as per the defined file data. It should be able to split/generate/control the file as per the user requirements. | <b>1</b> |  |
| <b>21.</b> |  | System should have provision for showing auto uploaded records through SFTP/API for authorization at next level based on client requirement   | <b>1</b> |  |
| <b>22.</b> |  | There should also be provision for partial rejection out of the total uploaded records at various authorization levels  | <b>1</b> |  |
| <b>23.</b> |  | System should be capable of displaying the total records and amount before authorizing the entry with an option to cancel or proceed with authorizations.   | <b>1</b> |  |
| <b>24.</b> |  | Multi-level and Multi-amount-based transaction approval workflow rule definition shall be there   | <b>1</b> |  |
| <b>25.</b> |  | Set approval/authorization matrix for each transaction type/service   | <b>1</b> |  |
| <b>26.</b> |  | Client should have dashboard for transaction and activity monitoring with ability to filter items on multiple criteria viz., processing time, user related information, exceptions,   | <b>1</b> |  |

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|            |  | success, failure, in transit, amount and likewise.   |          |  |
| <b>27.</b> | <b>Module 1:<br/>Corporate<br/>Front-end</b> | Corporate front-end through SSO from Omni-channel (Bank's internet banking & mobile banking).  | <b>1</b> |  |
| <b>28.</b> |  | The solution must provide a mobile app on which the Corporate must be able to conduct all activities except file uploads – e.g. viewing, one-to-one transaction initiation, individual and file authorizations, enquiries. The solution must be integrated with corporate ERP.   | <b>1</b> |  |
| <b>29.</b> |  | The solution must have 2 factor authentication as per the Bank's policy.   | <b>1</b> |  |
| <b>30.</b> |  | Send unicast, broadcast, multicast messages, bulletin board. Option to include bank's products advertisement for marketing among corporate employees.  | <b>1</b> |  |
| <b>31.</b> |  | <p>The solution must support set-up of the customer profile, users, transaction workflows and entitlements - by both the bank and the corporate</p> <p>The solution must support users to configure their login IDs including using their corporate email address for login</p> <p>The solution must allow the users to set-up, change and retrieve (in case they are unable to recall their passwords) passwords within the Bank's password guidelines</p> <p>The solution must automatically disable / delete inactive users as per the Bank's</p> | <b>1</b> |  |

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|            |  | <p>guidelines</p> <p>The solution must be able to configure user access to accounts including virtual accounts, transactions, reports, dashboards and queries</p>  |          |  |
| <b>32.</b> |  | <p>The solution must allow set-up of authorization matrix as per the Board resolution of the Company and should be capable of handling multiple levels of authorization, differentiation based on the transaction amount, location or product.</p>   | <b>1</b> |  |
| <b>33.</b> |  | <p>The system should allow partial authorization of the payment file</p> <p>The solution should allow rectification and re-submission of transactions in the payment file based on the comments of the authorized signatory</p>  | <b>1</b> |  |
| <b>34.</b> |  | <p>Multi-level and multi-amount-based transaction approval workflow rule definition shall be there</p>   | <b>1</b> |  |
| <b>35.</b> |  | <p>The solution must allow authorization of transactions initiated through SFTP/API over the Corporate front-end</p>   | <b>1</b> |  |
| <b>36.</b> |  | <p>The solution must provide customizable dashboards and widgets based on user requirements with graphical visualization of cash position &amp; forecasts, actionable tasks including areas requiring attention</p> <p>The dashboards must be available for both Virtual and core banking accounts and must provide the virtual / core banking account number, account balance, available balance etc. with drill-down capability for more</p> | <b>1</b> |  |

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|            |  | information & transactions   |          |  |
|            |  | The dashboards must be capable of showing the consolidated cash position of parent-subsiary accounts and the virtual account hierarchy through a single login  |          |  |
| <b>37.</b> |  | The dashboards must be able to highlight areas requiring user attention e.g., sorting by accounts where there has been an activity, actionable tasks e.g. authorization of an instruction, and areas requiring user attention e.g. rejected files, instructions awaiting authorization by the next level, variation in cash forecasts, overdue invoices etc. | <b>1</b> |  |
| <b>38.</b> |  | The solution must allow parameterized set-up based on Corporate requirement including – file formats, file validation rules, workflows including maker-checker authorizer-releaser, authorization matrix as per the board resolution   | <b>1</b> |  |
| <b>39.</b> |  | The solution must allow authorization of files initiated through SFTP and APIs as per parameterized set-up of the Corporate  | <b>1</b> |  |
| <b>40.</b> |  | The solution must provide drill-down view of transactions in the file and allow partial and full authorizations  | <b>1</b> |  |
| <b>41.</b> |  | The solution must allow settlement of transactions initiated over third-party sites e.g., tax payments, e-marketplaces etc. by following the authorization matrix as maintained on the customer front-end  | <b>1</b> |  |

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| 42. |  | The solution must allow set-up of workflows for sending alerts to the users of the front-end – e.g., in case of a transaction created on the system – an alert may be sent to some or all users that may authorize the transaction   | 1 |  |
| 43. |  | The solution must provide view of all Cash Management pre-authorized files and transactions initiated through SFTP, APIs or any other channel  | 1 |  |
| 44. |  | The solution must allow download of all cash management reports set-up for the Corporate including those delivered by SFTP and APIs based on the user entitlement  | 1 |  |
| 45. |  | The solution must allow multiple one-to-one transactions to be authorized through a single OTP   | 1 |  |
| 46. |  | The corporate should be able to generate account statement for all accounts to which they have access in standard formats like excel, text, pdf, MT940, csv, xml, camt.053 and multi-cash  | 1 |  |
| 47. |  | The solution must allow easy querying / search options based on one or more parameters e.g. account number, date, amount, debit/credit, cheque number, UTR/RRN/UMRN/CMS reference number, customer reference number, invoice number, the Bank branch code, name of remitter, remitting bank etc. The solution must allow saving the filter criteria for future use | 1 |  |
| 48. |  | The solution must use ML for providing quick access to commonly used functions based on the past usage of the user.  | 1 |  |

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| 49. |  | The solution must allow the Corporate to view the image of cheque deposited and paid, Direct debit / NACH/e-NACH/ flexi-NACH mandates  | 1 |  |
| 50. |  | The solution must allow Corporates to create / modify/ close virtual accounts including defining parameters for their usage both one-to-one and through file uploads   | 1 |  |
| 51. |  | The solution must allow corporate to initiate the request for opening, modification or closure of vendor based pick-up points and track its status / completion by the Bank  | 1 |  |
| 52. |  | The solution must allow the users to create their own Cash Management reports, both one-time and ongoing, define the frequency and the email address for mailing.  | 1 |  |
| 53. |  | The solution should support providing custom dashboard for B2C collections including the virtual accounts generated, payment received, channel of receipt, Open VA, refunds, VA enquiries and drill-down statement of transaction related data   | 1 |  |
| 54. | <b>Module 2:<br/>Payment<br/>functionality</b> | H2H (Host to Host) Integration – The solution should have the capability to integrate through SFTP, H2H, Web service /API, bulk and batch process directly with client's ERP system/any front- end Application of the client to initiate automated payment advice without any manual intervention. | 1 |  |
| 55. |  | The modes of bulk remittance should be through FT (Fund Transfer), NEFT, RTGS, IMPS, NACH, e-NACH, flexi-NACH, UPI, BBPS, Prepaid card wallets. This facility renders payments to shareholders/ investors for dividend, interest, redemption proceeds, IPO   | 1 |  |

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|            |  | refunds or any other pay-outs with a configurable workflow, which allows initiation of approvals/ STP.  |          |  |
| <b>56.</b> |  | <p>Bulk DD Printing - This functionality should be available in the proposed integrated CMS application wherein option to upload the bulk DD file in the application and the printer should be integrated to CBS as well as the application to print DD in bulk. The application should cater to remote DD printing solutions wherein DD are printed at various locations across the Bank and are dispatched to client's office.</p> <p>The solution must provide a list of all instruments printed but not yet paid &amp; also along with the other payment stages of instrument.</p> <p>The solution should have reporting and reconciliation capabilities for generating logs reconciliation reports and audit trails.</p> | <b>1</b> |  |
| <b>57.</b> |  | <p>Cheque Writing - The application should have bulk cheque writing facility. The application should cater to remote cheque printing solutions wherein cheques are printed at various locations across the Bank and are dispatched to client's office.</p> <p>The solution must provide a list of all instruments printed but not yet paid along with any other stage of the instruments.</p>   | <b>1</b> |  |

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|                   |  | <p>The solution should have reporting and reconciliation capabilities for generating logs reconciliation reports and audit trails.</p>   |                 |  |
| <p><b>58.</b></p> |  | <p>Bulk Cheque Printing through Net Banking - This solution enables corporate clients to print cheque at their premises based on information uploaded through Corporate Internet Banking.</p> <p>The solution should have the capability to print the cheque along with the customized letter / advice above it.</p> <p>The solution should provide a facility to generate the payment advice for the beneficiary accounts in either .pdf/.doc/ .xls format.</p> | <p><b>1</b></p> |  |
| <p><b>59.</b></p> |  | <p>The solution must allow Corporate to design the payment advice in its own format and to save it as template along with the option to print the logo of corporate or Bank or both.</p> <p>The solution must print the signature of the users that have authorized the payment in the physical instruments. Option to sign the instrument digitally also by building authorization matrix of corporates.</p> <p>The solution must throw error and</p>           | <p><b>1</b></p> |  |



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|     |   | warning if the signature or any field is invalid, expired etc.   |   |  |
| 60. |   | <p>The solution must allow Bulk Cheque Printing through Corporate Front-end, using H2H, SFTP &amp; APIs</p> <p>The solution must provide workflows and reconciliation reports for re-printing and damaged instruments</p> <p>The solution must provide a list of all instruments printed but not yet paid. The solution should also provide the functionality to mark or unmark any instrument damaged.</p> <p>The solution should have reporting and reconciliation capabilities for generating logs reconciliation reports and audit trails.</p> | 1 |  |
| 61. |   | The solution should have capability to map the collection accounts using Virtual account module.   | 1 |  |
| 62. | <b>Module 3:<br/>Collection<br/>Module (Cash<br/>collection at<br/>branches )</b> | The solution should have the capability to track and control the cash collection activities at each branch/selected branches along with the relevant details e.g. the amount of cash deposits, the date and time of collection, Agency code, denomination, client code, dealer and store code, geo-location, contact number etc.   | 1 |  |

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| 63. |  | The solution should have capability to print, read and capture deposit slip along with QR code, which contains the information of remitter and beneficiary.  | 1 |  |
| 64. |  | The solution should be able to take deposit into the virtual accounts and this virtual account may have many to many mapping.<br><br>There should be option to capture data field with flexible length for virtual account field.  | 1 |  |
| 65. |  | The solution should be able to provide transaction limits in terms of maximum cash deposit, per branch/selected branch or per location limit.<br><br>The solution should be able to reset the limit, to re-allow deposit as per the rule defined or trigger by the client. | 1 |  |
| 66. |  | The application should be able to generate receipt for the amount deposited with all the defined details on it.  | 1 |  |
| 67. |  | The system should be able to generated charges details and to charge customer on the basis of predefined frequencies, rule and customized flow for recovery of charges.  | 1 |  |
| 68. |  | The solution should have the capability to bifurcate funds collected and pass the fund as per the defined rules. E.g. pass on actual credit pertaining to the client and the charges portion to the Bank P&L.  | 1 |  |
| 69. |  | MIS to customer reflecting only the actual credit passed on to the client and to client all bifurcations.  | 1 |  |

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| 70. | <p><b>Module 4:<br/>Collection<br/>Module (Cash<br/>/ Cheque<br/>collection at<br/>client<br/>locations)</b></p> | <p>This functionality will be defined as per the flow of the physical cash and collection agencies, which will be empaneled separately (agency empanelment not under purview of this RFP), however the functionality for the sync and to provide corporate client feeling of all-in-one functionality, the recording of the flow will be done in integrated CMS.</p> <p>The corporate/institutional client should be able to raise the following request w.r.t. cash &amp; cheque pick up facility:<br/> Submit the Request for pick-up<br/> View the status of request<br/> Modify/Cancel the request<br/> Close the request</p> | 1 |  |
| 71. |  | <p>The request can be initiated and enquired through the corporate integrated CMS front-end</p> <p>The solution should provide the functionality to generate QR code.</p>   | 1 |  |
| 72. |  | <p>Deposit slips that capture all the deposit details including the VA number, date, cheque number, amount, pick-up point, location and any other reference number.</p>   | 1 |  |
| 73. |  | <p>The solution must provide charges in master maintenance to be set-up for the Corporate based on different criteria e.g. the pick-up agency, the collection arrangements, amount, currency denomination, pick-up point distance, over-limit, late or holiday pick-ups, minimum / maximum, transaction frequency, per transaction etc.</p>   | 1 |  |
| 74. |  | <p>The solution must integrate with the Cash pickup agencies for daily MIS of</p>   | 1 |  |

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|            |  | deposits through API, H2H, SFTP or file upload  |          |  |
| <b>75.</b> |  | Cheque - The solution should have capability to integrate with CTS application, process the outward clearing batches, do auto reconciliation and provide related MIS. The flow must be in sync with cash pick up agencies flow. | <b>1</b> |  |
| <b>76.</b> |  | The solution must track the paid / unpaid / in-process status of deposited cash and instruments   | <b>1</b> |  |
| <b>77.</b> |  | The cash picked-up and Cheque must be integrated with the virtual account module of the OEM for integrated reporting and other parameters as defined for the virtual account.   | <b>1</b> |  |
| <b>78.</b> |  | As per agreed process flow, the solution must be configurable for passing credit to the Corporate as per the agreed process flow e.g. Day 0, Day 1, Day 2 etc.  | <b>1</b> |  |
| <b>79.</b> |  | MIS shall be generated for the bank and corporate client based on agency, pick-up point, location, instrument details and any other attribute or hierarchy as may be defined.   | <b>1</b> |  |

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| 80. |   | <p>The solution must provide the summary of charges debited to the Corporate / Virtual Account providing date wise collection from each of the pick-ups along with further drill down for more information, if required.</p> <p>The solution must be able to generate the summary of monthly charges due to the Vendor (Cash pickup / cheque pickup) Service Provider based on the standard and customized pricing as may be applicable for different pick-up points</p> <p>The solution must be able to generate the summary of monthly charges due to the Vendor (Cash pickup / cheque pickup) at a Corporate level with breakup of different parameters.</p> | 1 |  |
| 81. |   | The solution must provide reconciliation between cash / cheques picked-up, deposited in the Bank and credited to the customer account.  | 1 |  |
| 82. |   | Standard MIS for collection / return / adjustment/charges in all the desired formats like excel, text, pdf, MT940, csv, xml, camt.053   | 1 |  |
| 83. |   | The receivables information through the solution must feed into cash forecasts  | 1 |  |
| 84. |   | The solution shall be able to generate the alert and reminders on the required points on various stages   | 1 |  |
| 85. | <b>Module 5:<br/>Mandate<br/>Management<br/>Collection<br/>(Direct Debit /<br/>NACH / MMS /</b> | The application should have the functionality for mandate registration, transaction and capability to integrate with internet Banking / debit card / credit card / CBS / NPCI for physical as well as e mandate registration for  | 1 |  |

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|            | <b>e-NACH/ flexi-NACH)</b>  | direct debit as well as NACH/ e-NACH/flexi-NACH.  |          |  |
| <b>86.</b> |   | System should have facility to post the mandate, transactions to CBS.   | <b>1</b> |  |
| <b>87.</b> |   | Application should have the capability to generate regulatory and customized reports pertaining to registration and transaction.  | <b>1</b> |  |
| <b>88.</b> |   | Direct debit mandate registration and transactions with status report shall be available.   | <b>1</b> |  |
| <b>89.</b> |   | There should be options to attach the scanned Mandate copies/Direct Debit Authorization Forms during mandate registration and its retrieval for verification.   | <b>1</b> |  |
| <b>90.</b> |   | Validation of transactions based on mandates maintained shall be available.   | <b>1</b> |  |
| <b>91.</b> |   | The system should support both Auto generation as well as file base transaction initiation of direct debit transactions including H2H, SFTP & API integration.  | <b>1</b> |  |
| <b>92.</b> |   | System should have the ability to provide SMS & mail of mandate registration as well as transaction related messages. It should be customizable.  | <b>1</b> |  |
| <b>93.</b> | <b>Module 5:<br/>MMS<br/>Dashboards<br/>(in addition to<br/>Common<br/>Dashboard<br/>Functionalities)</b> | Mandates Processing - Inward Mandates, Pending Mandates, Processed Mandates, Batch wise mandates, Response Submitted Mandates, Accepted/Rejected Mandates, ACK received (Accepted/Rejected - Count and Amount). | <b>1</b> |  |

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| 94.  |   | Transactions Files – Session-wise Inward Files (Debit & Credit) – Count and Amount of Files, Batch wise mandates, Response submitted – Accepted/Rejected Count and Amount, ACK received (Accepted/Rejected – Count and Amount)  | 1 |  |
| 95.  |   | Front-end dashboard must show details and allow queries of transactions initiated through SFTP/ API even when no authorization is required.   | 1 |  |
| 96.  |   | MMS module shall be fully available as per NPCI standards and compliances.  | 1 |  |
| 97.  | <b>Module 6:<br/>MMS<br/>(Mandate<br/>Management<br/>System)<br/>requirements<br/>of Sponsor<br/>Bank</b> | MMS application shall have complete Sponsor Bank functionalities including Customer Masters, Charge Masters, mail & SMS alerts for both registrations and transactions.   | 1 |  |
| 98.  |   | MMS features should include Bulk scanning, OCR capture of data, registrations through manual as well as upload processes, auto-generation of outward transactions, file creation for credit to Bank accounts and corporate accounts (within Bank as well as outside the Bank).                        | 1 |  |
| 99.  |   | The system shall have the capability to link to CBS/the SFTP to take the files generated by Branches at entry level, for submission to NPCI with Transaction Debit to the concerned Account and crediting to specified Account.   | 1 |  |
| 100. |   | MMS module shall have the functionalities of auto-generating & sending mails pertaining to regular and periodic MIS & other reports like return memos, invoices and likewise. in specified formats viz Excel, PDF, Text to Customer's mails. It shall be capable of providing the files to ERP/SAP up | 1 |  |

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|      |  | loadable formats and connecting to Client Server for updation of the same on real-time basis.   |   |  |
| 101. |  | E-Mandate registration functionalities shall be as per latest NPCI guidelines and work on Debit Card authentications, Internet Banking credentials & Aadhaar based validations and shall be capable of updating to newer facilities   | 1 |  |
| 102. |  | E-Mandate registration functionalities including registration module at multiple locations of Bank & Corporate Branches through webpages as well as quick link creation (e.g. "bit.ly").  | 1 |  |
| 103. |  | There should be standalone utility functionalities for mandate creation at corporate offices enabling them to scan, feed or upload data and send mandate batches to Bank through SFTP/H2H for further submission by Bank to NPCI. The facility can also be provided as a front-end to Corporates for updating the Mandate Images and corresponding Data, making queries and generating reports while at their office. | 1 |  |
| 104. |  | There shall be functionality for rule-based representation of returned/failed transactions.   | 1 |  |
| 105. | <b>Module 6:<br/>Mandate<br/>Management<br/>System (MMS)<br/>requirements<br/>for Destination<br/>Bank</b> | MMS module shall be fully available as per NPCI standards and compliances.  | 1 |  |
| 106. |  | MMS features should include the H2H facility, download of files from NPCI and placing the same in specified folders for invoking uploads for Mandate Verification/Transactions.   | 1 |  |



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| <b>107.</b> |  | The solution shall be capable of doing these rule based, manual or schedule based.  | <b>1</b> |  |
| <b>108.</b> |  | MMS application shall have complete Destination Bank functionalities including Mandate Registration, Transaction Validations, mail & SMS alerts for both registrations and transactions.  | <b>1</b> |  |
| <b>109.</b> |  | The system shall provide a Dash Board facility for the proper control at Bank level for Inward Mandates (Session-wise and Date-wise), Processed (Accepted and Rejected) Mandates.   | <b>1</b> |  |
| <b>110.</b> |  | The Charges recovery files (for Mandate Verification/Transaction Return) shall be generated and the transaction shall be done immediately by raising a transaction to CBS and the status of the transaction shall be updated in the system. | <b>1</b> |  |
| <b>111.</b> |  | When the transaction is completed, the solution shall share the response file to NPCI through H2H and an ACK shall be updated for status updation in the system.  | <b>1</b> |  |
| <b>112.</b> |  | MMS module shall be capable of generating alerts (customizable) to the customer, 2 days (or as specified) prior to the debit date.  | <b>1</b> |  |
| <b>113.</b> |  | MMS module shall have the functionalities of auto-generating & sending mails pertaining to regular and periodic MIS & other reports like return memos in specified formats viz Excel, PDF, Text, Doc etc. to Customer's emails.             | <b>1</b> |  |
| <b>114.</b> |  | System shall be capable of accepting e-NACH/flexi-NACH of other Bank's/FI   | <b>1</b> |  |

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|      |   | and register with NPCI and store for transaction processing.   |   |  |
| 115. |   | System shall be adaptable to automatically retrieve e-NACH/flexi-NACH mandate from Bank's core banking solution, process the same, register it with NPCI and store in MMS on validation.         | 1 |  |
| 116. |   | Proper Data Base shall be maintained for all types of Mandates together for having a systematic file validation.   | 1 |  |
| 117. |   | The system shall be capable of establishing connection with Bank's other systems to share Data or instructions like Inquiry/Cancellations from different channels made available to the clients. | 1 |  |
| 118. | <b>Module 7:<br/>Virtual<br/>account<br/>management<br/>(VAM)</b> | In Integrated CMS, Virtual account management is a key component for collections, payments and liquidity management transactions.  | 1 |  |
| 119. |   | The solution should have features like creation/modification/closure of accounts both by the Bank and the Corporate over Corporate Front-end, SFTP and through APIs                              | 1 |  |
| 120. |   | VAM solution must be integrated with all payment rails including CTS, NACH, e-NACH, flexi-NACH NEFT, RTGS, IMPS, Bank's payment gateway, Core banking solution.                                  | 1 |  |
| 121. |   | The solution should support both numeric & alphanumeric VAM structures with or without the use of delimiters   | 1 |  |
| 122. |   | The solution must support both static and dynamic VAM structures including VPA for transactions with support of rule-based structure. VAM should   | 1 |  |

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|             |  | support generation of QR codes and quick links (e.g. bit.ly link) for collection  |          |  |
| <b>123.</b> |  | The solution must support validations based on a combination of one or more parameters including the structure, usage – onetime or ongoing, expiry date & time, amount, remitting bank, remitting bank account number, remitter name, debit/credit transaction with respect to VAM. | <b>1</b> |  |
| <b>124.</b> |  | The solution must provide APIs for transaction, transaction validations and communication with the customer's ERP system using VAM.   | <b>1</b> |  |
| <b>125.</b> |  | ROBO/POBO transactions for inward collections and payments through Virtual Bank accounts should be supported.   | <b>1</b> |  |
| <b>126.</b> |  | The solution shall contain functionality of balance transfer vertically and horizontally as per the defined rules and for “n” hierarchy.  | <b>1</b> |  |
| <b>127.</b> |  | VAM must be capable of operating as a current account by tracking the balance, setting-up of overdraft limits including resetting of balance limits after the defined period or any rule based balance maintenance.   | <b>1</b> |  |
| <b>128.</b> |  | The operation using VAM shall be guided or controlled by signatories as per the resolution of the Company.  | <b>1</b> |  |
| <b>129.</b> |  | Transactions between Virtual to virtual, virtual to real account and real accounts to virtual accounts shall be allowed, which can be manual as well as ruled based   | <b>1</b> |  |
| <b>130.</b> |  | Customizable Dashboard for all the stakeholders with report generation tools.   | <b>1</b> |  |

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| 131. |  | VAM should support the collections for Clients through either of the modes viz., Cheque, Cash, Collection through virtual account/e-collection/Physical viz. NEFT/RTGS/IMPS/UPI /Physical/QR Code or through Mandate   | 1 |  |
| 132. |  | Cheque - The solution should have capability to integrate with clearing house, process the outward clearing batches, do auto reconciliation and also provide related MIS.  | 1 |  |
| 133. |  | Virtual account can be defined as dynamic (also algorithm or rule based) or static based on corporate requirements for inward e-based collections.   | 1 |  |
| 134. |  | Provision for creation of client codes corporate wise.   | 1 |  |
| 135. |  | The solution should have the capability to bifurcate funds collected and pass on actual credit pertaining to the client and the charges portion to the Bank P&L with MIS to customer reflecting only the actual credit passed on to the client.  | 1 |  |
| 136. |  | The solution should generate the QR code for a collection based on the virtual account number with any other available input.  | 1 |  |
| 137. |  | The solution should be capable of accepting and processing all e-based collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine, UPI, and also other valid digital platform, or 80% Apps etc. this shall include the functionality to enable or disable at given point of time. | 1 |  |

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| 138. |                                | The solution should be capable of generating account statement through web portal or mobile app provided to corporates for all their accounts linked to their CIF in standard formats like excel, text, pdf, MT940, csv, xml.   | 1 |  |
| 139. |                                | The solution should be capable of generating Standard MIS for collection / return / adjustment /charges in all the desired formats like excel, text, pdf, MT940, csv, xml etc. there must be provision for customizing the MIS as per corporate's desired format or ERP system.               | 1 |  |
| 140. |                                | The solution should provide corporate portal having facility for customize dashboard /MIS / EWS (early warning signals) and other related data along with suggested action (as per defined rules) to take informed decisions at their end and plan out their business operations accordingly. | 1 |  |
| 141. | <b>Module 8:<br/>The Sweep</b> | The solution should have capability to define parent child account structure along with VAM functionality.  | 1 |  |
| 142. |                                | The solution should be able to sweep amount as specified, triggered or as per rule defined by the corporate/institution.  | 1 |  |
| 143. |                                | The solution should be cable of the facility to create SNA /CNA (Parent & Child) Accounts as per Corporate/Institutional client's requirement.  | 1 |  |
| 144. |                                | The solution should be capable of handling fund flow from CNA/Child to SNA/Parent Account as per process flow or rules defined by the Corporate/Institutions.   | 1 |  |

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| 145. |   | The solution should have capability to integrate with existing functionality of SNA (Single Nodal Account) module accounts. Interfaces should be without any additional cost to the Bank.   | 1 |  |
| 146. |   | The solution should have capability to generate alert/fee reminders through various channel for delivery – email, SMS or WhatsApp, as required.   | 1 |  |
| 147. | <b>Module 9:<br/>The Fee<br/>Collection</b> | <p>The solution should have Admin Module to on board educational institutions for collecting the various types of fees/payment from students.</p> <p>The solution should be capable of collecting fees from various modes of payments e.g. cash (through branch)/Credit Card/ Debit Card/ Net Banking/Mobile Banking/UPI/QR Code/Payment link.</p> <p>The solution should have capability to generate QR code for collection.</p> <p>The solution should have module to be extended to educational institutions to maintain student's details/data.</p> <p>The solution should throw alert/fee reminders through various channel for delivery – email, SMS or WhatsApp, as required</p> | 1 |  |

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| 148. | <p><b>Module 9:<br/>Liquidity<br/>Management<br/>Services (LMS)<br/>(Domestic,<br/>Flexible<br/>Sweeping)</b></p> | <p>The successful bidder shall provide the Liquidity Management Services functionality in integrated CMS, with following components:<br/>Domestic sweeping<br/>Flexible sweeping<br/>Algorithm based, manual or scheduler based<br/>Reporting and MIS</p> | 1 |  |
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| 149. | <b>Module 9:<br/>Cash<br/>Forecasting</b>                            | <p>The solution must provide cash forecasts for the given period based on the receivables and payables transactions initiated over the application and after factoring information from other sources like invoice reconciliation, debtors and credits outstanding, payment links sent to customers and any data from other system uploaded on the application</p> <p>For cash forecasting the additional information shall be allowed to be provided through the corporate frontend (e.g. outstanding invoices, debtors and creditors data)</p> <p>The solution shall be capable of using algorithm for estimating the realization times of the invoices based on the past record of the debtor / creditor and adjusting the cash forecasts with these inputs.</p> <p>The solution must give analytics for variances between the cash forecasts and the actual balances for a given period and/or as on date.</p> <p>The solution must provide APIs for integration with MF, insurance application for reporting, purchase and redemption of units. This shall be allowed from the corporate dashboard</p> | 1 |  |
| 150. | <b>Module 10:<br/>Administrative<br/>&amp; Monitoring<br/>Module</b> | User administration Module for managing user accounts, defining roles and rules, workflow, Monitoring of user activities.   | 1 |  |
| 151. |  | Define workflow for various system activities through setting parameters through front end.   | 1 |  |



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| 152. |                               | Managing and Monitoring of system resources like storage, usage and likewise.  | 1 |  |
| 153. |                               | Version maintenance, change management and tracking of Application, Scheduling back up of application.   | 1 |  |
| 154. |                               | Maintenance of UAT environment. UAT set up should be in synchronization with live application in terms of Data and functionality.                | 1 |  |
| 155. |                               | Module for tracking change requests.   | 1 |  |
| 156. |                               | Audit trails should be enabled for all activities including financial and non-financial activities.  | 1 |  |
| 157. |                               | Logs for all/any modification done should be available with the required details for audit.  | 1 |  |
| 158. |                               | Audit trails should contain sufficient details to reconstruct events to determine the cause of the security violation or malfunction.            | 1 |  |
| 159. |                               | Application should control amendments/ deletion to Audit Trails, Transaction Journal and Logs, and should keep record of all such modifications. | 1 |  |
| 160. |                               | The application should have the master maintenance module along with the owner (creator, verifier, checker, administrator and viewer role).      | 1 |  |
| 161. |                               | The bidder should provide a mechanism to monitor the Database  | 1 |  |
| 162. | <b>Module 11:<br/>Masters</b> | The integrated CMS should be able to maintain or fetch master data from CBS or through any upload.   | 1 |  |

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| 163. | <b>Maintenance Module</b>                  | <p>The following master shall be maintained:</p> <p>Bank and Branch masters (through manual entry/file uploading) along with location master Account, Product master Authorization and Escalation matrix User master User role definition master with upgrade and downgrade of user Letter head templates or corporate symbols master. Client Master with KYC documents Charges, Limit, Pooling, Query, Transaction. Holiday master's maintenance (national / state/ district / branch/day wise) for admin users.</p> | 1 |  |
| 164. |  | Product set up parameters should be configurable through front end.   | 1 |  |
| 165. |  | Define process flow for each of the clients based on Scheme master.   | 1 |  |
| 166. |  | Master maintenance for parameters of cash or cheque pick-up services.   | 1 |  |
| 167. | <b>Module 12: Credit Generation Module</b> | <p>In collection service the integrated CMS shall have Credit Generation module to push the transaction pooled through different modes of collection.</p> <p>The integrated CMS should be capable of passing the consolidated credit to the configured account (or accounts) as per the process flow, periodicity and the algorithm (if any) defined by the corporate.</p> <p>The integrated CMS system should be able to push the financial transaction to CBS for accounting.</p>                                   | 1 |  |

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| 168. |  | The integrated CMS should have the capability to configure as per corporate requirement and structure (Parent child account/entity relationship, client master, and scheme master maintenance)   | 1 |  |
| 169. |  | There should also be provision to release one to one credit on to the main account of the corporate and share the periodic MIS   | 1 |  |
| 170. | <b>Module 12:<br/>Charges<br/>Computation<br/>and GST<br/>handling</b> | Application should have Charges computation module which will calculate charges based on the parameters defined in client master and push the financial transactions to CBS for accounting and module shall be able to handle all GST related activities from time to time for all the Collections and Payments modules. | 1 |  |
| 171. |  | Business rules for charging should be configurable and should allow change, based on business conditions.  | 1 |  |
| 172. |  | Ability to download billing statement / invoices / GST report periodically in pdf format.  | 1 |  |
| 173. |  | The system should be able to define transaction level, customer specific charges based on volume, value, slabs/tiers, thresholds, flat fees, using nested and multiple layer conditions/ decision rules which can use mathematical / logical operands to define the charging logic                                       | 1 |  |
| 174. | <b>Module 12:<br/>Billing</b>  | The billing module should allow Bank to generate customer invoices for the defined period with product wise summary for each date, pricing and taxes.<br><br>The billing calculations must be made up to 4 digits after decimal for  | 1 |  |

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|      |   | <p>minimizing rounding off errors</p> <p>The solution must be able to calculate consolidated date wise charge debit for bulk products like direct debits, NACH collections and payments and UPI collections</p> <p>The billing solution should support transaction level details of the customer invoice in xlsx and csv format with the delivery options over Corporate front-end, SFTP and email.</p> |   |  |
| 175. |   | <p>The module should enable Bank to configure billing workflow including billing cycles, auto debit or receiving payments into the virtual accounts</p> <p>The billing module must be able to mark a lien in the Corporate's account in case of unrealized charges</p>  | 1 |  |
| 176. |   | <p>The billing module must be able to integrate with the Bank's GST module for incorporation of Cash Management charges into the Corporate's GST invoice</p>  | 1 |  |
| 177. | <p><b>Module 13:<br/>MIS, Query<br/>and Reporting</b></p> | <p>The system should have interface with Drag &amp; Drop/mapping of fields option to create dynamic MIS formats based on the requirements from different clients. Since requirements will be different from client to client, defining of MIS formats should be easy for different requirements from different clients.</p>   | 1 |  |

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| 178. |  | <p>MIS module should support various MIS formats viz Excel, CSV, pdf, TXT, xml, MT940, pipe separated formats.</p> <p>MIS module should support sharing of MIS through mail, FTP, SFTP, APIs &amp; H2H</p> <p>MIS Module should support all latest security algorithms like Digital Signature, PGP for encryption and decryption of files.</p> <p>Integration with existing MIS should be done without any additional cost to the Bank.</p> <p>MIS reports can be viewed across various devices like mobile, laptop, desktop and tablets.</p> <p>Reports should be made available in various formats such as PDF, Excel and HTML. All the built-in reports must be designed in a standard source like Oracle with capabilities to integrate with other reporting engines.</p> | 1 |  |
| 179. |  | <p>The application should be integrated to Bank's mail server &amp; SMS server for sending the generated MIS through auto mailers / auto SMS.</p>   | 1 |  |
| 180. |  | <p>The application should be configurable to fetch data from various TReDS platforms through API for generation of various reports.</p>   | 1 |  |
| 181. |  | <p>The files generated from CMS application in the form of MIS reports should be non-tamperable within the Bank and at client end.</p>  | 1 |  |
| 182. |  | <p>Application should have basic querying options and need to be</p>  | 1 |  |

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|      |   | customized based on the products/ processes defined by the Bank.   |   |  |
| 183. |   | Application should provide multiple initiation modes, query for areas including real time status, real time alerts and notifications and download reports.   | 1 |  |
| 184. |   | The notifications must be customizable by the Corporate as follows – Text of the message Incorporate variable data from CMS transaction tables e.g. UTR, RRN, UMRN/ IMRN, client code, branch code, VA number. Channel for delivery - email, SMS or WhatsApp, as required                            | 1 |  |
| 185. | <b>Module 14:<br/>Miscellaneous<br/>Requirements<br/>(Escrow<br/>Services and<br/>Others)</b> | The application should have the capability to provide escrow services to the corporate clients in handling assets, including cash, securities, documents and other collaterals of escrow Bank account of Corporate clients.  | 1 |  |
| 186. |   | The application should have the capability to provide integrated nodal account for e commerce entities with collection and payment services.   | 1 |  |
| 187. |   | The platform should provide Omni channel experience to the users of the platform. The platform should be accessible through website (browser agnostic), TABs (Android/ IOS), Mobile Apps (Android/ IOS) and should be device agnostic.   | 1 |  |
| 188. |   | The solution should provide H2H integration with encryption, decryption and digital signature with corporate ERP/ other operating systems for secure file transfer between the corporates and the Bank, with a configurable workflow, which allows initiation of approvals /STP. The solution should | 1 |  |

|             |  |  |          |  |
|-------------|--|--|----------|--|
|             |  | provide readily available ERP integration connectors which can be easily integrated to corporate client's ERP system thereby reducing on client onboarding TAT.  |          |  |
| <b>189.</b> |  | The solution should facilitate with client file mapping tool, where input file can be accepted in either of the file format such as CSV, text delimited, XML and generate the desired system uploadable output file.   | <b>1</b> |  |
| <b>190.</b> |  | Provision for customer assist through facility to troubleshoot the customer issues online through their profile with limited access.   | <b>1</b> |  |
| <b>191.</b> |  | The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration.  | <b>1</b> |  |
| <b>192.</b> |  | Filter criteria with an option to save filter conditions for future use  | <b>1</b> |  |
| <b>193.</b> |  | Menu for quick access to commonly used functions (favorite)  | <b>1</b> |  |
| <b>194.</b> |  | The solution should provide facilities to all categories of the customer like Govt. Bodies, Education, Health Care, NBFC's, Finance & Insurance, Asset Management Company Manufacturing and e-commerce etc. It should be able to extend and customize requirements coming up in future to develop sector specific solution | <b>1</b> |  |
| <b>195.</b> |  | The solution must be highly configurable and must provide capability for the Bank to configure product and workflows which can be bundled into packages  | <b>1</b> |  |

|             |                                      |  |             |  |
|-------------|--------------------------------------|--|-------------|--|
| 196.        |                                      | Digital assistant- Machine learning based digital assistant/ chatbot to enable customer enquiries on products, statement/ service requests, payment transaction initiation, collection enquiries & setup   | 1           |  |
| 197.        | <b>Module 15:<br/>Reconciliation</b> | System should provide for all kinds of reconciliation for the Bank, client/customer and for collections in an Auto reconciliation mode by total integration with CBS & ERP. using respective transaction reference numbers. Reconciliation should be available in General ledger format on daily basis with CBS. Response/Reverse MIS of successful and failed transaction in various desired formats to be available. | 1           |  |
| 198.        |                                      | The automatic reconciliation tool should be available, and product should support "one to many" and "many to one" reconciliation methods.  | 1           |  |
| 199.        |                                      | There should be provision for searching details of transaction at front end on the basis of different parameters such as transaction ID, amount, date, client code, virtual account no./PIF no./ instrument no. etc.   | 1           |  |
| 200.        |                                      | Report generation provision should be there for mismatch entries which are not available in CBS  | 1           |  |
| Total Marks |                                      |  | <b>200*</b> |  |

**\* Marks out of 200 will be converted to equivalent marks out of 30. All the points should be verifiable during site visit.**

**Authorized Signatory**

**(Name:**

**Phone No.:**

**Fax:**

**E-mail**