<u>Addendum to Tender No. CO: DIT: PUR: 2022-23:375 Request for Proposal (Bid) Document for Supply, Implementation, and Maintenance of Digital Banking Platform with Omni channel (Mobile App / Web) solution under CAPEX Model</u>

1. The Bidder should provide the below capabilities on the platform either directly or through Partnership:

SL NO	Bidder to provide	Description
1	V-KYC	The bidder is required to bring vKYC platform for onboarding journey to provide the following illustrative features: - Provide interfaces for customers, agents, concurrent auditor and admin - Ability to conduct and manage end to end vKYC process including liveliness check, geo-tagging of the customer, document check and capture, perform OCR - Ability to track and generate dashboards for full journey funnel tracking, agent tracking, etc
2	Chatbot	Conversational AI chat bot through API/SDK integration for the following illustrative features: i. Initiate chat ii. Authenticate user, if required iii. Export recent chat to email iv. Answer queries and collect leads for example: a. About products and offerings of bank b. Navigation in the app/website c. Collet leads of customers interested in particular products d. Initiate bill payments, transfers, and deposits, etc e. Request information about the user's bank account details and transactions f. Obtain information and advice on the saving/spending process Bidder to help set up the menu/logic for Chabot in consultation with the bank
3	Voice Assistance	The bidder is required to bring voice capabilities for the following: - Voice search: For navigation within the digital bank platform - Voice banking/assistance for the below illustrative features: i. Check account balance ii. Enquire about bank products/offerings iii. Locate nearby ATM iv. Initiate fund transfer, bill payments, etc v. Apply for deposit and loan products vi. Block cards
		Bidder to bring directly / partner with Fintechs to provide access to:
		Personal finance management module- i. Show Calendar view of all upcoming Investments (SIPs), EMIs, bills, etc ii. Life goals: set savings goals linked to savings and deposit products

4	Personal Finance Management	Spend Analysis: Money manager (Inflow and spend analyser)- summary & insights (e.g. trends) of inflows & outflows by categories, adjust period of analysis Allow- transaction tagging and comments for proper categorization
		Financial information consolidation / Net worth overview - Account aggregator based one-view of all money, assets, liablities - across Central Bank and all other banks enabled by - i. Open banking regulation API integration ii. Account statement uploads iii. Manual inputs View all current investments/holdings by- i. Product/asset categories- Stock market portfolio, MF, Insurance, SGB, etc ii. Holdings in existing trading account with brokers iii. Investments overview across Mutual funds, banks, markets integrated via account aggregators
		Customer account 360 degree view – comprehensive dashboard regarding all associations with the bank
5	OCR	The bidder to provide OCR capability for customer onboarding, loan journeys etc.
6	Content Management	Bidder to bring in basic Content Management System to support delivery of static contents (images, texts), banners, offers etc.
7	Consent Management	Consent collection: Consent management systems allow organizations to collect and manage the consent of their customers for the use of their personal and financial data. This includes providing clear and concise information on how the data will be used and ensuring that the customer understands the implications of giving or withholding consent. Consent withdrawal: Customers have the right to withdraw their consent at any time, and consent management systems allow for easy withdrawal of consent through a variety of channels, such as online portals or mobile apps. Privacy and security: Consent management systems must comply with data protection laws and guidelines issued by the Reserve Bank of India, such as the Data Protection Guidelines issued in 2020. This includes implementing appropriate security measures to protect the confidentiality, integrity, and availability of customer data. Data sharing: Consent management systems enable customers to choose which third-party organizations can access their data, and for what purposes. This ensures that customers have control over the sharing of their data and can limit it to only those organizations that they trust. Auditability: Consent management systems should maintain an audit trail of all consent-related activities, including consent collection, withdrawal, and sharing, to ensure compliance with regulatory requirements and to facilitate internal and external audits. Accessibility: Consent management systems must be accessible to all customers, regardless of their physical abilities, language, or technology

2. List of Illustrative Testing tools

Type	Illustrative Tools
Unit testing	Unit testing framework (language specific e.g., Junit, Jest, Chai/Mocha)
Code security testing	HP Fortify, Checkmarx
Automation testing (SIT,UAT, etc.)	Appium, Selenium
Performance testing	Jmeter, Gatling, Locust
A/B Testing	Insider, Adobe Target
Device farms	BrowserStack, Sauce Labs
Test data management	Informatica, Delphix, DATPROF
Automated smoke tests	Selenium, Katalon
Service Virtualization	Mountebank, Castlemock
Defect Management	Jira, Bugzilla

The above list is only illustrative, Bidder to bring in the tools as per RFP requirement and Best-in-class.

3. Bidder needs to integrate with the following Internal/External systems, In addition, Bidder to Integrate with any Future upgrade of our IT systems & solutions

SL NO	Internal / External Systems
1	CBS
2	ATM EFT Switch
3	SMS Banking
4	UPI
5	Hardware Security Module (HSM)
6	SMTP Server
7	IMPS Engine
8	Proxy Severs (GST
9	SMS gateway etc.)
10	Public Fund Management System
11	Trade Finance System
12	BBPS engine
13	Prime Minister's National Relief Fund
14	Pension portal
15	Call centre
16	Debit Card Management System (DCMS)
17	Banks Middleware Server
18	Enterprise Fraud Risk Management System (EFRMS)
19	Loan Origination System (LOS) / Lead Management System (LMS)
20	Document Management System (DMS)
21	Aadhar Data Vault
22	Account Aggregator
23	Rewards
24	Taxation

25	Content Management (CMS)
26	Offers and Recommendations
27	Campaign Management
28	Lead Management
29	Wealth Management System
30	Video Banking
31	Virtual RM
32	Dispute Management
33	Complaints Management
34	Grievance Handling
35	PIM Solution
36	Fraud Management
37	Bancassurance system
38	Merchant and POS system
39	FASTag System
40	Sovereign Gold Bold
41	Robo-Advisory
42	APM
43	Digilocker
44	Whatsapp Banking
45	Credit Score
46	Other digital marketing platforms

4. Volumes

The Total expected Registered users and Active users out of that for the next 5 years is as under:

	Omni-Channel (Total of Retail, SME, Corporate)		**Retail**		**SME**		**Corporate**	
	Registered	**Active (12 months)**	**Registered**	**Active (12 months)**	**Registered**	**Active (12 months)**	**Registered**	**Active (12 months)**
Year 1	70-80 Lakhs	50-60 Lakhs	65-70 Lakhs	40-50 Lakhs	7-8 Lakhs	4-5 Lakhs	30-35k	14-16k
Year 2	1.5 - 1.8 Cr	1-1.2 Cr	1.25-1.5 Cr	90 L-1 Cr	15-20 Lakhs	9-10 Lakhs	35-40k	16-18k
Year 3	2.2-2.5 Cr	1.5-1.7 Cr	2-2.2 Cr	1.5-1.7 Cr	20-25 Lakhs	15-20 Lakhs	40-45k	18-20k
Year 4	3.5-3.7 Cr	2.2-2.5 Cr	3-3.2 Cr	2.2-2.5 Cr	30-35 Lakhs	20-25 Lakhs	45-50k	20-22k
Year 5	4.2-4.5 Cr	3-3.3 Cr	3.7 -4 Cr	2.5 - 2.7 Cr	40-45 Lakhs	25-30 Lakhs	50-55k	22-24k

****