Corrigendum 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

1. List of Corrigendum to the RFP

SL NO	Page #	Point	Existing Section Clause	Revised Section Clause
1	19	9.2. Stage B	4. Product Demo Maximum 100 Marks for the above parameters	4. Product Demo Maximum 150 Marks for the above parameters
2	21	12	The Bank through this RFP is interested in identifying Solution and Service Provider for Development, Implementation, Management & Maintenance of Digital Banking Platform for Omni Channel Mobile App / Web Solution for a period of Seven Years and extendable up to ten years, under CAPEX Model.	The Bank through this RFP is interested in identifying Solution and Service Provider for Development, Implementation, Management & Maintenance of Digital Banking Platform for Omni Channel Mobile App / Web Solution for a period of Seven Years from the date of Go-Live of Phase I. After completion of 7 year periods, the extension will be mutually agreed T&C.
3	22	13.2	Provide Omni-channel experience across all digital channels like hybrid mobile application (including light weight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. with consistent user experience	Provide Omni-channel experience across all digital channels like hybrid/native mobile application (including light weight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. with consistent user experience
4	23	13.13 and 13.20.3	Provide pre-built onboarding journeys for personal loan, auto loan, home loan, gold loan, working capital loan, corporate term loan etc. And Bank will decide during implementation phase whether digital lending journey from digital banking platform or Omni-channel Digital Banking Platform or a combination should be used.	Bidder will have to build in app journey for the below 1. Housing Loan 2. Education loan 3. PAPL, PL 4. Vehicle Loan 5 Gold Loan 6. CGTMSe 7.Loan against deposits Initially bidder will expose the above journeys built on DLP in the omnichannel platform using Webview/SDK/redirection as decided by bank. However by Phase 2 , the bidder will have to build in app experience for the above journeys . The bidder to continue to provide webview/sdk /redirection for the rest of the journeys as per plan in the RFP.

5	24	13.25	Integrate with external entities like payment networks, Government services, Fintech partners etc. through pre-built accelerators or adapters	Please refer to the Addendum for the list of Integrations in addition to RFP scope.
6	25	13.40	Provide Chatbot based support and integration with live representative from call center for escalations	Refer to the Addendum.
7	26 and 145	14 and Stage B-Functional Specifications	Features	Please refer revised features table in the Corrigendum, revised Bill of Material and the Addendum
8	26	Section 14 Point 1 to 9	Video KYC and OCR	Please refer revised features table, revised Bill of Material and the Addendum
9	45	Section 14 Point 132 to 135	Personal Finance Management	Please refer revised features table, revised Bill of Material and the Addendum
10	50	168	Content Management	Refer to the Addendum.
11	56	16.18	Have optimized content delivery, especially of assets (images, java script, style sheets etc.) over a Content Delivery Network (CDN) to ensure consistent user experience even in high-latency/low-bandwidth network coverage and older devices	Clause 16.18 stands deleted from RFP and Commercial Bill of material as well, however the platform should support CDN.
12	59	17.28	Consent Management	Please refer to the Addendum
13	61	21 19.2.6. to 19.2.9, 26.1	Monitoring and Audit, APM	Providing APM tool is not in scope under this RFP . The same is excluded from the Bill of material However integration of Omni Channel with Banks APM tool is in bidder scope
14	62	21.2.	Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components	**Year 1 : UAT and SIT** - The bidder to provide the Container platform licenses (including OS for UAT /SIT database) for a period of one year at CBI DC only. **Year 2 : Production , UAT and SIT** -The container platform licenses for Production, UAT and SIT will be provided by the bank The Bidder will need to migrate to the Bank UAT and SIT environment , when the Container platform is provided by the bank .
15	65	23.4	Provide all necessary tools for testing like JMeter, Selenium, Cucumber, Appium etc. for user interface testing, functional testing, API testing	Please refer Addendum for illustrative list of tools

			and other testing scope.	
16	67	26.2	26.2 Key Metrics for Mobile App	Please refer Addendum for Volume details
17	71	29.1, 29.3, 29.4,29.6	29.3 While the Bidder shall retain the intellectual property rights for the application software, the access to source code shall be retained by Bank, both future and present, even after the warranty/AMC period	While the Bidder shall retain the intellectual property rights for the application software. The bidder to provide the IP Rights for the customisations done for the Bank. Bidder undertakes that the solution developed and exclusively built for the Bank including customisations, knowledge gained, insights, intelligence as part of implementation of this project should remain confidential and be the proprietary to the Bank. The same shall not be reused by the Bidder in any other Bank/organisation without explicit written permission from the Bank. The Bidder to either provide the Source code to the Bank or do an Escrow Agreement for the Source-Code .The bidder should be able to provide Low code No-code platform for developing new screens, widgets, workflows etc. to build/support digital journeys independently by the Bank.
	73	31.1	The BIDDER shall provide three-year comprehensive onsite warranty and Four years AMC/ ATS (Total Seven Years) for the Digital Banking Platform and other associated solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Go-Live of Phase II	31.1 - The BIDDER shall provide a two-year comprehensive onsite warranty and Five years AMC/ ATS (Total Seven Years) for the Digital Banking Platform and other associated solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Go-Live of Phase I
19	79	34	Project Timelines	Please refer to the revised timelines
20	92	44.1 Payment Terms	Payment for License and Implementation Cost: S.No.8 Licenses for OS, DB and Any other component 30% on Delivery Sign-off 60% on Installation Sign-off 10% after 3 months after Go Live Date	Payment for License and Implementation Cost: Licenses for OS, DB and Any other component 30% on Delivery Sign-off 60% on Installation Sign-off 10% after 3 months after Installation Sign off
21	95	44.2 Service Level agreement	Effective Downtime beyond Resolution Time in %,	"Effective Downtime beyond Resolution Time in %" should be read as "Effective Downtime Time in %". The effective downtime will start from the time the issue occurs and it is not excluding

				Resolution time.
22	115	44.32.Checklist for Submission, Point #6	Evidence for implementation experience in two SCBs and one NBFC.	Evidence for implementation by Bidder as per Eligibility clause 6 and 7
23	16 & 117	9.1. Stage A & Annexure 2: Eligibility Criteria: Eligibility criteria. Point no 6	Credential letters along with proof	Bidder to submit either "Letter from customer stating the RFP clause, duly signed with Company seal" or "Copy of price masked Purchase order along with Copy of signed contract document." or "CA certified document which should contain all relevant details required for evaluation."
24	107	Section 44.12	The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees, and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental, or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.	The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract resulting from misconduct or gross negligence of the Bidder, its employees, and subcontractors. However claims arising out of any breaches in respect of infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental, or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.

2. Revised Bill of Material

Sl. No	Requirement	Unit Cost in Rs	One Time Charges in Rs.	Recurring Cost in Rs.							Total (Rs)
				Year1	Year2	Year3	Year4	Year5	Year6	Year7	
			a	b	C	D	e	f	g	h	=a+b+c+d+e+f+g+h
1	Enterprise License Cost for Digital Banking platform (with 2 year Warranty from Go-Live-Phase-I)	NA		NA	NA						
2	Database (if other than Oracle)	NA									
3	License cost for Container platform (with OEM support) and Container Image Registry	NA									
4	License cost for Operating System (with OEM support)	NA									
5	Implementation Cost										
5.1	Implementation Cost for the Platform installation at DC, DRC, UAT, SIT, Sandbox etc.	NA		NA	NA	NA	NA	NA	NA	NA	
5.2	Implementation Cost- Phase I	NA		NA	NA	NA	NA	NA	NA	NA	
5.3	Implementation Cost- Phase II	NA		NA	NA	NA	NA	NA	NA	NA	
5.4	Implementation Cost- Phase III	NA		NA	NA	NA	NA	NA	NA	NA	
5.5	Implementation Cost- Phase IV	NA		NA	NA	NA	NA	NA	NA	NA	
6	Facility Management										
6.1	L1 charges - 10 resources		NA								
6.2	L2 Charges - 2 resources		NA								
7	Training Cost	NA		NA	NA	NA	NA	NA	NA	NA	
8	Cost per man-day for customization and design changes (for 200 Man-days per year)		NA								
9	Video KYC	NA									
10	Chat BOT										
11	Personal Finance Management										

13	OCR										
14	Any other item required for the project										
	Total Cost (1 to 17)										
	TCO in Words										

3. Revised Project Timeline

S. No	Launch Wave	Activity	Time Period for Completion	Time period from Project PO	Deliverables
1	Set Up	Omni-channel Platform Installation with all relevant software	4 weeks from PO	4 weeks	Delivery and installation of all the related software items offered including (Application, Database, OS etc.) licenses along with object files, source code etc. Installation of all the software items with latest version and patches.
2	Phase1-MVP	Build completion for Phase 1	30 Weeks	34 weeks	Delivery of solution with configuration, customization, integrations, and unit testing , Functionality Testing QA and Regression Testing required for Phase 1 scope
3	Phase 2	Build completion for Phase 2, (Starts in parallel with Phase 1 User Acceptance Test handover to Bank)	16 weeks	50 weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 2 scope
4	Phase 3	Build completion for Phase3 (Starts in parallel with Phase 2 User Acceptance Test handover to Bank)	14 weeks	64 Weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 3 scope
5	Phase 4	Build completion for Phase 4, (Starts in parallel with Phase 3 User Acceptance Test)	12 weeks	76 weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 4 scope
6	Final	Project Signoff	2 weeks	78 weeks	After completely launching all features on the Digital Banking Platform, functionalities and operations would be observed for 60 days and problem if any including fine-tuning of performance would be reported to bidder. Bidder shall provide solution to the issues raised

4. Revised Features list

The bidder to mark the feature as Available or Customisable in the below list

Sl No	Grouping	General Features	Implementation Phase	Specify A (available) or C(customizable)	Comments
	Customer onboarding	**All the below onboarding should support In-app activation journey (which includes automatic mobile number identification through SMS verification and OTP verification)**			
1		On-boarding of new Customers (e-KYC / Video KYC) for Saving Accounts (for Individual, joint, Senior Citizen, Salary)	MVP-Phase 1		
2		On-boarding of new Customers (e-KYC / Video KYC) for Current Accounts (for Self-employed professionals)	Phase 2		
3		On-boarding of new Customers (e-KYC / Video KYC) for Time Deposits (FD/RD)	MVP-Phase 1		
4		On-boarding of new Customers (e-KYC / Video KYC) for Current Accounts (for sole proprietor, partnership, companies)	Phase 3		
5		Open NRE/NRO account	Phase 4		
6		Journey to open basic/Zero balance salary account	Phase 2		
7		Register for existing customer	MVP-Phase 1		
		i. Via customer id/Debit card & automatic SMS on registered SIM			
		ii. Seamless migration via INB/Mobile banking credentials for existing customers			
		iii. Set Transaction PIN & Login PIN/Password			
		New customers to be provided the following lending journeys for customer onboarding:			
8		i. Personal Loan	MVP-Phase 1		
9		ii. Pension Loan	MVP-Phase 1		
		New customers to be provided the following lending journeys for customer onboarding:			
10		i. Housing Loan	Phase 2		
11		ii. Vehicle Loan	Phase 2		
12		iii. Education Loan	Phase 2		
13		iv. Gold Loan	Phase 2		
14		v. Loan Against Property-personal needs	Phase 2		
15		vi. Loan against Bonds PPF / SGB / e-Gold etc.	Phase 2		

16	Login Features	Login through the following options based on the preference of the customer: - 4 digit login pin - Alphanumeric Password - OTP on registered mobile number	MVP-Phase 1		
17		- Biometrics: Touch id, face id, etc	MVP-Phase 1		
18		Registrations/logins to be allowed from multiple devices with Option to authenticate / allow by OTP to mail/Mobile	MVP-Phase 1		
19		Login options for customers: -Option to auto-save login details for future logins with only authentication to be done by the customer for login	MVP-Phase 1		
20		- Option to recover login id/CIF, password/pin using CIF, phone number, email id, etc	MVP-Phase 1		
21	General/ Other Features	Pre-filed forms: The existing data of the customer in CBS, DB, etc should be pulled automatically/auto-populated for various forms, journey, etc.	MVP-Phase 1		
22		Keyboard options: i. Virtual keyboard ii. Numeric keypad to be set as default for all the data fields that accept only numeric input	MVP-Phase 1		
23		iii. Antibot captcha to be provided for registration, transaction processing, etc	MVP-Phase 1		
24		Widgets - Displays the balance for the primary account, scheduled payments, etc.	MVP-Phase 1		
25		Notification inbox – Repository of active offers shared with customer	Phase 2		
26		Bidder to integrate with AI chat engines like ChatGPT platforms in future if required by bank	Phase 4		
27		Bidder to provide functionalities for Metaverse in future if required by bank	Phase 4		
28		Real time view on locker availability in the branches	Phase 2		
29		Navigation features: - Option to return to the home screen from every screen - Progress bar - Milestone based bar to fill up according to the percentage of progress made in	MVP-Phase 1		

		accomplishing a task for all customer jouneys			
30	**Customer Profile Management**	User Profile Details: i. Upload photo ii. View KYC status iii. Update registered email ID iv. Update registered mobile number v. View Contact Details vi. Set/Change Account Nickname, display name	MVP-Phase 1		
31		View/submit Aadhaar details	MVP-Phase 1		
32		View/submit PAN card details	MVP-Phase 1		
33		Features and settings for user account: i. Online Login/transaction password generation using either of KYC, DOB, Debit card, Security questions and OTP authentication ii. Set / Reset PIN / MPIN iii. Set Preferred User ID iv. Approve net banking login using OTP generation/ mpin/ debit card details	MVP-Phase 1		
34		Statement and SMS Setting	MVP-Phase 1		
35		Aadhar Seeding/Deseeding	MVP-Phase 1		
36		Manage registered devices and app security: i. View last login time ii. Deactivate device, etc. iii. View app version iv. View security tips v. Set up/modify security questions vi. Indicate password strength	MVP-Phase 1		
37		i. Register Face ID. ii. Set up and manage fingerprint access (with Finger-print in mobile)	MVP-Phase 1		
38		Link multiple related existing CRNs/CIFs to one mobile device/login id (e.g. savings & current accounts of a sole-proprietor); switch profiles retail and corporate for transactions available exclusively in particular mode	MVP-Phase 1		
39	Personalisation	Gamification: The bidder to build engagement features for customers like polls, quizzes, scratch to win, spin to win,	Phase 4		

		badges, etc			
40		Customization: i. Persona based theme selection option ii. Set Favourites Menu iii. User defined option to Enable or disable features iv. Application capability to allow customer to tag the locations/ preferences as per his/her preferences. v. Vernacular/ multi-lingual support – based on geographies of the customers served; Change language	MVP-Phase 1		
41		App Update: Force update / Auto update of the application as per OS version and intimation of the new update availability	MVP-Phase 1		
42		Customized experience for type of users e.g. non-customers, BSBD, HNI, Non-deposit customers, retail loan and credit card account holders	MVP-Phase 1		
43		The bidder is required to bring voice capabilities for the following: - Voice search: For navigation within the digital bank platform	Phase 2		
44		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	Phase 3		
45		Refer/ Invite/ share app to a friend / contact - Allows customer to refer friend from phonebook or email, new number about our App.	MVP-Phase 1		
46		Nudges i. Send messages to app based on the user segmentation, timings, language, frequency, marketing automation, highlighting of new features, etc,	Phase 3		

		ii. Lending products nudges - Send push notifications on phone based on in-app activity - e.g. nudges to complete loan applications, offers on most viewed products			
		iii. Prompts for completion of profile information- email id, KYC, etc			
47		View in-app notifications based on app activity, most viewed products, login time, etc	MVP-Phase 1		
48		Build a ReKYC banner/nudge/notification for the customers	Phase 2		
49		Provide reKYC journey for customers as given by RBI guidelines	Phase 2		
50		Ads - Placeholder to display dynamic content as per parameter defined.	Phase 2		
Payments					
51	Fund Transfer	Bank Transfers	MVP-Phase 1		
		i. Intra Bank Transfer - Own Account Transfer, Other Account Transfer			
52		ii. Inter Bank Transfer (Domestic) - IMPS/NEFT/RTGS, Quick pay, UPI	MVP-Phase 1		
53		iii. IMPS Settings	MVP-Phase 1		
		a. MMID Generation			
		b. Cancellation			
		c. Enquiry			
54		Beneficiary Management	MVP-Phase 1		
		i. Add beneficiary			
		ii. View/Manage beneficiary			
		iii. Set Limit			
		iv. Delete beneficiary			
		v. Search previously added beneficiaries			
		vi. Add/Remove favorite beneficiary			
55		Transaction Management	MVP-Phase 1		
		i. Lock/Unlock Transaction			
		ii. View transaction and status with Filter for mode of transaction (IMPS, NEFT, etc)			
		iii. Repeat frequent transactions, favourite transactions, recent transactions			
		iv. Adjust mode of alerts - SMS/email			
56		Schedule Transfers:	MVP-Phase 1		

		iii. Schedule fund transfers			
		iv. View/Edit/Stop scheduled transfers :			
		a. To third party within or outside bank			
		b. To own accounts- RD / PPF/ SSA/ Loan accounts/ NPS/ APY etc			
		c. Bill payments (mandate)			
		d. Manage (stop) scheduled transfers			
		e. View Schedule transfers			
56		E-mandate / Recurring Transaction : Set-up/Cancel standing instructions registered in NACH mode , View, Delete	MVP-Phase 1		
58		Dispute management:	MVP-Phase 1		
		iii. Report fraud (unauthorised transaction/login activity)			
		iv. Raise dispute on transaction			
		v. Track status of resolution			
59		Limit setting:	MVP-Phase 1		
		vi. Set up transaction limits for alerts, frequency limit for services			
		vii. Limit settings: Provides an option to set limit/capping on value and volume of transaction per day/ week/ month/ quarterly/ half yearly/ yearly at application level			
60	**UPI**	UPI ID Setup:	MVP-Phase 1		
		i. Register/Deregister for UPI/ Create new UPI Id			
		ii. Set/change UPI PIN			
		iii. Manage UPI id			
		iv. Set/reset default Account			
		v. Add UPI-handles, cards from other Banks			
		vi. Sync phonebook with app to let the app auto-fill UPI ID			
		UPI Transactions:			
61		i. Make payment through QR code	MVP-Phase 1		
62		ii. Pay to contacts	MVP-Phase 1		
63		iii. Pay via mobile number	MVP-Phase 1		
64		iv. Pay to UPI ID	MVP-Phase 1		
65		v. Send money request	MVP-Phase 1		
66		vi. Pay using account number and IFSC Code	MVP-Phase 1		
67		vii. Fetch Balance of the linked account,View Transactions	MVP-Phase 1		
68		viii. Transfer To Self	MVP-Phase 1		
69		ix. Generate UPI number (Phone	MVP-Phase 1		

		number identifier of your UPI ID)			
70		x. Pay Using Credit or Debit card	MVP-Phase 1		
71		xi. UPI Lite (UPI Payments up to Rs.200 without pin)	MVP-Phase 1		
72		xii. Split bill	MVP-Phase 1		
73		xiii. UPI Based cash withdrawal	MVP-Phase 1		
74		xiv.Create additional UPI ids for same account	MVP-Phase 1		
75		xv. Change account linked to UPI ID/Link more accounts to UPI ID	MVP-Phase 1		
76		UPI Transaction Management:	MVP-Phase 1		
		i. View pending money requests			
		ii. View transaction history			
		iii. View UPI mandates			
		iv. Set up UPI mandate			
		v. Manage (stop) scheduled transfers			
		vi. View blocked UPI IDs			
		vii. Unblock spammed UPI IDs			
77		QR Code:	MVP-Phase 1		
		i. Integrate with Bharat QR			
		ii. Upload QR from gallery for payment			
		iii. Share QR for request money			
78		UPI features for merchants:	MVP-Phase 1		
		i. UPI Transaction Statement download for Merchants			
		ii. Integration with Merchant billing system			
79		Report failed Transactions	MVP-Phase 1		
80	**Corporate/ MSME Payments**	Bulk Transfer	Phase 2		
		i. File upload for bulk transfer			
		ii. Cancel bulk transfer			
		iii. Selective/Partial approvals for bulk transfer			
81		Merchant Id/QR	Phase 2		
		i. Onboarding			
		ii. Instant QR Code			
		iii. Multiple QR codes			
82		POS Onboarding / enable integration	Phase 2		
		- Apply for PoS/mPoS			
		- View delivery status			
		- Place service requests like indents for paper roll, terminal issue, activating EMI, international card acceptance, statement request, transaction status, GST invoice			

83		Create and manage Virtual accounts	Phase 2		
84	Bill Payment and Recharge	BBPS (Including but not limited to):	MVP-Phase 1		
		i. Mobile/Broadband - Postpaid/Prepaid			
		ii. Mutual funds			
		iii. Insurance			
		iv. Other bank's credit card repayments			
		v. Electricity			
		vi. Water			
		vii. DTH/Cable TV			
		viii. Tax payments			
		ix. Donations			
		x. Housing Society			
		xiii. Gas/LPG cylinder			
85		**Bill payments:**	MVP-Phase 1		
		i. Clubs and associations			
		ii. Education fees			
		iii. Hospital			
		iv. Subscriptions			
		v. Municipal Taxes			
		vi. Option for enabling auto-pay			
86		Fastag : i. Buy new FASTag ii. Vehicle recharge iii. Wallet Recharge iv. Set up auto recharge v. Recharge of FASTag purchased from other issuer vi.View transaction/recharge history	MVP-Phase 1		
87		Corporate bill payments- e.g. Electricity, water, tax payments, etc	MVP-Phase 1		
88		Biller and Transaction Management:	MVP-Phase 1		
		i. Add/Edit/Delete Biller			
		ii. View bill history			
		iii. Choose mode of payment for each biller - credit card/debit card/account			
89	Payments Experience	Notifications/reminders for due bills	MVP-Phase 1		
90		Option to share payment receipt details such as UTR no., etc - Copy/download confirmation; direct sharing through Whatsapp etc	MVP-Phase 1		

General Banking and Account Services					
91	General Banking and Account Services	Account Services i. Transfer account to nearest branch/ change home branch ii. View/update address iii. View/ update nomination details iv. Register for SMS banking, WhatsApp banking v. FATCA declaration vi. All account details (account number, type, balance) should be available on account home page vii. Ability to view basic account details (MAB, Account Status, Account Type, Branch, IFSC Code, Address etc.) viii. Auto-fill details like name, address in product applications e.g. cheque book request etc. ix. Link for past transaction details next to each account	MVP-Phase 1		
92		AQB/ AMB tracker for savings accounts	MVP-Phase 1		
93		Account Services i. Change account variant, Upgrade Savings Account, Change Account to Salary Account	Phase 2		
94		ii. Generate CIBIL score	Phase 2		
95		iii. Download pre-filled deposit slips	Phase 2		
96		iv. Option to share account details from app onto social media messaging	Phase 2		
97		Account Services i. Request for Conversion of SB Account to NRO Account / NRO Account to normal account	Phase 4		
98		**Inbuilt M-passbook features:** i. Account Details ii. View account statement using date range iii. Download/Email statement in XML, PDF, DOC, XLS, TXT, FILE, MT940 formats iv. Ledger for spend analysis	MVP-Phase 1		
99		View transaction history (applicable for CASA/loans/deposits/Govt deposits/investments, etc) i. Recent transactions/mini	MVP-Phase 1		

		statement;			
		ii. Pre-specified date ranges/Date range selection			
		iii. Filter by type of transaction – CR/DR			
		iv. Search historical transactions by category of expense or inflow			
		v. Search transactions by typing keywords.			
		vi. View tax credit Statement (Form 26AS)			
		Vii. Schedule transaction reports			
100		**View/download certificates-**	MVP-Phase 1		
		i. Balance Certificate			
		ii. TDS Certificate			
		iii. Interest Certificate			
		iv. TDS summary			
		v. Transaction Challan			
		vi. Account Statement (up to 2 years in one go) Download as XML, PDF, DOC, XLS, TXT, FILE, MT940			
101		**Cheque Book Services**	MVP-Phase 1		
		Cheque book request, activation, request status tracking and cancellation			
102		Cheque Status, Stop, revoke, outward cheque status	MVP-Phase 1		
103		Submit and Enquiry details for Positive Pay System (PPS)	MVP-Phase 1		
104		Inward/Outward Cheque Clearing information	MVP-Phase 1		
105		**Safe Deposit Lockers**	MVP-Phase 1		
		i. Apply Locker			
		ii. Fee Payment			
		iii. SI creation/Modification			
		iv. Nomination			
106		**Banking on wearable's- The bidder to provide an app for wearable devices like smartwatches, fitness devices, etc. for the follwing illustrative features:**	Phase 4		
		i. View account balance			
		ii. Past transactions			
		iii. Fund transfer			
		iv. Check ATM and branch locations			
		v. Transaction alerts			
		vi. POS Transactions			
		vii. Bill payments, etc			
		viii. View/manage Profile			

Digital Lead Collection					
		Cutomer leads to be collected with the following data (non-exhaustive): i. Name of the customer ii. Mobile number iii. Email iv. Address v. Nearest branch vi. Preferred time and mode of contact			
107	**Lead Collection**	**Lead collection to be done for the following products (non exhaustive):** **Retail:** - Deposit products like salary account, NRE/NRO accounts, etc - Loans products like home loan, vehicle loan, gold loan, etc - Demat account - Government scheme investment and insurance	MVP-Phase 1		
108		**MSME:** - Deposit products like CA - Lending products like business loan, working capital loan, etc	MVP-Phase 1		
109		**Agri:** **-** Lending products like KCC, agri gold loan, etc	MVP-Phase 1		
110		**Corporate:** - Deposit products like CASA - Lending products like working capital loans, project finance etc	MVP-Phase 1		
Deposits/Liabilities					
111	**General Deposit features**	View and calculate Deposit Interest Rate i. Domestic Products ii. NRE and FCNR Products	MVP-Phase 1		
112		Opening, Closure, Part Closure, Pre-Closure, renewal of following Deposit Accounts : i. Fixed Deposit ii. Recurring Deposit	MVP-Phase 1		
113		Opening, Closure, Part Closure, Pre-Closure, renewal of following Deposit Accounts : i. MIDR/QIDR ii. MMDC iii. Green Deposit iv. Small Saving Scheme	MVP-Phase 1		

		v. Gold Monetization Scheme			
		vi. Other Deposit Products			
114		Open add-on/additional savings accounts	MVP-Phase 1		
115		Open auto-sweep savings/current accounts with Multi Option Deposit facility	MVP-Phase 1		
116		Pooling/Linking of accounts (for extension of benefits) among family, friends, community	MVP-Phase 1		
117		Update nominee details	MVP-Phase 1		
118		Deposits management:	MVP-Phase 1		
		i. Renewal on Maturity a. Auto b. Credit to CASA A/C			
119		Deposits management:	MVP-Phase 1		
		i. View Deposit pay out calculator			
		ii. Change FD/ RD instruction			
		iii. View penalty amount on closure of TD/RD			
Loans/Assets					
		Bidder to provide the lending journeys by SDK based integration or webview based redirection to DLP based on the bank's discretion. For the following below journeys bidder will have to build in app journey as requried by the bank at a later stage as required by the bank: 1. Housing Loan 2. Education loan 3. PAPL, PL 4. Vehicle Loan 5 Gold Loan 6. CGTMSe 7.Loan against deposits			
	Retail	Loan categories :			
120		i. Personal Loan & its top up (Pre-approved/Customer initiated application)	MVP-Phase 1		
121		ii. Exisiting Home Loan top up	MVP-Phase 1		
122		iii. Overdraft/ Loans against deposits	MVP-Phase 1		
123		iv. Pension loans	MVP-Phase 1		
124		v. Loan against Bonds PPF / SGB / e-Gold etc.	MVP-Phase 1		
125		i. Home loan Download Provisional Interest Certificate for Housing Loan	Phase 2		

126		ii. Loan against property	Phase 2		
127		iii. Education loan	Phase 2		
128		iv. Vehicle loan	Phase 2		
129		v. Gold Loan, OD against gold-new/renew	Phase 2		
130		i. Overdraft on salary accounts	Phase 3		
131		ii. Convert CC outstanding to EMI	Phase 3		
132	**MSME/Corporate**	i. Pre-approved business loans	Phase 2		
133		ii. Working capital, CC/OD, etc.	Phase 2		
134		iii. Instant OD based on transactions, cash flow mismatch	Phase 2		
135		iv. Short-term credit offering: against receivables & transaction history, ratings from multiple B2B/B2C platforms	Phase 2		
136		v. Business Credit Card	Phase 2		
137		vi. Loan against property- Business	Phase 2		
138		vii. Business Gold Loans	Phase 2		
139		viii. MSME lending applications for govt schemes- Mudra, Stand up India, Svanidhi yojna, etc	Phase 2		
		CC/OD management			
140		i. Limit enhancement	Phase 3		
141		ii. Auto-renewal	Phase 3		
142		iii. Auto-generation of stock, book debt statement in bank format on desired frequency	Phase 3		
143	**Agri**	Kisan credit card application / renewal	Phase 4		
144		Agri Gold loan	Phase 4		
145		Agri warehouse receipt finance	Phase 4		
146		Additional Agri-lending journeys- e.g. loans for Equipment/ Farm Mechanisation, Poultry, Irrigation, Dairy, Solar Pump, Farm Produce, Tractor loans, etc	Phase 4		
147	**General Loan Services**	View /Track :	MVP-Phase 1		
		i. Repayment Schedule			
		ii. Disbursement Schedule			
		iii. View credit score- integration with Credit bureaus			
		iv. Average Monthly Balance			
		v. flexi-fixed deposit links			
		vi. Lien Details			
		vii. Eligibility/EMI calculator			
		viii. Loan application status			
148		Loan application initiation for Retail, MSME, Agri through Chat	Phase 4		

149		Analytics based personalized/preapproved loan offers on home page	Phase 3		
		Trade Finance			
	Trade Finance	The following trade finance features to be provided through integration with Bidder:			
150		Inward, Outward (A1, A2) remittances	Phase 2		
151		i. Consolidated dashboard for tracking remittances, initiating trade journeys	Phase 2		
		ii. Rate Booking			
		iii. Name Screening and other fraud checks			
152		Paperless trade finance application process: Ability to digitally originate a range of Trade Finance products, including but not limited to:	Phase 2		
		i. Bank Guarantee (Inland / Foreign)			
		ii. Letter of Credit (Inland / Import)			
		iii. Inland Inward Bills (LC / Non-LC)			
		iv. Inland Outward Bills (LC / Non-LC)			
		v. Import bills (LC / Non-LC)			
		vi. Export Bills (LC / Non-LC)			
		vii. Pre and Post Shipment Loans 8) Inland Bill Finance (LC / Non – LC)			
		viii. Standby Letter of Credit			
		ix. Forward Contracts and Other Hedging Tools			
		x. Letter of Comfort / Letter of Undertaking			
153		Digitise the process of Foreign Cheque Collection / Purchase	Phase 2		
154		Digital Supply chain finance, dealer finance, Warehouse receipt finance	Phase 2		
155		Integration of digital banking solutions with ECGC and trade financing solutions with EDPMS/IDPMS	Phase 3		
		Forex			
	International remittance :	The following Forex features may need to be provided through integration with potential Bidder otherwise the bidder would be responsible fo the same:			
156	**Forex**	Forex rate enquiry	Phase 3		
157		Types of Forex Transactions :-	Phase 4		

		Spots/ Cash/ Tom			
		Forwards			
		Derivatives			
158		EEFC account	Phase 4		
		i. Foreign currency to INR Conversion			
		ii. Apply for bank realization certificate			
159		Retail	Phase 4		
		i. Send money abroad			
		ii. Inward remittance			
		iii. Identification of remitter			
Other Banking Features					
160	Miscellaneous	i. Donation - Saibaba, PMNRF, Others	Phase 4		
		ii. College Fee Payments			
162		Digi Locker to be provided through single sign-on for storage of documents and download from Digilocker for KYC/ Other purpose authorized by the customer:	Phase 4		
		i. Upload Documents			
		ii. Download Documents			
163		Chargeback request	Phase 2		
		i. Raise Chargeback			
		ii. Provide Documents			
		iii. Track Dispute			
		iv. Revoke Dispute			
		v. Settle Dispute			
		vi. Online Dispute System			
164		**Door Step Banking:**	Phase 2		
		i. Delivery -			
		- Account Statement			
		- Form 16/ TDS			
		- Non personalized chequebook			
		- Demand Draft			
		- Pay Order			
		- Gift Card/ Pre-paid Instrument			
		ii. Pick Up -			
		- Life-certificate			
		- Cheque requisition slip			
		- 15G/ 15H form			
		- Issue standing instructions			
		- IT/ Govt/ GST Challan with Cheque			
		- Cheque			
		- Demand Draft			
		- Pay Order			

		iii. Card Based/ AEPS Withdrawal			
165	Taxation	Integration for filing of Tax Returns	MVP-Phase 1		
166		Submit FATCA declaration, Form 15G or 15H, From 16A, File IT returns	MVP-Phase 1		
167		Support for: i. GST, Surcharge, Cess ii. Foreign Currency Conversion Tax iii. SFMS Transmission Charges iv. EBRC Issuance Charges v. Tax Collected at Source vi. All types e-Invoicing, e-way Bill etc.	Phase 2		
168		Tax Payment using challan details	MVP-Phase 1		
169	Help, Grievance and Customer Feedback	Automated assistance on app features and navigation on first login	MVP-Phase 1		
170		Support features- pre & Post login- i. Contact us information ii. FAQs/Queries iv. Call back facility v. Watch demos on functionalities vi. ATM/ Branch/ Bank Correspondant/ Kiosk locator	MVP-Phase 1		
171		Audio call with customer support executives	MVP-Phase 1		
172		Support features- pre & Post login- i. IFSC search / Lookup: Search of IFSC and Bank details lookup ii. VMN Number for Missed Call Service - Balance, Last Transaction Enquiry iii. View Deposit/Loans/Forex Rates x. Details of New Feature Updates in Feed xi. Link to social media pages xii. Displays promotions currently being offered,	MVP-Phase 1		
173		Universal search- i. Search field auto-predicts user's query based on 2/3 letters ii. Results of search menu are presented under different categories - payee names, FAQs, transactions, resources, etc iii. Redirects user to FAQs or the help centre when there are no relevant results	MVP-Phase 1		

174		Conversational AI chat bot through API/SDK integration for the following illustratitive 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 chatbot in consultation with the bank	Phase 2		
175		Video Call: Fix call with Bank / App user	Phase 3		
176		Product Demo: Customer education through product demo videos	MVP-Phase 1		
		*Should be added for respective product launches in different phases			
177		- Option to collect customer feedback in a continuous loop mechanism for the various bank services	MVP-Phase 1		
		- Take rating of the app			
178		Go to WhatsApp chat window with bank	Phase 3		
179		Track service requests (as applicable)- e.g. update debit card limit, request chequebook, loan application	MVP-Phase 1		
180		Submit complaints (all types)	MVP-Phase 1		
181		Track/view reported issues	MVP-Phase 1		
Government Schemes and FI					
182	**Government Schemes and Government Business**	Sovereign Gold Bond	Phase 2		
		i. Apply, View Application			
		ii. View ,Download Certificate			

183		Apply for APY, PMJJBY, PMSBY, PMJDY	MVP-Phase 1		
184		PFMS i. Transaction Status Enquiry ii. PFMS EPA (Electronic Payment Advice) Authorisation	Phase 4		
185		NPS i. Open New Pension Fund (NPS) Account ii. Contribute in NPS Account iii. Link & Manage NPS account (change contribution, exit scheme, etc.) iv. NPS NRI Registration *Bank's existing NPS journey using redirection should be linked in the MVP-Phase 1	Phase 3		
186		PPF i. Registration of PPF Accounts ii. Delink PPF Account	Phase 2		
187		Open accounts under govt sponsored schemes (PPF, SCSS): i. KVP account ii. NSC iii. Other existing/upcoming govt schemes	Phase 2		
188		Link SSA	Phase 2		
189		Link Existing SCSS Accounts	Phase 2		
190		Floating Rate Savings Bond-2020	Phase 2		
191		Display features, benefits and costs of government schemes /Government Accounts/ Pension Account i. Eligibility Check for PPF/ APY / NPS / SCSS / Sukanya / Other Account Setup ii. Nominee Addition – Single, Multiple iii. Initial Deposit / Funding iv. Linking of Operative Account for Debit / Credit v. Standing Instruction for Funds Transfer from Operative Account vi. Maturity Amount withdraw/Transfer vii. Account Closure - Premature, On Maturity viii. On Maturity Renewal /Extension	Phase 2		

		ix. Link & Manage APY account (change contribution, exit scheme, etc.)			
192		Request for Direct Benefit Transfer; link account with NPCI	Phase 3		
193	FI	**Support for Business Correspondence / Bank Mitras**	Phase 2		
		i. Account Opening			
		ii. Cash deposit (own bank, other bank - AEPS/ Rupay Card)			
		iii. Cash withdrawal (on us, off us)			
		iv. Fund transfer (own bank, other bank - AEPS/ Rupay Card)			
		v. Mini statement			
		vi. TDR/RD opening			
		vii. Enroll for social security scheme (SSS ie. PMSBY,PMJJBY,APY)			
194		**Support for Business Correspondence / Bank Mitras**	Phase 2		
		i. IMPS/ NEFT			
		ii. Request new cheque book			
		iii. Stop cheque payment			
		iiii. Block debit card			
		v. Passbook printing			
		vi. Sukanya AC opening			
		vii. PPF AC opening			
		viii. Bhim Aadhaar Pay			
195		**Support for Business Correspondence / Bank Mitras**	Phase 3		
		i. Cheque collection			
		ii. Lead Generation for personal loan			
		iii. Lead Generation for vehicle loan			
		iv. Lead Generation for home loan			
		v. Lead Generation for life insurance			
		vi. Lead Generation for health insurance			
		vii. Lead Generation for motor insurance			
196		**Support for Business Correspondence / Bank Mitras**	Phase 4		
		i. Enroll for micro accidental death insurance			
		ii. Enroll for micro life insurance			
		iii. Renew TD/ RD			
		iv. Launch/ Track complaints			
		v. Request for SMS alert/ email statement for pre-registered mobile no./ email			

		vi. Aadhaar seeding			
		vii. Mobile seeding			
Cards					
197	Card Services	Display all Cards as Card image to select – including Virtual Debit Card	MVP-Phase 1		
		Short overview of all active and inactive cards - Card No., O/S amount, linked a/c			
198		**Debit Card Services:**	MVP-Phase 1		
		i. Apply/Issue Card			
		ii. Generate green PIN			
		iii. Set Domestic and International limit : withdrawal, POS, e-commerce			
		iv. Set/revoke suspension			
		v. Set/revoke International transaction			
		vi. Block/Unblock, Hotlist			
		vii. Re-issue card			
		viii. Request Add-On			
		ix. Switch primary linked account			
		x. Show rewards and offers on card			
		xi. Select the card design			
199		**Issue virtual debit card**	MVP-Phase 1		
		i. View virtual debit card			
		ii. Request to convert virtual card to physical card			
		iii. All service/support features as applicable to a regular debit card			
200		**Forex Card**	Phase 4		
		i. Apply/Reissue			
		ii. Manage Forex card- Add/withdraw money			
		iii. Set-usage limits			
		iv. View forex card statement			
		v. Block card			
		vi. Re-issue card			
		vii. Change/set PIN			
201		NCMC/Prepaid Card top-up	Phase 3		
202		**Cardless Cash Withdrawal at branch**	Phase 2		
203		**Cardless Cash Withdrawal at ATM:**	Phase 2		
		i. ATM by self			
		ii. At ATM by beneficiary			
204		**Cardless Cash Withdrawal at POS and CSP (at local shops)**	Phase 2		
205		**Credit Card Services**	MVP-Phase 1		
		i. View account balance and credit limit			

		ii. View card bill- iii. View billed transactions iv. View unbilled transactions v. Download billed statement			
206		**Credit Card Services** vi. Deregistration of printed account statement vii. Block card (temporary & permanent) viii. Change/set PIN viii. Show rewards and offers on cards ix. Enable/disable email/Paper bill statement x. Raise a fraud dispute xi. Select the card design	MVP-Phase 1		
207		Credit Card Services i. Increase credit limit ii. Upgrade card variant iii. Request Add-On iv. Re-issue card v. Choose credit card design vi. Link other bank credit card to app vii. Update international and domestic card usage limits across transcation types	Phase 2		
208		Credit Card Services i. Convert credit card outstanding to EMI ii. Balance transfer from other banks iii. Credit card against lien on FD-Apply for Card, repay expenses, close the card account- auto-removal of lien on FD	Phase 3		
209		Gift Card/ Prepaid Card-Apply/Cancel/Reload	MVP-Phase 1		
210		Summary, Expenses Dashboard with bar/chart/graph with further drill down to sub-categories	MVP-Phase 1		
Treasury					
211	**Treasury**	Cashflow / Liquidity management- i. Cash collections, Cash pooling, Cash netting ii. Cash sweeping Investments iii. Liquidity Management iv. Cheque collections & truncation v. DD collections (DD Issuance & Delivery)	Phase 4		

		vi. Bill/invoice discounting			
		vii. Factoring			
212		Treasury management	Phase 4		
213		Analytics based dashboards for CFOs, treasurers including insights on cash flow forecasts, pooling & sweep across corporate entities and banks	Phase 4		
		Wealth management			
		The following PFM features to be provided by the bidder directly/through partnerships through API/SDK based integration			
214		Personal finance management module-	MVP-Phase 1		
		i. Show Calendar view of all upcoming Investments (SIPs), EMIs, bills, etc			
		ii. Life goals: set savings goals linked to savings and deposit products			
215		Spend Analysis:	MVP-Phase 1		
		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			
216	**Personal Finance Management**	ŸFinancial information consolidation / Net worth overview -	MVP-Phase 1		
		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			

217		Customer account 360 degree view – comprehensive dashboard regarding all associations with the bank	MVP-Phase 1		
	Robo Advisory	The bidder needs to integrate with the Robo-advisory platform provided by the bank:			
218		Personalized financial advisory-investment recommendations for wide range of financial products-Deposits, mutual funds, insurance, govt schemes, etc based on: - Customer's risk profile - Customer's goals	Phase 3		
219		Personalized insights and advisory based on aggregated data- e.g. i. to save on EMI, by back calculating existing loan ROI from Account aggregator data	Phase 4		
220	Virtual RM	Integration with the virtual RM platform provided by the bank: - The customer should be able to place a voice/video call, chat with the RM	Phase 4		
221	Mutual Fund	Buy new Mutual Funds (e.g. one time purchase, SIPs); Integration with third party platform/native journey	Phase 2		
222		Mutual fund servicing- i. Invest one time/SIP ii. Search funds by fund name, asset and sub-asset; Sort funds by Returns iii. Switch MF/STP (systematic transfer plan) Iv. Redeem MF/ SWP (Systematic withdrawal plan) iv. Stop SIP vi. Register nominations for MF folio. vii. Investment Calculator	Phase 2		
223	ASBA	ASBA/IPO capability, including through BHIM UPI	MVP-Phase 1		
224		Apply, modify/revise, delete	Phase 2		
225		View recent ; to be displayed alphabetically, as per recency	Phase 2		
226		Enquiry by account number and reference number	Phase 2		
227	DEMAT	Opening of Demat account *Bank's existing Demat Account Opening journey using redirection should be linked in the MVP	Phase 2		

228		Opening of Trading/Broking Account with Trading facility	Phase 2		
229		View and manage stock trading transaction history; traded order status	Phase 2		
230		View Basic user details, Account balance ,Transaction details	Phase 2		
231		Download	Phase 2		
		i. Statement of holding			
		ii. Statement of account			
		iii. Statement of billing			
		iv. CML letter printing			
232		View settlement calendar	Phase 2		
233	**Insurance**	Life, Health, General Insurance - Apply, avail & renewal- (redirect/integrate 3rd party journeys with-in the app)	MVP-Phase 1		
		i. Health Insurance			
		ii. Motor insurance			
		iii. Personal Accident insurance			
		iv. Property insurance			
		v. Purchase card protection plan			
		vi. Life/term Insurance			
234		Apply, avail & renewal- (redirect/integrate 3rd party journeys with-in the app)	Phase 2		
		i. Crop insurance			
		ii. micro-insurance of Govt of India (PMJJBY, PMSBY)			
		iii. Business			
		iv. Others			
235		Link insurance policies purchased outside of app	Phase 3		
236		Insurance payments	MVP-Phase 1		
		i. Through SI			
		ii. NACH			
		iii. Cash and Electronic Modes			
237		Policy Management	MVP-Phase 1		
		i. Download certificate			
		ii. Enquiry regarding status			
Beyond Banking					
	Rewards	Integrate rewards platform in mobile app- Consolidate rewards for all types of programs e.g. from debit cards, UPI payments, credit card, refer and earn, etc.			
238		Reward Points	Phase 2		
		i. View points credited			
		ii. Redeem			

		iii. View redemption history			
		iv. View rewards catalogue			
239		Third party offers/discounts on local brands- integration with aggregator platform for offers-	Phase 2		
		i. Consolidated & personalized view of Lifestyle offers on local brands;			
		ii. Weekly “best deals”			
240		Refer and earn- transparent rewards accumulation; sync with social media contacts etc	MVP-Phase 1		
241		Third party offers/discounts on National brands- integration with aggregator platform	Phase 2		
242	**Market place**	The bidder to provide the following features on the digital banking platform features through integration and build frontend interface for the digital banking platform: i. Tickets Booking : Air, Train, Bus, Cabs ii. Hotel Booking iii. E-commerce and shopping: Purchase lifestyle products including books, consumer electronics, fashion etc. iv. Entertainment : Movie ticket booking and OTT Subscription v. Pharmacy	Phase 2		
243		Explore properties/projects pre-approved for housing loans	Phase 4		

244	MSME Support	The bidder to provide the following features on the digital banking platform features through integration and build frontend interface for the digital banking platform: 1. Sign up or onboard customers 2. View outstanding salary, statutory payouts for employees, employee expenses/reimbursements from the digital banking platform itself 3. Initiate individual, bulk payments; schedule payments 4. Approve employee expenses/reimbursements 5. View insights and dashboard on salary, statutory payouts, employee expenses/reimbursements, etc For giving option of subscribing to the partnered HRMS solution to SME customers, Bank and bidder will jointly agree on subscription model	Phase 3		
245		i. Invoice creation ; Create and manage e-Waybill	Phase 3		
		ii. Invoicing tracking and manually mark as paid/ partially paid			

246		The bidder to provide the following features on the digital banking platform features through integration and build frontend interface for the digital banking platform: 1. Sign in or onboard customers 2. Automated fetching of outstanding payables & receivables from the partnered ERP portal 3. Auto-reconciliation of bank transaction statement by comparing with outstanding receivables and payables(from ERP) 4. Allow customers to initiate payments (individual, bulk) for payables and auto-reconcile to ERP 5. Send auto-reminders across channels e.g., WhatsApp, email, and SMS for pending receivables with collection link 6. Generate invoice, specify the preferred collection method, share the invoice with customers and register them with government tax portal 7. Real-time business insights e.g., cash flow projection, sales trends, etc. For giving option of subscribing to the partnered ERP solution to SME customers, Bank and bidder wil jointly agree on subscription model			
247		The bidder to provide the following features on the digital banking platform features through integration and build frontend interface for the digital banking platform:	Phase 3		
		i. Real time cash position across Bank A/Cs powered by account aggregator			
		ii. Expense categorization & Insights (Inflow, spend analysis etc) dashboard			
		iii. Cash flow forecast and analysis with recommendations for liquidity management			
248		The bidder to provide the following features on the digital banking platform features through integration and build frontend	Phase 3		

		interface for the digital banking platform:			
		i. SME networking platform			
		ii. News and updates for specific industry			
		iii. Online and offline courses			
		iv. Online B2B MSME marketplace			
		v. Govt. websites; approved agencies (if any), etc for Business Registration			
249		-Download MIS reports, consolidated reports, etc for a company or a group of companies	Phase 4		
		- Download Digital Signature Certificate			
250	**Agri Support**	The bidder to provide the following features on the digital banking platform features through integration and build frontend interface for the digital banking platform:	Phase 4		
		i. Agri marketplace for buy/sell			
		ii. local weather alerts			
		iii. portals with Mandi Prices			
		iv. Notification by govt, agri agencies			
		v. portals for Crop advisory			
		vi. Soil testing services			
		Backoffice			
251	**Admin Features**	Provision to download reports in various standard file formats	MVP-Phase 1		
		i. Transaction reports – MIS			
		ii. Monitoring and reconciliation reports			
		iii. Customer Registration, Deregistration & Activation reports			
		iv. Mobile banking reports			
		v. Device / SIM binding reports			
252		Maker-Checker concept for any changes done through admin portal	MVP-Phase 1		
		i. Control Management – managing different controls provided in the application			
		ii. Label Changes			
		iii. OTP Configuration - Configure OTP parameters (size, no of unsuccessful attempts, timeout, etc.)			
		iv. Account Type configuration / Product Type Configuration / Limit			

		maintenance			
		v. RTGS / NEFT – Holiday Configuration, IFSC Upload, RTGS / NEFT Status enquiry			
253		Admin features:	MVP-Phase 1		
		i. Enable / Disable Menu			
		ii. Adding and removing icons			
		iii. To add/edit limits for all kinds of transactions based on user categories			
		iv. Vernacular Language Enablement			
		v. Bulk SMS Generator, Maintenance Banner Display			
254		Admin features:	MVP-Phase 1		
		i. Error message verbiages config			
		ii. Error code, error message configuration			
		iii. System Parameter Configuration – Configure Time Validity, Session Validity, Secret Key Generation for merchant onboarding			
		iv. Password Policy Configuration - Login / Transaction passwords (Password Length, Format, Validity etc.)			
		v. Config for personalization - Segment to Icon mapping user management, parameter/configuration setting, reports			
		vi. Content and Banner Management			
255		i. User management with defined roles and type of users	MVP-Phase 1		
		ii. View Customer profile and transaction/ activity history			
		iii. Registration, Deregistration, Blocking of customer through Admin portal			
		iv. Option to remove Device Binding of a customer			
256		i. Customer Enrolment – Addition / Updation / Deactivation / Activation	MVP-Phase 1		
		ii. Bulk User Enrolment & Group Configuration through File Upload			
257		Service Requests:	MVP-Phase 1		

		i. Service requests relating to customer relationship management involving connecting with RM, connecting with call center, setting up call back requests etc.			
		ii. Service requests covering issue of certificates and statements like balance certificate, interest certificates for loans and deposits, issuing tax forms like 26AS etc.			
		iii. Service requests relating to grievances like raising tickets, tracking ticket status etc			
		iv. Service requests for registration, activation, changing login credentials etc. for internet banking and mobile banking platforms			
		v. Service requests relating to lending & liability products like EMI calculation, deposit calculation, displaying interest rates etc			
258		Service Requests:	MVP-Phase 1		
		i. Service requests relating to transfer of home branch, loan scheme etc			
		ii. Update requests for fields like name, e-mail, nominee etc. and activation of dormant account			
		iii. Credit, debit, forex and other card related services like blocking/ unblocking, setting PIN, changing PIN, transaction limits, reporting lost cards etc.			
		iv. All other service requests required for enabling internet and mobile banking			
		v. Service requests relating to cheque book and cheques like issue cheque book, track request, cheque status enquiry etc			
259		File upload for uploading the base/ static data in DB related to different transactions	MVP-Phase 1		
260		Admin portal access to Contact Centre / Operations team	MVP-Phase 1		
261		i. Proper logs to be maintained for all admin portal activities	MVP-Phase 1		
		ii. View Log - Transaction Log / Session Log / Error Log / Audit Log			

262		Branch Relationship Manager (RM) Module – For Branch related User Admin activities	MVP-Phase 1		
263		Corporate Banking Group Configuration, User Configuration, Services Mapping, Role Mapping,	*Phase 4*		
264		Approver Matrix management, Limit mapping for maker / checker, Matrix Migration (Add / Modify / Delete)	*Phase 4*		
265		i. Grid Administration - Generate authentication grid, Format, Expiry	Phase 3		
		ii. PKI Configuration - PKI Enrollment/ Register PKI / Deregister PKI			
		iii. Holiday Configuration for all Central / State Tax Payments			
266		Reports, Scroll files & Recon file generation for Tax Payments & merchant integrations (minimum 100 nos.)	Phase 3		
267		Ability to check the status of the customer by admin, in case the customer is facing any errors, drops off in a journey, etc	Phase 2		
268		Lending - Auto generation of stock and book debt statement under inventory & khata management, preparation of Quarterly progress report in bank format on quarterly basis, alerts for insurance and expiry of limit, online renewal/ enhancement request generation, online insurance detail updates validated by insurance company	MVP-Phase 1		
		Integrations			
269	<u>**Integrations**</u>	**Seamless integration (as applicable for the customer segment) with Public Infrastructures both existing and to come up in future, such as, but not limited to:**	Integrations		
		i. AADHAAR			
		ii. Passport			
		iii. PAN			
		iv. Driving License			
		v. GST			
		vi. UPI			
		vii. Bharat Bill Pay			
		viii. OCEN			
		ix. CGTMSE ONDC			

		x. NSDL			
		xi. CDSL			
		xii. Digital Land Records			
		xiii. e-Sign			
270		**Merchant aggregators:**	Integrations		
		i. CBS			
		ii. ATM EFT Switch			
		iii. SMS Banking			
		iv. UPI			
		v. Hardware Security Module (HSM)			
		vi. SMTP Server			
		vii. IMPS Engine			
		viii. Proxy Severs (GST, SMS gateway etc.)			
		ix. Public Fund Management System			
		x. Trade Finance System			
		xi. BBPS engine			
		xii. Prime Minister's National Relief Fund			
		xiii. Pension portal			
		xiv. Call centre			
		xv. Debit Card Management System (DCMS)			
		xvi. E-KYC / V-KYC			
		xvii. Banks Middleware Server			
		xviii. Enterprise Fraud Risk Management System (EFRMS)			
		xix. Loan Origination System (LOS) / Lead Management System (LMS)			
		xx. Document Management System (DMS)			
271		**Merchant aggregators:**	Integrations		
		o Atom Tech Utility/ Broker Payments			
		o Bill desk			
		o CC Avenue			
		o Razorpay			
		o SBI ePay			
		o PayTM			
		o PayU			
		o FSS			
		o TechProcess			
		o Cashfree			
		o Airpay			
		o Sabpaisa			
		o SafexPay			

		o Angel Broking			
		o Times Money			
272			Integrations		
		Third Party Services:			
		i. MCA Payments			
		ii. Indbank Merchant Banking Services Payments (IBMBS) Payments			
		iii. TNEB Payments			
		iv. IRCTC Payments			
		v. BillDesk - Universal Bill Presentment & Payment (UBPP) Services			
		vi. Maharashtra CST/VAT Collections			
		vii. Port Community System (PCS)			
		viii. Tamil Nādu VAT Collections			
		ix. Multi-Utility Payments			
		x. Puducherry VAT Collections			
		xi. Orissa VAT/CST Payments			
		xii. Delhi VAT/CST Payments			
		xiii. Karnataka Commercial Tax Payments			
		xiv. ICEGATE Online Payments			
		xv. RTO Online Payments			
		xvi. Prime Minister National Relief Fund			
		xvii. West Bengal Grips Payments			
		xviii. Maharashtra Virtual Treasury Payments			
		xix. UAE Exchange			
		xx. Andhra VAT			
		xxi. Tamil Nadu Registration (TNIGRS)			
		xxii. Tamil Nadu Prohibition and Excise			
		xxiii. Kerala e-Treasury			
		xxiv. Khajane–II (Karnataka Virtual Treasury)			
		xxv. Puducherry Excise			
		xxvi. EPFO			
		xxvii. GSTN Payments			
		xxviii. Telangana VAT			
		xxix. CBDT – TIN2.0			
273		**Internal Integrations:**	Integrations		
		i. CBS			
		ii. ATM EFT Switch			
		iii. SMS Banking			
		iv. UPI			

		v. Hardware Security Module (HSM)			
		vi. SMTP Server			
		vii. IMPS Engine			
		viii. Proxy Severs (GST, SMS gateway etc.)			
		ix. Public Fund Management System			
		x. Trade Finance System			
		xi. BBPS engine			
		xii. Prime Minister's National Relief Fund			
		xiii. Pension portal			
		xiv. Call centre			
		xv. Debit Card Management System (DCMS)			
		xvi. E-KYC / V-KYC			
		xvii. Banks Middleware Server			
		xviii. Enterprise Fraud Risk Management System (EFRMS)			
		xix. Loan Origination System (LOS) / Lead Management System (LMS)			
		xx. Document Management System (DMS)			
		Bidder to Integrate with any Future upgrade of our IT systems & solutions			

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