

| General Requirements |   |  |  |   |               |          |
|----------------------|---|--|--|---|---------------|----------|
|                      | Marks to be assigned for each cell and its response   |  | A = 5, C = 3, U = 0  |   |               | Comments |
| Sr. No               | Functional Requirement  | All Essential Features (E) are carrying 5 Marks each | Bidder's Response Available(A)/Customized(C) / Unavailable (U) | Value of Col C * Col D will be marks for each row | Maximum Marks |          |
| <b>A</b>             | <b>Access Control Requirements</b>  |  |  |   |               |          |
| <b>A1</b>            | <b>USER Access</b>  |  |  |   |               |          |
| 1                    | Multiple level of makers (based on a pre-defined number)  | E  |  | 0   | 25            |          |
| 2                    | Multiple level of checkers (based on a pre-defined number)  | E  |  | 0   | 25            |          |
| 3                    | Maker cannot be checker and vice versa.   | E  |  | 0   | 25            |          |
| 4                    | Allow Maker checker concept to be mandatory for all transactions including to master and parameter files.   | E  |  | 0   | 25            |          |
| 5                    | Compatibility with any biometric system being used by MUDRA in future.  | E  |  | 0   | 25            |          |
| <b>A2</b>            | <b>Management of Log</b>  |  |  |   |               |          |
| 1                    | Provide mandatory log for user creation, grant of user rights, modification of user rights and deletion of user   | E  |  | 0   | 25            |          |
| 2                    | Log Archiving facility should be there  | E  |  | 0   | 25            |          |
| 3                    | On first log-in with a new User-ID, the user should be FORCED to change the dummy password provided by System Administrator.  | E  |  | 0   | 25            |          |
| 4                    | Disabling user-id of employees who are absent, on leave / tour / training (to be parameterised as per rules).   | E  |  | 0   | 25            |          |
| 5                    | Intruder detection (repeated unsuccessful attempts (say THREE ATTEMPTS) to gain access to the system) should be logged with date and time stamp and the terminal should get locked after a number of pre-defined unsuccessful attempts. | E  |  | 0   | 25            |          |
| 6                    | Generation of mandatory log for all the activities carried out by highly powerful users like System Administrator / Database Administrator  | E  |  | 0   | 25            |          |
| 7                    | Generation of access logs with date and time stamp on processes run user-id wise.   | E  |  | 0   | 25            |          |
| <b>A3</b>            | <b>Password Management / Administration</b>   |  |  |   |               |          |
| 1                    | Minimum password length 6 for normal users and 8 for privileged users.  | E  |  | 0   | 25            |          |
| 2                    | Password should be alpha numeric.   | E  |  | 0   | 25            |          |
| 3                    | History of passwords should be maintained up to X number of previously used passwords by each user. System should not allow these passwords to be reused (X should be a parameter).   | E  |  | 0   | 25            |          |
| 4                    | Provide for mandatory change of password for users at the end of preset time intervals. Password expiration period should not be more than 30 days for normal users and 15 days for privileged users.                                   | E  |  | 0   | 25            |          |
| 5                    | Passwords such as user name, commonly used words, etc. should not be allowed to be used   | E  |  | 0   | 25            |          |
| 6                    | System not to show Password while entering  | E  |  | 0   | 25            |          |
| 7                    | User should be forced to change the password reset by DBA.  | E  |  | 0   | 25            |          |
| 8                    | Allow for user defined backups for the following:   |  |  |   |               |          |
|                      | a) Online, Automated, Manual etc.   | E  |  | 0   | 25            |          |
|                      | b) Database, Programs, Systems etc.   | E  |  | 0   | 25            |          |
| <b>A4</b>            | <b>Other Access Control Features</b>  |  |  |   |               |          |
| 1                    | Appropriate user right management features, like no user other than the System administrator should have command line / any other means of accessing UNIX Shell or ORACLE database directly.  | E  |  | 0   | 25            |          |
| 2                    | Availability of menu should be restricted on the basis of user access level.  | E  |  | 0   | 25            |          |
| 3                    | Facility for operational security and ability to restrict access through passwords at System Level, Menu Level, User Authority Level  | E  |  | 0   | 25            |          |
| 4                    | Access level (in the system) to be defined at System Level, Database Level, etc.  | E  |  | 0   | 25            |          |
| 5                    | Support defining user activity (on transactions) access to be based on the following, but not limited to, Input, Hold, Modify, Delete, Authorize, Reverse, View / Display, Print etc.   | E  |  | 0   | 25            |          |
| <b>B</b>             | <b>General Requirements</b>   |  |  |   |               |          |

|          |   |   |  |          |             |  |
|----------|---|---|--|----------|-------------|--|
| 1        | Support custom defining of pop-up messages related to events, validations etc. (Provision for special remarks which should pop-up while authorizing transactions for that account or at the time of enquiry on that account)  | E |  | 0        | 25          |  |
| 2        | Support definition and classification of products under a multi-level hierarchy for like business rules etc.  | E |  | 0        | 25          |  |
| 3        | Provide for configuring product templates.  | E |  | 0        | 25          |  |
| 4        | Support calendar definition (and modification) working day and Holiday.   | E |  | 0        | 25          |  |
| 5        | System should provide Day begin and Day end operations.   | E |  | 0        | 25          |  |
| 6        | Support storage and retrieval of images of:   |   |  |          |             |  |
|          | a) Signature  | E |  | 0        | 25          |  |
|          | b) Photographs  | E |  | 0        | 25          |  |
|          | c) Physical documents and linking them to customer id and / or account number for retrieval   | E |  | 0        | 25          |  |
| 7        | Support audit trail of additions / deletion / modifications to parameter file / master file etc. should be available.   | E |  | 0        | 25          |  |
| 8        | Should support Multiple offices and Hierachy e.g Head Office, Branch Office etc.  | E |  | 0        | 25          |  |
| <b>C</b> | <b>Customer Information</b>   |   |  |          |             |  |
| 1        | Customer Information module will hold customer information / profile for all the customers of the branch across various products of the bank. The module will ensure standard customer information across various product solutions with the specific object of providing a single view of customers across products. The module should have the capability to integrate with all other modules which support individual products | E |  | 0        | 25          |  |
| 2        | Classify customers into various categories - Corporate, Non-Corporate, Government, Bank, NGO, Society, SHG, Individual, Academic institution, Training establishment, Trust, Vendor, etc.   | E |  | 0        | 25          |  |
| 3        | Assign Unique Identification Number to each customer  | E |  | 0        | 25          |  |
| 4        | Provide for additional 20 user definable fields (length defined by user)  | E |  | 0        | 25          |  |
| 5        | Capture all the relevant KYC Details for a Customer   | E |  | 0        | 25          |  |
| 6        | Provide for de-duplication of customer id.  | E |  | 0        | 25          |  |
| <b>D</b> | <b>Hindi Compatibility</b>  |   |  |          |             |  |
| 5        | The supplied software should have language support for Hindi also   | E |  | 0        | 25          |  |
|          | <b>Total</b>  |   |  | <b>0</b> | <b>1075</b> |  |

Note: All features are Essential. Unavailability of any may lead to disqualification. However, MUDRA's decision will be final.

## Loan Management

| Loan Management                                     |   |  |  |   |               |          |
|---|---|--|--|---|---------------|----------|
| Marks to be assigned for each cell and its response |   | A = 5, C = 3, U = 0                                  |  |   |               | Comments |
| Sr. No.   | Functional Requirement  | All Essential Features (E) are carrying 5 Marks each | Bidder's Response Available(A)/ Customized(C)/ Unavailable (U) | Value of Col C * Col D will be marks for each row | Maximum Marks |          |
| <b>Loan Management System</b>                       |   |  |  |   |               |          |
| <b>A. Inward of Application</b>                     |   |  |  |   |               |          |
|   |   | Severity   |  |   |               |          |
| 1   | Capture of application details on receipt (key details loan applicant institution, including KYC details, status of enrolmen, GRA status)   | E  |  | 0   | 25            |          |
| 2   | Facility to capture status of application at each stage sanction, rejection, put on hold, disbursement.   | E  |  | 0   | 25            |          |
| 3   | Facility to generate report status and in case of pending to seek reasons for pendency  | E  |  | 0   | 25            |          |
| 4   | Facility to handle multiple accounts for a lending institution  | E  |  | 0   | 25            |          |
| <b>B. Sanction</b>                                  |   |  |  |   |               |          |
| 1   | Details of amount sanctioned, Sanctioning Authority, and terms of sanction is to be captured as per appraisal note and minutes of the meeting. Facility for capturing any additional conditions not mentioned in the appraisal note but stipulated by the Sanctioning Authority .   | E  |  | 0   | 25            |          |
| 2   | Cancellation/ Treatment of Undrawn sanction to be handled. .  | E  |  | 0   | 25            |          |
| 3   | Provision to input the status of searches made in CIBIL/RBI defaulters lists etc.   | E  |  | 0   | 25            |          |
| 4   | Generation of Lol and facility to record acceptance by borrower   | E  |  | 0   | 25            |          |
| 5   | Capture receipt of upfront fee.   | E  |  | 0   | 25            |          |
| 6   | Capture Status of legal documents such as Loan Agreement, Deed of Hypothecation, General Conditions, Undertakings, Personal Guarantee, Affidavits, etc.   | E  |  | 0   | 25            |          |
| 7   | capture security details such as filing of charges, obtention of Post Dated Cheques etc. needs to be captured.  | E  |  | 0   | 25            |          |
| <b>C. Disbursement</b>                              |   |  |  |   |               |          |
| 1   | Capture request for Disbursement.   | E  |  | 0   | 25            |          |
| 2   | Capture compliance of sanction terms and any relaxation / waiver / modification of terms of sanction.   | E  |  | 0   | 25            |          |
| 3   | Interim disbursement pending creation of security and compliance with terms and conditions and facility for adjustment once the security is created or conditions are complied  | E  |  | 0   | 25            |          |
| 4   | Facility to capture end use verification reports submitted by the borrower or their Chartered Accountant / MUDRA dealing officer. .   | E  |  | 0   | 25            |          |
| 5   | Facility to capture location wise (state / district) details of ultimate borrowers covered by the refinanced agency out of MUDRA refinance in an excel template or upload of the excel file in the system as per standard template (no. of women/men benefitted, caste (SC/ST/OBC) etc., minority group, no. of rural/urban members, no. of borrowers, no. of members. No. of SHG/JLG). | E  |  | 0   | 25            |          |
| <b>D. Repayment Schedule</b>                        |   |  |  |   |               |          |
| 1   | Generation of repayment schedule – Repayment schedule in respect of amount disbursed against the sanction needs to be drawn either for the amount disbursed each as a separate contract or as a contract based loan   | E  |  | 0   | 25            |          |
| 2   | Option for automatic repayment schedule or manually adjusted repayment  | E  |  | 0   | 25            |          |
| 3   | Provision for prepayment & appropriation thereof,   | E  |  | 0   | 25            |          |
| 4   | Provision for calculation of prepayment charges based on premium percentage etc. .  | E  |  | 0   | 25            |          |
| 5   | Facility for Reschedulement and Restructuring of repayment terms  | E  |  | 0   | 25            |          |
| <b>E. Interest and Demand</b>                       |   |  |  |   |               |          |
| 1   | Facility for handling Interest calculation (both fixed and floating rate options)   | E  |  | 0   | 25            |          |
| 2   | Interest demand schedule to be generated well before the due date   | E  |  | 0   | 25            |          |
| 3   | Query on interest accrued or payments in specific loans   | E  |  | 0   | 25            |          |
| 4   | Issue of demand advices – for Repayment instalments due on monthly basis  | E  |  | 0   | 25            |          |
| 5   | Issue of demand advices for periodic payment of interest.   | E  |  | 0   | 25            |          |
| 6   | Capture the status of repayment of principal / payment of interest  | E  |  | 0   | 25            |          |
| 7   | Facility to capture penal interest, further interest (interest on overdue interest), interest on penal interest etc.  | E  |  | 0   | 25            |          |

|   |   |   |   |      |  |
|---|---|---|---|------|--|
| 8   | Track and maintain other recoverable [other than principal and interest] - visit charges, insurance, legal expenses etc.  | E | 0 | 25   |  |
| 9   | The system should be able to capture, calculate and appropriate these charges in accordance with policy of MUDRA.   | E | 0 | 25   |  |
| <b>F. Advance Recovery / Recovery Pending Appropriation</b> |   |   |   |      |  |
| 1   | Recoveries pending appropriation – Any amount received from the borrower pending appropriation into various account heads needs to be captured along with details of payment (mode of payment, instrument details etc.). Facility for Auto and/or manual appropriation in respect of accounts where full payment as per demand advice has been received to be captured. overdue report generation may be facilitated. | E | 0 | 25   |  |
| <b>G. Alerts</b>  |   |   |   |      |  |
| 1   | Alerts about due dates, non / less payment on due dates, .  | E | 0 | 25   |  |
| 2   | Balance Confirmation Certificate/Acknowledge of Debt, to be generated and e-mailed to the dealing officers and also the borrowers.  | E | 0 | 25   |  |
| <b>H. NPA management</b>                                    |   |   |   |      |  |
| 1   | The system should be able to classify the borrower accounts into various categories of NPAs in accordance with NPA policy of RBI / MUDRA and generate aging analysis and NPA position on a given date.  | E | 0 | 25   |  |
| 2   | Facility to track and generate regular reports on overdue status of all accounts.   | E | 0 | 25   |  |
| 3   | The system should be able to generate report for provisions to be made in respect of all asset classes as per RBI norms.  | E | 0 | 25   |  |
| 4   | The system should facilitate restructuring- Re-schedulement, deferment, Waiver of FI/PI if any, .   | E | 0 | 25   |  |
| 5   | Provision to handle various types of restructuring, viz., waiver / funding, reschedulement, reduction in interest rate, penal Interest rate. Facility to record prudential write off / regular write off in the system along with reasons. Full or partial write off in respect of all accounts individually or several accounts clubbed together may also be provided.   | E | 0 | 25   |  |
| 6   | Facility to record Sale /transfer of NPAs to ARCs / other agencies & monitoring thereof based on workflow.  | E | 0 | 25   |  |
| 7   | Provision to record upgradation of NPAs. Provision to generate NPA lists. In respect of Default / NPAs  | E | 0 | 25   |  |
| 8   | Parameterized definition of business rules for identifying stressed accounts. Alert mechanism to track stressed accounts. Generating reports / list of stressed cases for review.   | E | 0 | 25   |  |
| <b>I. Monitoring</b>  |   |   |   |      |  |
| 1   | System should be able to record status of follow up visits made and due date for next follow up visit.  | E | 0 | 25   |  |
| 2   | Facility for recording findings of monitoring visits.   | E | 0 | 25   |  |
| 3   | Capture receipt of various control statements like BCC, AOD, Balance Sheet, Rating Reports, Multiple Banking arrangement reports etc.   | E | 0 | 25   |  |
| <b>J. Reports</b>   |   |   |   |      |  |
| 1   | Report generation/MIS viz. sanction/rejection details, disbursements, undrawn sanctions, overdue position, overall business operations, re-schedulement reports, Balance Confirmation Certificate (BCC), Acknowledgement of Debt (AOD) etc.   | E | 0 | 25   |  |
| <b>K. Closure of Account</b>                                |   |   |   |      |  |
| 1   | closure of account  | E | 0 | 25   |  |
| 2   | The system to allow release of security documents, lien marked securities etc. and issue a closure letter upon closure of account   | E | 0 | 25   |  |
| <b>L. Query</b>   |   |   |   |      |  |
| 1   | Query module to view details of all Account at any point.   | E | 0 | 25   |  |
|   |   |   | 0 | 1250 |  |

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| GL and Accounting                                   |   |  |   |   |               |
|---|---|--|---|---|---------------|
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| <b>General</b>                                      |   |  |   |   |               |
| 1   | System should allow centralised creation and maintenance of GL accounts.  | E  |   | 0   | 25            |
| 2   | Facility to handle Transactions originating outside the loan management system  | E  |   | 0   | 25            |
| 3   | Posting of vouchers with details as memorandum entry for later query or reversal in part  | E  |   | 0   | 25            |
| 4   | Permit selecting desired general ledger accounts (such as employee loan accounts, travel advance, etc.) for clearing of open (sundry) debit and credit transactions.  | E  |   | 0   | 25            |
| 5   | Provide for single transaction of value as large as '9,999,999,999.99' (i.e. 13.2 where the decimal separator is ".")   | E  |   | 0   | 25            |
| 6   | Provide for storage of totals as large as '999,999,999,999.99' (i.e. 15.2 where the decimal separator is ".")   | E  |   | 0   | 25            |
| 7   | Provide for Batch Update for all data entry screens wherever user needs it  | E  |   | 0   | 25            |
| 8   | Ensure that validations and authorization for batch processing necessarily corresponds on-line data entry transactions.   | E  |   | 0   | 25            |
| 9   | System should have control and monitoring support for batch-processing with provision for review of batch values before committing.   | E  |   | 0   | 25            |
| 10  | System should rollback of the entire batch in the event of failure of batch processing.   | E  |   | 0   | 25            |
| 11  | System to provide for generation of daily Trial Balance   | E  |   | 0   | 25            |
| 12  | System should be highly configurable in order to allow definition of MUDRA wide composite GL key and its components.  | E  |   | 0   | 25            |
| 13  | System to be capable of integratig other modules for direct voucher posting   | E  |   | 0   | 25            |
| 14  | The General Ledger structure should be based on MUDRA hierarchy and structure. Should allow multiple levels of reporting of 'Financials' (trial balance, balance sheet and profit and loss accounts). GL hierarchy definition should support at least 3 levels. | E  |   | 0   | 25            |
| 15  | System should allow data entry as well as printing of transaction and total amounts with following formats (both in figures and words) for all reports and documents  | E  |   | 0   | 25            |
| 16  | System should support monthly / quarterly / half-yearly accounting periods within each fiscal year with facility for aggregation of monthly figures into quarterly / half-yearly figures.   | E  |   | 0   | 25            |
| 17  | System should provide for automatic maintenance and carry forward of period-end account balances to subsequent periods  | E  |   | 0   | 25            |
| 18  | System should allow reporting of figures as at end of monthly accounting periods over a quarter / half year / year(s).  | E  |   | 0   | 25            |
| 19  | System should allow postings pertaining to prior dates after proper authorization (restricted to current accounting period).  | E  |   | 0   | 25            |
| 20  | System should provide for continuing operations into the new fiscal year with proper authorization even if due to some contingency, closing of accounts for the prior fiscal year remains incomplete.   | E  |   | 0   | 25            |
| 21  | System should provide for detailed logging of all events related to 'opening' and 'closing' of accounting periods.  | E  |   | 0   | 25            |
| 22  | System should allow user-defined closing cycles for any fiscal year with authorization.   | E  |   | 0   | 25            |
| 23  | System should provide facility to identify certain General Ledger accounts as bank / cash accounts and allow handling of all cash transactions like, payments, receipts, inter bank transfers, petty cash, etc. associated with those accounts.                 | E  |   | 0   | 25            |
| 24  | System should allow capture of details through all possible channels, like RTGS, NEFT, cheque, cash, etc.   | E  |   | 0   | 25            |
| 25  | System should provide for different accounting entities to 'close' independently.   | E  |   | 0   | 25            |
| 26  | The system should be compliant with Ind-AS standards  | E  |   | 0   | 25            |
| <b>Income Tax and Other Taxes</b>                   |   |  |   |   |               |
| 1   | Support configuring of taxes, for income tax, Goods and Services Tax (including CENVAT) etc.  | E  |   | 0   | 25            |
| 2   | The system has to adequately support all requirements, statutory or otherwise, of all types of tax  | E  |   | 0   | 25            |
| 3   | Support automatic calculation of income tax, Goods and Services Tax etc for both product accounts as well as general ledger accounts (such as vendor payable accounts, receivable accounts etc.)  | E  |   | 0   | 25            |
| 4   | Support classification of taxes as income tax, Goods and Services Tax, any other type of tax for statutory reporting.   | E  |   | 0   | 25            |
| 5   | Ensure capture and reporting of additional information required for statutory tax returns   | E  |   | 0   | 25            |
| 6   | There should be facility for printing all details of Income tax either in the form of certificates, reports etc in user-definable formats.  | E  |   | 0   | 25            |
| <b>Bank Reconciliation</b>                          |   |  |   |   |               |
| 1   | Support reconciliation of bank accounts using bank statements inputs -  | E  |   | 0   | 25            |
| 2   | On-line manual entry, or  | E  |   | 0   | 25            |
| 3   | Upload of standard structure soft file  | E  |   | 0   | 25            |
| 4   | Upload of flexible structure soft file (different for each bank or bank account)  | E  |   | 0   | 25            |
| 5   | Ensure that bank reconciliation process does not interfere with the regular accounting process or maintaining books of accounts.  | E  |   | 0   | 25            |
| <b>Budgeting</b>                                    |   |  |   |   |               |
| 1   | Support general ledger accounts level budgeting   | E  |   | 0   | 25            |
| 2   | Income and expenditure budget   | E  |   | 0   | 25            |
| 3   | Capital expenditure budget  | E  |   | 0   | 25            |
| 4   | Budget vis-à-vis actual utilisation   | E  |   | 0   | 25            |
| <b>Parametrization</b>                              |   |  |   |   |               |
| 1   | Permit account level paameltrization  | E  |   | 0   | 25            |
| 2   | Setting limits for maximum / minimum amount   | E  |   | 0   | 25            |
| 3   | Restriction on type of transaction  | E  |   | 0   | 25            |
| <b>Value dating transaction</b>                     |   |  |   |   |               |
| 1   | Allow 'value-dating' all financial input posted, i.e. it can be made to affect an account in the past period but restricted to current accounting period.   | E  |   | 0   | 25            |
| 2   | Provide automated process for re-calculating interest for an account taking into consideration effective balances after value dating.   | E  |   | 0   | 25            |
| <b>Reports and Inquiries</b>                        |   |  |   |   |               |
| 1   | Provision for reporting at following levels:  |  |   |   |               |
| a   | GL wise transaction list/tracking   | E  |   | 0   | 25            |
| b   | Trial balance (with debit and credit values listed in separate columns)   | E  |   | 0   | 25            |
| c   | Incremental trial balance for a period (without considering opening balances for the period)  | E  |   | 0   | 25            |
| d   | Balance sheet   | E  |   | 0   | 25            |
| e   | Profit and Loss account   | E  |   | 0   | 25            |
| f   | NPA movement (on integration of loan management with accounts)  | E  |   | 0   | 25            |
|   |   |  |   | 0   | 1300          |

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## Total Score

|          | Requirements / Scores      | Max Marks | Total Obtained | % Aotained | Weitage | Score Obtained |
|----------|----------------------------|-----------|----------------|------------|---------|----------------|
| <b>A</b> | <b>General Requirement</b> | 1075      | 0              | 0.00       | 20%     | 0.00           |
| <b>B</b> | <b>Loan Management</b>     | 1250      | 0              | 0.00       | 50%     | 0.00           |
| <b>C</b> | <b>GL and Accounting</b>   | 1300      | 0              | 0.00       | 30%     | 0.00           |
|          | <b>Total (T)</b>           | 3625      | 0              | 0.00       | 1.00    | <b>0.00</b>    |

Note: Marks to be carried will 50% of the Total Score (T) obtained