	General Requirements								
	Marks to be assigned for each cell and its response			Comments					
	Functional Requirement	All Essential Features (E) are carrying 5 Marks each	A = 5, C = 3, U = 0 Bidder's Response Available(A)/Customized(C) / Unavailable (U)	Value of Col C * Col D will be marks for each row	Maximum Marks				
	Access Control Requirements								
	USER Access								
	Multiple level of makers (based on a pre-defined number)	E		0	25				
	Multiple level of checkers (based on a pre-defined number)	E		0	25				
	Maker cannot be checker and vice versa.	E		0	25				
	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				
	Management of Log								
	Provide mandatory log for user creation, grant of user rights, modification of user rights and deletion of	E		0	25				
2	Log Archiving facility should be there	ш		0	25				
3	On first log-in with a new User-ID, the user should be FORCED to change the dummy password provided								
3	by System Administrator.	Е		0	25				
4	Disabling user-id of employees who are absent, on leave / tour / training (to be parameterised as per	Е		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								
Ü	Administrator / Database Administrator	Е		0	25				
7	Generation of access logs with date and time stamp on processes run user-id wise.	ш		0	25				
A3	Password Management / Administration								
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				
	Provide for mandatory change of password for users at the end of preset time intervals. Password			-		†			
4	expiration period should not be more than 30 days for normal users and 15 days for privileged users.	Е		0	25				
5	Passwords such as user name, commonly used words, etc. should not be allowed to be used	E		0	25	+			
	System not to show Password while entering	E E		0	25	+			
	User should be forced to change the password reset by DBA.	E		0	25	+			
	Allow for user defined backups for the following:			-	25	+			
0	a) Online, Automated, Manual etc.	E		0	25	+			
		E		0	25	+			
Λ4	b) Database, Programs, Systems etc.			U	20	+			
A4	Other Access Control Features					+			
1	Appropriate user right management features, like no user other than the System administrator should	Е		0	25				
_	have command line / any other means of accessing UNIX Shell or ORACLE database directly.	E		0	25 25	+			
2	Availability of menu should be restricted on the basis of user access level.	<u> </u>		0	25	+			
3	Facility for operational security and ability to restrict access through passwords at System Level, Menu	_		0	05				
	Level, User Authority Level	<u>Е</u> Е		0	25 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				
В	General Requirements								
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	1			
2	Support definition and classification of products under a multi-level hierarchy for like business rules etc.	ш		0	25	1			
	Provide for configuring product templates.	ш		0	25	1			
	Support calendar definition (and modification) working day and Holiday.	E		0	25	1			
	System should provide Day begin and Day end operations.	E		0	25				
6	Support storage and retrieval of images of:								
	a) Signature	Е		0	25				
	b) Photographs	E		0	25				
	c) Physical documents and linking them to customer id and / or account number for retreival	ш		0	25				

7	Support audit trail of additions / deletion / modifications to parameter file / master file etc. should be	E	0	25	
8	Should support Multiple offices and Hierarchy e.g Head Office, Branch Office etc.	E	0	25	
С	Customer Information				
1	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	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	
D	Hindi Compatibility				
5	The supplied software should have language support for Hindi also	E	0	25	
	Total		0	1075	

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

	Loan Management							
	Marks to be assigned for each cell and its response			A = 5, C = 3, U = 0				
Sr. No.	Functional Requirement	All Essential Features (E) are carrying 5 Marks each	Response Available(A)/ Customized(C)/ Unavailable	Value of Col C * Col D will be marks for each row	Maximum Marms			
	Loan Mnagement System							
	A. Inward of Application	Severity						
1	Capture of application details on receipt (key details loan applicant institution, including KYC details, status of enrolmen, GRA status	E		0	25			
	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			
	Facility to handle multiple accounts for a lending institution	E		0	25			
	B. Sanction Details of annount sanctioned, Sanctioning Authority, and terms of sanction is to be captured as per appraisan note and minutes of the							
1	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			
	Provision to input the status of searches made in CIBIL/RBI defaulters lists etc.	ш		0	25			
4	Generation of LoI 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	Е		0	25			
7	Guarantee, Affidavits, etc. capture security details such as filing of charges, obtention of Post Dated Cheques etc. needs to be captured.	E		0	25			
	C. Disbursement	L		0	25			
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			
-	Facility to capture location wise (state / district) details of ultimate borrowers covered by the refinanced agency out of MUDRA			·	20			
5	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			
	D. Repayment Schedule							
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	Е		0	25			
2	Option for autiomatic repayment schedule or manually adjusted repayment	Е		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	Ш		0	25			
	E. Interest and Demand				•			
	Facility for handling Interest calculation (both fixed and floating rate options)	Е		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	Е		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	Е		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. F. Advance Recovery / Recovery Pending Appropriation	E		0	25			
	r . Advance necovery / necovery Ferming Appropriation							

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	
	G. Alerts			25	
1	Alerts about due dates, non / less payment on due dates, .	Е	0	25	
	Balance Confirmation Certificate/Acknowledge of Debt, to be generated and e-mailed to the dealing officers and also the borrowers.	Е	0	25	
	H. NPA management				
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, .	Е	0	25	
	Provision to handle various types of restructuring, viz., waiver / funding, reschedulment, 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	
	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	
	I. Monitoring				
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 DCC, AOD, Darance Sheet, Nating Reports, Militable Darriking arrangement reports	Е	0	25	
	J. Reports				
1 1	Report generation/MIS viz. sanction/rejection details, disbursements, undrawn sanctions, overdue position, overall business	_		0.5	
	operations, re-schedulement reports, Balance Confirmation Certificate (BCC), Acknowledgement of Debt (AOD) etc.	E	0	25	
	K. Closure of Account	_			
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	
	L. Query			25	
1	Query module to view details of all Account at any point.	E	0	25	
		_	0	1250	

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

Services Comment		GL and Accounting						
Particular Signal State Company of the State Sta		Marks to be assigned for each cell and its response A = 5, C = 3, U = 0						
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Total Score

	Requirements / Scores	Max Marks	Total Obtained	% Aotained	Weitage	Score Obtained
Α	General Requirement	1075	0	0.00	20%	0.00
В	Loan Management	1250	0	0.00	50%	0.00
С	GL and Accounting	1300	0	0.00	30%	0.00
	Total (T)	3625	0	0.00	1.00	0.00

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