	High Level Module	Summary
1	Borrower Management	This module should have the ability to manage the borrower information, including, but not limited to, names, contact information, agency ratings, financial information, and authorized signatories.
2	Loan Account Management	1. This module should have the ability to manage the entire life cycle of the loan including, but not limited to, 2. loan creation, approval, date loan becomes effective, amendment, closure and other life cycle 3. Characteristics associated with the loan 4. Customer onboarding and Pre-qualification 5. Customer service management Workflows governing the processes & management 6. Real time customer acquisition from multiple sources through web form, API, Mobile App or a widget Omni channel customer journey. 7. Start, resume and completion ability cross platform. 8. Support for Sales assisted customer acquisition model 9. Ability to execute straight through application journey 10. Ability to execute straight through application journey on partner platform through APIs Lead management for digital acquisitions 11. Lead management for sales assisted process Batch processing capability through API, spreadsheets/data entry and flat file 12. Managing application data for each stage of the journey 13. Availability of all necessary fields required for submitting an application along with clear display of mandatory and optional fields 14. Easy to use views and screens with clear bifurcations of application sections Managing journey drop-off scenarios and exception handling Data Enrichment through integrations 15. Data Quality checks 16. Rule Based Assignment of cases 17. Manual Assignment of cases 18. TAT Management for Applications and Cases Loan Agreement generation 19. Automated Rule based assignment Manual Assignment 20. Workload based assignment 21. Geography based assignment 22. Product wise assignment 23. Loan Amount wise assignment 24. Branch wise assignment 25. Customer segment wise assignment 26. Rule based Reassignment 27. Manual Reassignment 28. Case queue management

		29. Waiver & Loan Rehabilitation management 30. TAT & Escalation Management 31. Single Customer View (360 Degree view) of all relationships, applications, cases associated with a customer 32. Maintain Product Master 33. Maintain Interest Rate structure 34. Maintain logic for Fees, Charges, other charge types and chargebacks 35. Manage Checklist for documentation – for Credit Decision, KYC, etc. Credit Policy Management 36. User Maintenance & Hierarchy mapping 37. Case Management masters – list of Service Requests 38. Queries and Complaints 39. Flexible account architecture with one to one and one to many mapping Capability to handle variants of products and respective masters 40. Transfer of Title from Old Customer to New Customer. 41. Build a configurable workflow based on user-configurable parameters for a paperless flow of information
3	Drawdown and Disbursement Management	This module should have the capability to manage the workflow of receiving drawdown requests from borrowers, validation, automatic disbursement request generation, approval work management and payment request generation including integration with SWIFT and other payment systems
4	Limits Management	This module should have the ability to establish and manage the overall, expense and contract-based limits (eg.contracts signed by the borrower). This module should also provide flexibility for the HA to have workflow for any exception management in limits
5	Interest and Fee Calculation	This module should have the ability to compute interest for a period (regardless of whether the base rate and/or spread is fixed or variable), applicable fees based on the calendar schedule for the loan and generate statements and notifications
6	Accounting	This module should be able to generate the appropriate accounting entries for the life cycle of a loan including, but not limited to, loan creation, loan disbursement, impairments, and repayments, Real Estate modules, Project Construction and Management, Order to pay, Order to Cash, pay to Procure ,Account to Report.
7	Pre-payment, Delinquency,	This module should have the ability to compute and generate necessary obligations for pre-payment and delinquency related to charges and payments

	Provisioning Management	and any related provisioning based on the same Managing customer risk profiling attributes
		Defining business rules to arrive at risk parameters based on Income, location, employment type, existing relationships, transactions, accounts etc. Customer risk profiling review on frequent basis (Daily, Weekly, Monthly, Quarterly, Yearly) based on demographics, transactions, account at customer level
		Tracking and reporting by Geography
		Application stage,
		Product and transaction level
		Managing customer risk profiling and Risk grading attributes
		Defining business rules to arrive at risk parameters based on Income, location, employment type, existing relationships, transactions, accounts etc.
		Customer risk profiling review on frequent basis (Daily, Weekly, Monthly, Quarterly, Yearly) based on demographics, transactions, account at customer level Customer life cycle value measurement and management
8	Loan Servicing	This module should have the ability to generate all necessary periodic statements required for the borrower including loan statement, interests, fees and other period communication with the borrower.
		This module should also have the ability to run scenario simulation for any special requests, such as early repayment
9	System Interface Management	This module should have the ability to integrate with the other HA's systems including, but not limited to,
		HR and Payroll System, Queue Management interfaced to Customer Complaints and Inquiry module.
		This module should support Single Sign-On via SAML2.0 with other systems of the HA
10	API	This module should provide API for the integration with business process management/document management system for the following tasks, including but not limited to:
		▪ Loan lifecycle management.
		▪ Limit lifecycle management.
		▪ Drawdown Request validation & lifecycle management; and Communications with Borrowers (loan statement, interest, fees etc.)

		▪ Other Ancillary Systems i.e. payment gateways, mpasia, mycash, etc.

HA BUSINESS Process Overview of Current State Summary

Housing Authority is in the Business of acquiring, developing subdivision of land lots, Design andBuilt House Packages to market, sell and rent Flats and Lots.

Land and Housing Development Division identifies and assess the type of acquisition namely State and Native land, conducts due diligence with Relevant Authorities and stakeholders for readiness of the land. Conducts Survey, Civil Works Design, determine access and connectivity to water and sewage, electricity, telecom, Road Infrastructure. Iteration of design schemes and survey drawings are executed until approved and authorized by relevant authority's and Engineers. Budgeted Costing of the project is determined with all tasks in a project plan in readiness of the Project. A business case is prepared for Board Approval to conduct sale and purchase with Legal team. Tender is called upon Project go ahead from the Management and Board. Project is monitored in terms of Cost, Quality, Timelines and scope till compilation. Works Assessment and Maintenance of Properties and Estate are initiated and completed via Customer complaints, inspection, compliance and regulatory requirements. Insurance process is a stand-alone process done outside the system in excel worksheet to compliant the various categories of insurance, mortgage protection, debtors medical, House Insurance, motor vehicle, management and non-management. All the accounting functions pertaining to payment, reconciliation, general ledger and journals are done in an interfaced Navision accounting system. All the Legal activities pertaining to Housing Authority is also done outside the system for dispute resolution in terms of payment, Recovery of debt based on court ruling and Sealing of documents for contracts sale and lease.

Payroll system being used is LinkSoft which is interfaced to Navision.

Loan Origination and Management Process, Application are received and processed for three types of products namely Land Purchase, House Construction, and Ground Rental. Applications are manually and semi-automated routed through stages and phases for assessment, verification, valuation, credit scoring and risk assessment approval, credit management, arrears collection, Delinquent loans, full/partial recovery, Upon GM approval a mortgage sale process via media notification and tender process to recover and clear the arrears, ground rent, under writing, sanctioning, Securities Received from Titles office and discharge of mortgage processing, disbursement, settlement, Refinancing, conveyancing and authorization stages are as per business rules and policies of HA. Customer survey is conducted for HA to assess the requirements of existing and prospect customers

All the accounting entries are interfaced via chart of accounts through Journals, Accounts Payable, Cash Management, Accounts Receivable, Job Costing Module for Project Accounting and Fixed Asset modules. Currently most of the process and stages of Loan Origination, Loan Management, Land and Housing Development Project, Customer Relations, Sales and Marketing, Insurance, Valuation, Conveyancing, Corporate Reporting, are either stand alone or siloed with extensive used of shadow systems using excel as tool for work around and reporting. Accounting and Finance - Navision is interfaced to LOS/LMS system Lendsphere for Housing Authority.

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HA Future Business State Property & Loans Management System Summary

Key features

1. Loan Origination through Omi Channel, Walk in, Telephone, Mobile and Internet to Receipt, acknowledge and process end-to-end automation for this modules: Project Construction, Loan Origination and Management Services, Customer Relations, Finance & Accounting Systems

2. Digitization of Documents with Paper-less Flow of Information, automated capturing, reviewing, transferring, assembling, routing, and distributing with all process stages in the lifecycle of above modules.

3. User Deduplication

4. Configurable Fee Structure

5. Configurable Business Rule and Pre defined templates as Industry standard

6. Configurable and Automated Workflows Management

7. Role Based User Dashboards and Configurable Work Scheduling Program

8. Work Queues and Tasks

9. Configurable Alerts and Email

10. Track Turnaround Time

11. Audit logs Record for all Activities

12. Regulatory, Compliance, Business Intelligent Reporting and Real Time Analytics

13. Digital Signature and Google Map of Land, lots, Properties, Rental Flats.

14. Integrations to Credit Bureau, Know Your Customer (KYC) - FNPF, FRCS, Births Deaths and Marriage, alternate Data Sources, Payment Processing Partner Partner i.e. MPasia and Social Media

Pre-built activities covering everything related to the loan process starting from the loan documentation execution process to write off and everything in-between, All the phases and stages in Loan Originations and Loan Management Processing should be automated with pre- configured Templates of Forms, Relevant Documents Digitized, routing with Business Rules and embedded with validations based on the User Roles and Responsibilities mapped with the systems matrix table of access, authorizations, Checklist and approvals via Electronic signature.

All Accounting Services and Transactions pertaining to Lease, Property Master, Payments, Rent Collections, Scheduled Maintenance, Project Work in Progress payments, Costing, disbursements and accounting Functions will be Real Time. Accounts Receivable, Accounts payable, General Ledger, Inventory Valuation and Management, Cash Management, Bank Reconciliation, Petty Cash System, Grant, Project Accounting, Procurement, Fixed Asset, Budgets, Financial Reporting

GENERAL SUMMARY OF FUNCTIONAL AND TECHNICAL REQUIREMENTS

General Summary of Minimum Requirements:

      1.   A. Minimum Requirements/Product Functionality

The Housing Authority requires the following functions and capabilities from the ERP system:

Please insure each functional and technical requirement is answered by marking the appropriate assertion of the proposer's abilities by using the scoring rating from the Weight scoring criteria illustrated below should be used to score each functionality.

The following is a listing of Functional Requirements desired by the Housing Authority. Please complete this table by indicating if Bidder's system:

      a.   Exceeds the requirement -5
      b.   Fully meets (option) -4
      c.   Fully meets (3rd party customization)-3
      d.   Partly meets -2
      e.   Slightly meets-1
      f.   Does not meet -0

Weight Scoring Table

Weight Rating Name	Weight Rating Score	Rating Description
Exceeds the requirements	5	The software adequately meets this requirement as it is supplied "out-of-the-box," and no compromises are required. No setup or configuration is required. The software adequately meets this requirement when properly configured. No external software is required. Examples are workflow routing, form or screen layouts, report

		design, custom fields, setup of lists and categories, user accounts.
Fully meets (option)	4	The product can fully meet this requirement with a "reasonable" amount of code. Note: the product is designed to support these code fragments, for example a macro triggered on a certain event. It does not refer to customizing the source code of the product. When optional products supplied by the vendor are added to the configuration, the software adequately meets the requirement. No compromises are needed.
Fully meets (3rd party) (Customize)	3	The software fully meets this requirement with the addition of a 3rd party product. The software can fully meet this requirement with reasonable custom code developed by the purchaser, for example by modifying existing tables in the database or by editing product source code. Note: Only applies where the purchaser has source code access. You really want to avoid customizing source code because it makes Future upgrades much more difficult and riskier. For that reason, you may reduce the weight of this rating substantially or even make it zero.
Partly meets	2	The software has significant deficiencies in meeting this requirement, but they can be overcome with considerable effort.
Slightly meets	1	The software has the required feature, but serious deficiencies exist in the implementation that can't easily be worked around. This feature is not currently in the product but is planned in a future release.
Does not meet	0	Product does not meet the requirement at all, or the feature is completely missing.

	Category	Functional Requirement	Weight Rating Score	Comments
1	LOS	Software should deliver the followings: 1. •Lead Origination. 2. • Loan Origination System. 3. •End-to-end workflow management. 4. •Ability to define & manage different origination channels. 5. •Support different loan products and loan types /processes. 6. •Secured access using profile definition. 7. •Audit trail of data/ processes. 8. •Powerful structured and configurable workflow for automatic routing of application. 9. •Supports multi-level loan product hierarchy. 10. •Support multi-tier rate structure like fixed/floating, indexed and mixed. 11. •Support multi-tier lending power structure. 12. •Supports application processing for individual (Sub lease) and non-individual customers. 13. •User configurable parameters/ processes. New product launch and defining/amending product parameters to be internally enabled for HA user. 14. •Configurable Risk policies. To be in built in the system once by the vendor at the time of installation and later to be allowed to be configured by the HA internally, in case of need. 15. •Rule based credit evaluation to provide internal credit checking, Credit rating, credit scoring, risk assessment, execution of power delegated and compliance check. 16. •Document flow, imaging and archiving. 17. •Image processing abilities, including pictures taken by webcam and other similar image forms. 18. •Image processing abilities so that image fed as input is properly populated in output.		

19. •Application details and status enquiry should be possible.
20. •Generate letters, forms, loan legal documentation & all desired template automatically. The generated forms to be modifiable/ configurable from front end by HA only without depending on vendor.
21. •Interface to external/internal systems.
22. •E-Signature/ Digital signature enabled that can be applied at any stage of processing.

23. •Possibility of enhancement with add-ons like Analytics, third party users/ auditors/ valuers /advocates/ stock auditors/due diligence agencies.
24. •Ability to perform 3rd party Verifications, Valuations, Field Investigations etc.
25. •Ability to define repayment variations like balloon, moratorium (skip), step-up/ down in the product. Ability to change repayment options, in case of need.
26. •EMI, (Equated Monthly Installments Non EMI / Principal Distributed and other methods of payment supported.
27. •Interest and principal moratorium supported.
28. •Specific data entry screens designed for a given customer type.
29. •Additional details like financial data for a specific period captured for Specific customer.
30. •Combinations like individual/ family as a borrower/ co-borrower/ guarantor or vice-versa are supported.
31. •De-dupe parameter specific to customer type can be defined.
32. •Document set specific to customer type can be defined.
33. •KYC verification/Due diligence module.
34. -System should be able to capture and validate various data for KYC norms as per RBF norms from time to time like Customer Type, Customer Profile, Customer Address, KYC documents etc.
35. •Restructured account Module along with Configurable business rules as per policy and approvals.

		36. •Dashboard reporting: few specific reports that are needed are 37. Report on Pending proposals. 38. Report on Pending documentation. 39. Report on pending security creation 40. Report on an industry, etc. any other report required by the HA This list is only illustrative. Any type or number of reports can be drawn from the system as per the requirement of the HA.		
2		Provides the ability to create forms such as: 1. Property Inquiry – completed by prospect (paper and electronic) 2. Property Flyers 3. Tenant Contact Form – All tenant contact and emergency contact Information. 4. Tenant Use Statement. 5. Agreements – provide tenants and contractors temporary access. 6. Tenant Improvement Requests Carry out Surveys 7. Maintenance Matrix 8. Lease templates (month to month, Long-term, terminal) that can be "auto-populated" Tenant occupant listing (name and age) with combined household income details 9. Lease Abstract providing a summary of individual leases and/or tenants. 10. Template letters – security deposit, insurance issues, escalations, late payments, other miscellaneous notices.		
3		Allow promotions, such as reduced rate or no interest for a period of time		
4		Ability to perform 3rd party Verifications, Valuations, Field Investigations, credit bureau checks, geo-tagging etc. with minimum human intervention etc.		
5		Secured access using profile definition		

6		System should keep history of each of parameters change		
7		System-should provide comprehensive audit trail report on all activities performed on the system/proposal- including modification of data by any user including admin/system admin.		
8		Single implementation supporting multiple portfolios		
9		The LOS system shall have a business rules engine to support different types of Application routing mechanism including- A. Sequential routing (Tasks are to be performed one after the other in a sequence), B. Parallel routing (Tasks can be performed in parallel by splitting the tasks among multiple users and then merging as single composite process instance. The system shall support conditional merging of multiple parallel activities i.e. Response from mandatory parallel process stages before it can be forwarded to next stage), C. Rule based routing - One or another task is to be performed, depending on predefined rules, Ad-hoc routing: Changing the routing sequence by authorized personnel. Rules can be defined on parameters set for each product/group of products as defined in the process flow.		
10		Seasonal cash flows/repayment defining capabilities.		
11		Should store various units of land area prevailing in various division and also to convert it to standard units like acre, hectare, sq. ft., sq. meters, sq. etc.		
12		Parameterization, historical data management, verifying data quality,		
13		After fetching data from internal/external system, system should store it and make it available for		

		subsequent processes/checks as and when required.		
14		Should provide end-to-end subsidy/ margin money processing solution and automate the process of subsidy claim and information flow.		
15		Should capture the Customer details and flag in the account in case of loans under MOU/tie-ups (existing or future).Insurance & renewal flags as per period.		
16		Should read Optical Character Recognition (OCR)/Quick Response Code (QR Codes) in the documents and auto-fill the relevant fields in the system		
17		Handling holiday preferences if the maturity date, schedule date or revision date falls on a holiday. Holidays can be either on a local holiday or currency holiday. - Holiday Treatment Type: System displays the type of holiday treatment as Payment Schedule, Revision Schedule and Maturity Date. Move Across Months: If selected, allow movement of schedule date, maturity date or rate revision date of the contract across months, i Schedule Movement: indicates the movement of schedule date, maturity date or rate revision date either move forward to a next working day or move backward to the previous working date.		

18		Comprehensive training manual with built-in "help" menu in system. Define and view help against each item. System logic, calculations with formulae to be included in help forum for any particular functionality or module. Formulas on how system derives interest ,Fees and settlement calculations		
19		The system should provide output format to be generated in MS Word, MS Excel, Adobe acrobat PDF, HTML, XML etc. and any format needed in future. Output has to be a printable format with full alignment of text, images & tables (in A4, A3, legal, letter etc. paper sizes)		
20		System should be able to handle entire loan life cycle management i.e. complete loan origination and processing system having automated process from lead management till loan disbursement and post sanction compliance.		
21		PSR (Post sanction review) Submission and management.		
22		System should have mobile/tab solutions for field functionality, client visits, including data & document, pictures uploads or on website upload by third party agency.		
23		Automatic picking up of charges (if any) deviations/ modifications/processing etc. for each type of Property details/borrower.		
24		Automatic printing of all the applicable forms and documents as per requirement of the HA.		

25		Solution for improving Data quality through automated processing & reduced manual interventions.		
26		Generation of HA specified documents like application forms, loan appraisal, sanction letter and documentation with prefilled data. Loan management system including loan origination, complete processing including (Appraisal, sanction and documentation), disbursement & post sanction Loan management including review/renewal and monitoring.	5	
27		Restructured account Module along with Configurable business rules as per policy and approvals.		
28		Single Loan Application with suitable Annexure to process single or multiple Facilities/ borrowers (Fund based & Non- Fund based) as per the HA's requirement.		
29		Any number and types of facilities to be configurable.		

30		Ability to define various masters e.g. Calendar Master, Business Partners, Deviation reason master, Delegation level master (Value), Product master (including pricing etc.), Customer master (With ID details etc.), Policy criteria master, Profession master, Company master, Customer service master, Collateral detail master, Interest Rate Master, Other Masters as relevant for the software/as required by the HA, System should support 'Master Data Management' of various heads such as type of loan, geography, business unit etc. and also version control in key masters. There should be a facility to configure templates in the system like the Call Report, Offer letter, SMS and email alert, Survey report templates, subsidy claim template which can be configured at the masters level in the system.		
31		System should be able to restrict access to data based on User/Role/combination of both in the organization		
32		System should be able to configure the screen based on user's hierarchy in the organization. Restricted viewing or viewing of related fields only.		
33		System should be able to integrate with document imaging/processing systems and convert financial document into excel or table format, thus facilitating the rapid movement of applications across the processes/ Units without the need of paper flow.		

34		The system should be able to capture the verification of application/ documents/ KYC with digital signature		
35		System should have Flexibility through extensive Parameterization, Workflow and Configuration of Rules.		
36		System should provide user definable rules for scoring, de-dupe, eligibility, customer exceptions, workflow movement, etc. using rule builder.		
37		System should be possible to extract any or all data for further analytical functions or for other purposes for end users or other systems at HA in desired format.		
38		Solution should facilitate bulk upload of information through batch files containing the application details.		
39		System should be capable of supporting product features. This may be as: - Regular product parameters. - Special campaign or category parameters Exceptions (approved through a defined process)		
40		MIS/data input that requires interfacing with the core HA system/ document management system/ any other system to retrieve/ compare/ validate existing customer details.		
41		Referencing based on defined rules		

42		It should be possible to integrate with and derive data from HA's other systems.		
43		System should have controlled interface with external/internal web links/ data sources/ reference sources for data verification/ data & information feeding/ checking information.		
44		System should be capable to capture financial data of the customer both current and projections, as needed e.g. Equity / capital details, Credit facility sanctioned/availed by/ from other HAs/ institutions, profit and loss statements, balance sheet statements, projected cash flows, carry out comparison between estimated and actual achieved at the time of renewal etc		
45		System should have validation based on Due diligence/ compliance checks through interface.		
46		The system should ensure field level validation in all screens, depending on security group / level of each user. E.g. Only relevant data may be allowed in the field or user may be able to approve values/comments defined by his capability level.		
47		System should have parallel processing abilities where at any point of time more than one user can view the case and record their queries/comments/inputs/ approvals.System should have capability for horizontal and vertical processing		

17

		of a loan application/task. Like loan application is forwarded from branch to different departments of zonal office simultaneously; those departments can work on the loan proposal in parallel manner and put in their comments/remarks. Concerned department can view the entire application, but edit the pages related to their own specified department.		
48		Report on workflow management both for reporting as well as to have a comment & work log of the complete user trail.		
49		System should have notification facility i.e. when an application is approved by a reviewing authority and forwarded to the next person on the workflow, ability to send auto-notification via outlook/SMS to the receiving personnel/ other defined users to inform on applications awaiting actions/ progress.		
50		Ability to automatically send notifications/SMS/E-mail of rejections/ approvals to appropriate personnel with predefined data and conditions. Generation/ transmission of email alerts/ advices /SMS at various stages of the processing.		
51		System should able to function two way interactions with Core HA System where loans approved in LOS can be automatically open in Core HA without repeat data entry.		

52		System should have abilities to create / update qualitative / quantitative details in the system through rule builder and same given to specific users as per policy.		
53		Setting up / managing unit cost depending upon purpose or other definable parameters		
54		Should handle substitution (Assign/Reassign) due to leave/ Emergency/Transfer /Improvement of TAT. Only Authorized Officials should be allowed for this job.		
55		System should have full version control along with ability to keep old versions retrievable in case of need.		
56		System should have start date and end date for a particular work flow/loan products based on set parameters.		
57		System should have a provision to capture Sector/subsector, Borrower category, Occupation code and other BSR details as required by RBF and statutory authorities.		
58		System should allow admin/ system admin to manage various groups, users, roles, document management operations and define and configure various workflow steps for each process.		
59		System should provide facility to define and administer different rating criteria for different industries /branches /group of customers		
60		System should have facility for OCR based HA statement analysis, VAT analysis, ITR analysis, salary slip and KYC		

61	**LEAD MANAGEMENT**			
62		Manual Lead Creation through front line staff.		
63		Bulk Lead Creation through Excel sheet/XML upload.		
64		Lead Creation through integration with HA's website, Mobile apps, SMS, TAB, Business Correspondents (BC), Business Facilitator(BF), Direct Selling Agent (DSA), online lead providers etc.		
65		Automatic/ Manual lead assignment to users/ branches based on pre-defined logic like PIN code, type of lead etc.		
66		Manual Lead Assignment/Re-assignment		
67		Lead De-duplication		
68		Capture Detailed information of the lead		
69		Add and modify lead details		
70		Should process modification sanction with the same lead number by changing status of lead before loan account		
71		Attach, scan documents		
72		Initiate leads for multiple products through single application		
73		Unique Lead ID generation and communication to customers. System should enable searching based on the Unique Lead ID or other defined parameters with full/ partial matching. Full/partial matching option should be configurable		
74		Lead should be forwarded (allocated) to Sales Team/ Branch through SMS/ e-mail with unique reference number		

75		Below details of the lead to be captured (more can be configured, if required) Lead Details Family Details Wallet Details Existing liabilities with same and other HA requirements Household details Account Details Application Entry Details		
76		System should have the ability to capture details of the source of the application with details like Relationship manager/ Front line manager, BC, BF, Credit Managers, product team names, branch, sourcing location etc.		
77		Supervisor should be able to override the distribution of the tasks to Users and reroute to other Users to speed up Loan Application Processing.		
78		System should have the ability to input varied loan application scenarios (e.g. varied loan amount, repayment terms, pricing etc.) for customer and view the implications/ outcome of the scenarios to front office team/ agents/ officer.		
	USER MANAGEMENT			
79		System should provide complete user management feature - that allows the correct level of user to add new users and remove users. - that allows the correct level of user to modify the access a user requires.		

		- Facility to add users to designated business unit/ branch/ processes/ roles. - System should allow definition/modification of the approval limits, branches and organization structure which could be centralized or decentralized. The system should include ensuring screen level security in all screens, depending on security group/ level of each user. - System should be configurable to have more user types/ levels to accommodate process changes/ audit or any other functional/ reporting		
	WORKFLOW & ALLOCATION			
80		System should have workflow which can be configured/ parameterized depending on channel, product, scheme, source, and any other available fields.		
81		The system should allocate particular application to specific approvers. Further, there should be a queuing system that should allocate based on pre-set logic. Approval process can be defined as single approver or multiple approvers.		
82		Process of approval may have defined sequential and parallel (like committee-based approval etc.) movements. It should be possible to have both in workflow simultaneously.		
83		System should provide Fast track processing feature whereby a single user (duly		

		process an application from start to finish or may have limited access to a specific task.		
84		System should provide - ability to define role, profile, level, branch, location-based allocation rules for each user along with holidays. ability to reallocate or reassign cases from one user to another.		
85		System should provide multiple to & fro movement of workflow items possible. Comprehensive Reports for workflow.		
86		System should provide 'queuing feature' which should include the ability for escalation to higher supervising authority in case the application has remained pending without any activity for a specified period.		
87		Should define Service Level Agreement (SLA), TAT rules for each activity in the workflow		
88		System should have the ability to have workflows for credit lines based on the current process of the HA. Interact dynamically between the rules engine and the queuing process to move across queues based on process results at each stage of credit processing – Example: risk based verification process resulting in instant approval or based on potential credit limit.		
89		System should have provision of maker checker facility for different activities like data entry, documents, approval based on risk segment. However, this may be defined by administrator. Some of the common steps that should be followed in applications workflow are as follows. • Quotations • Quick /Detailed data entry		

		• Duplicate Check /Review • Credit Scoring • Document Process • Credit Bureau Check • Verifications Details • Multi-level credit evaluation • Decision Making • Disbursement • Monitoring • Review renewal. • Legal Activities		
90		System should have the capability whereby the user can view all previous notes exchanged and remarks made by other users with respect to the application under consideration and also seek clarification on the same.		
91		System should have the ability to allocate automatically to each user based on role and also to a pool/ team so that the available users can select case to work on if needed.		
92		System should have facility to put applications on hold till pending actions are completed.		
93		Application can be returned to any earlier stage in the workflow if required.		
	APPLICATION AND DETAILED DATA ENTRY			
94		Customer information at detailed level should be captured. Customer's detailed information should be maintained. Add Borrower, Co-borrower and Guarantor details. Loan and product details are added with various repayment parameters. Multiple collaterals are accepted as security		
95		This process should allow the user to enter missing data/ modify the		

		existing data and then re-submit the application for further processing.		
96		Provisions for giving Specific recommendations for any modifications/deviations by the user/sanctioning authority.		
97		System should check the application data against all the product level parameters and in case of discrepancies, the same can be modified at this stage. Product validations to be checked. If violated, rectification activity performed.		
98		Provision to add specific comments/litigations for a particular case/lead to be provided.		
99		Option to reject the application/lead for ineligible customers with appropriate justifications by the appropriate higher authority.		
100		Upload scanned images of signed Application form, KYC and statement of means. System should also have OCR facility to capture the application data entered.		
101		Extract the details filled in online application automatically.		
102		System should support error / warning / action messages for doubtful / wrong entries during Data Entry, Modification and Saving Stage.		
103		System should be able to flag and alert (pop up message) the user for missing essential information.		
	APPLICATION INPUT AND TRACKING			
104		Should capture customer details like: • Borrower Information • Personal information • Application details of Loan		

		a. Customer profile, address, demographic details etc.
		 b.Customer KYC details,
		 c.Employment Details,
		 d. Loan details,
		 e. Guarantor/ Co-applicant details,
		 f. Customer exposure with other HAs,
		 g. Land Holding Details,
		 h. Asset & liability details
		 i. Date of appraisal initiation
		 k.Registering the application details in a user defined format
		 l. Borrower Master data
		 m.Customer Follow Up reports
		 n Write Up Details
		 o Financials /CMA DATA
		 p Comments on product
		 q.Facility Details
		 r Pricing Details
		 s.Security Details
		 t. tandard Terms & Conditions
		 u Credit Rating/scoring results
		  v. Ratios and calculation from rating input/output sheets
		  w. Document checklist		

105		Should generate output (on screen or print) based on input provided for the customers to view the eligibility for loan and other parameters by front line staff while interacting with the customers.		
106		Should provide space to provide additional information that may be relevant in making credit decision e.g. number of bounced instruments, failed standing orders.		
107		System should support Qualitative Data Extraction (QDE), Dynamic Data Extraction (DDE) and checking of the data for any corrections		

		extensively so as to ensure integrity of data.		
108		System should have facility to validate the data being entered with validations like mandatory/ non- mandatory, format validations etc.		
109		System must generate a unique loan number for every loan application and the application enquiry should be possible on specific keys definable parameter. The unique loan number generated should be easy to trace by the various users who may wish to track the application. For example:can be queried by inputting customer's id no, name or business registration number.		
110		Support multiple sub-borrowers in a single loan (viz. selfhelp groups). sub-borrowers aka co-borrower System must be able to generate report displaying all borrower & co-borrower for a particular account their details side by side.		
111		Facility of Application tracking across the life cycle of the loan application and across business		
112		System should be able to capture the date and time details of application like date of receipt, date of Login and other dates as will be defined by the HA.		
113		System should provide for search facilities across the screens in various modules during various stages of		
114	**PRODUCT CONFIGURATIO**			
115		1. System should have following facility - 2. •A multi-level hierarchy for defining financials loan product. 3. •Ability to attach risk policies at any these levels.		

		4. •Support for multiple interest rate type liked fixed, index based and mixed. 5. •Ability to define repayment variations like EMI, non EMI, 6. moratorium (skip), step up/down in the product. 7. •Intermittent and Last balloon payment supported. 8. •Interest and principal moratorium supported. 9. •Servicing of interest during moratorium in line with repayment frequency supported 10. •Support for individual and corporate customer. 11. •Specific data entry screens designed for both customer types.		
116		1. •Additional details like financial data for a specific period captured for corporate 2. customer. 3. •Combinations like individual as a borrower and corporate as co-borrower/Guarantor and 4. •De dupe parameter specific to customer type can be defined. 5. •Loan products can be defined as corporate products offering more processing flexibility. 6. •Document set specific to Customer type can be defined.		
117		System should be able to define various hierarchies:- Defining the organization hierarchy (at least 3 levels),Define the roles performed in the organization, Co-relating the role of employee and his area of work, Co-relating business partners		

		with products offered, Define hierarchies based on type of deviation (for e.g. Credit for exposure, Delegation of Power etc		
118		Should be able to check the ceiling limit as prescribed in the loan policy for the sector in which the loan is proposed. And it should be able to add/deduct the available limit for the sector		
119		1. Support of reducing balance interest rates; amortized, or P+I 2. Support of variable rate, where interest rate can be changed for a whole product or all accounts in one product; 3. Commissions and fees should be defined as settings linked to products and/or customer groups. The system should be able to apply these automatically without manual intervention. • Support of free schedule and balloon payments; • The system should be able to allow preview of the different repayment schedules before adopting them; • Repayments schedule should be recalculated automatically if client actually pays in advance; • Selection of initial and subsequent payment dates; • Support of full loan processing cycle (application, review, approval, disbursement) online; • Support of different payment methods: cash, cheque, card, salary chq off, • Permits grace periods; and refinancing of the loan		
CR	**CUSTOMER MANAGEMENT**			

29

120		System must generate a unique customer id & searching based on the defined parameters with full/ partial matching. Full/ partial matching option to be configurable.		

121		System should allow automatic fetching of the customer data for an existing customer
		  - Customer Profile
		  - Exposure Details
		  - Group Exposure if any
		  - Existing Facility Details
		  - Limit details
		Classification detail - Securities etc.		

	DE-DUPE & NEGATIVE DATABASES CHECK			
122		Provision to configure rules for De-dupe at customer/ product level.		
123		De-dupe rules to be configured for applicant as well as asset/ collateral.		
124		System supports phonetics as well as algorithm based duplicate check.		
125		Unique rule sets can be defined for individual, Business units		
126		System should have the ability to find if a customer is an existing one and check for internal / external referral lists or whether the customer is defaulter at any other branch of our HA		
127		The system should have the ability to de-dupe with the current application details like ID numbers, names or parts thereof, telephone numbers against similar lists in other product databases. The system should implement a consistent method to avoid duplication or unnecessary		

30

		creation of accounts for same		
128		customer(s) System should have an option to reject the application for customer		
129		Escalation Matrix pre-defined.		
130		System should have the ability to view the existing history, relationship of the		
131		System should able to do the de-dupe against CBS.		
	CREDIT EVALUATION/ RATING			
132		Interface with Internal credit rating system for borrowers		
133		Scoring parameters based assessment abilities in case of schematic		
134		Should provide flexibility in defining credit scoring rules/ policies with different multiple combinations and base criteria, provide on-line credit scoring processing with		
135		The product should have a scoring engine that is capable of credit scoring across demographic and bureau variables and handle multiple score cards across products and segments		
136		Should key in financial/ non-financial data and use the same for scoring.		
137		Generation of rating input from		
138		System should have capability to interface with third party external credit rating systems and use the same for defining different paths of the workflow or in internal		
139		System should have capability to		

31

		bureaus and use the results of same in scoring.		
140		The system should have the infrastructure to support rule based decisions with embedded architecture enabling such rules to be written by users using customer level elemental data.		
CR	**ELIGIBILITY**			
141		System should have the ability to define the customer eligibility rules based on different parameters. Details will be conveyed at time of SRS. These parameters should be modifiable from time to time as per change in HA/Product norms from front end only.		
142		Should arrive at eligible loan amount for a customer based on these rules and data entered for		
	ANALYSIS			
143		Evaluation of Credit Limit, Credit Scoring and Appraisal. System should support a survey to capture customer experience during his loan tenure with HA		
144		System should be able to capture CMA data furnished by the customer (either through uploading/		
145		System should support financial analysis based on parameters like:- LVR-Loan to Value ratio, IRR and Benefit-Cost ratio, Debt Service ratios, sensitivity, or other similar tools. or any other		
146		System should support definition of standard formats for financial data and statements like Balance sheet, Cash Flow statement, P&L account, and Funds flow statements. Definition of financial structures based key parameters like Industry segment, customer type etc. Structures can be defined for various financial		

		statements like Balance sheet, Cash Flow statement, P&L account, Funds flow statements etc. System should accommodate local business/ financial jargons System should avoid having too many jargons for same function e.g. ccount status "paid off", "matured", "written off" all means it is a closed account		
147		Excel based template/ file upload/ processing facility to be provided.		
148		Credit assessment based on product specific guidelines/Requirements		
149		System should compare benchmark ratios based on risk policy of the HA.		
150		Standard analysis of financials using basic analytics, Key financial ratios and benchmark.		
151		System should allow defining ratios like operating profit, margin, etc. based on formulae and data obtained in financial statements.		
152		System should support details like Average and benchmark ratios.		
153		Financial data for the customer can be derived using excel reports/ CMA data.		
154		Analysis of CMA Data/ Generation of projections for 3 years based on CMA Data (Audited Balance sheet)		
155		System should capture any Number of years for which the financial projections/ cash flow/ loan /covenants data can be recorded & processed.		
156		System should provide a space to provide additional information that may be relevant in making credit decision e.g. number of bounced instruments, comments on TOD/excess drawls/adhoc and their regularization, failed standing orders, window dressing of accounts issues, Credit summation vis-à-vis sales.		

		System should have an analysis capability based on transaction (e.g. excess withdrawal of cash from loan accounts, transfer of loan funds to sister concerns, transfer of loans to saving accounts)		
157		The system should capture remarks (with replies) of latest internal/ external auditors (concurrent, statutory, stock audit, etc.), first site inspections. It should also support capturing of text comments along with capturing of remarks and irregularities pertaining to the account in the HA's monthly / quarterly monitoring reports		
158		Data should be uploaded for audited/ unaudited/ draft/ in-house/ projected balance		
159		Standard analysis of financials using basic analytics and using various methods of lending like Turnover Method, MPBF, Cash Budget or any other assessment methods adopted by the HA from time to time.		
160		Based on the data uploaded, system should compute the financial ratios as per the configuration in the masters. The system should be able to perform comparison of selected key ratios, financial parameters across borrowers within the industry and against bench marks. Ratios like debt/equity ratio, current ratio, etc. and additionally (but not limited to) following: Reserves and Surplus Intangible Assets Revaluation Reserve Tangible net worth Long-term liabilities Capital employed Net block		

		Non-current assets Net working capital Current assets Current liabilities Net sales Other income Net profit after tax Depreciation Intangible assets Cash accruals ROCE (Return on capital employed) Drawing Power of the applicant, etc. An illustrative list of ratios to be computed for financial analysis is furnished below: Liquidity Ratios, Profitability Ratios, Efficiency Ratios, Leverage Ratios, Market Ratios, Capital Budgeting Ratios, DSCR, NPV, IRR, ICR, FACR etc.		
161		The system should support sensitivity analysis where the user can modify the financial data to find out how the change will affect certain key financial ratios/indicators.		
162		1. Allow promotions, such as reduced rate or no interest for a period of time 2. Provide completion checklists to user enhance processing and reduce training		
163		System should support to insert images, signatures, table and format the template as per HA standard formats/ Proposal complexities.		
164		Data fetching on unhedged foreign Exposure reference data to be analyzed.		
	PROJECT APPRAISAL			
165		System should support Standard & customized project appraisal tool & processes.		

166		Building up/ importing/ assessing various financials & business models and other appraisal requirements of project		
	DOCUMENT MANAGEMENT	Should be easily integrated with File Hold EDMS system		
167		Should define the documents checklist for an application, applicant,		
168		Documents / reports can be uploaded at various stage like document receipt, verification report etc in compressed and encrypted form and should be able to retrieve and display the same whenever required.		
169		Should track the receipt of Documents for an application.		
170		Maintains separate Error list which contains documents that are marked as error.		
171		Should upload documents against documents checklist/ data in different formats like jpg, jpeg, png, pdf etc.		
172		Should update, to inquire, archive and retrieve the documents.		
173		Should defer, waive the documents with approval from competent authority based on customer request.		
174		Should support document waiver process with an approval flow and comments by the approving authority.		
175		Should allow adding new documents in existing list at multiple stages.		
176		Should define mandatory, non-mandatory documents.		
177		Should track documents stage wise. User log for document upload		
178		Should mark the no of pages, date of receipt, location of the document while receiving it.		

179		Should have a verification of the documents by a different user.		
180		Should maintain scanned image of applications, forms, appraisals, reports, cover documents, visit reports, security documents etc.		
181		Based on each product and parameter HA specific documents/ forms to be generated automatically with prefilled fields based on the input fields given		
	DOCUMENT CONFIGURATION AND DOCUMENT CHECK LIST			
182		1. Three Tier Document Definitions. 2. •Document Code – Identification of documents should be done 3. •Document set code – set of various types of documents based on type of customer, loan product, security, Legal aspects and so on to be uploaded/ retrieved. 4. •Document family – Similar type of documents to be grouped together in a family. Branch should be able to view the documents required easily		
183		Applicable document sets can be configured at applicant, application and asset level.		
184		Stage at which the documents are expected to be received can be configured.		
185		Provision should be there to make available the automatic document checklist based on application data according to pre-configured document set.		
	DOCUMENT RECEIPT			

		applicant level, asset level and application level.		
187		Depending on the stages, documents can be received till post disbursement.		
188		Provision to upload scanned images of documents available at multiple stages.		
189		Should waive a certain document.		
190		Should defer a certain document to a future date / stage.		
191		Provision to verify/ upload received documents.		
192		Documents configured to be received post disbursement are tracked through email/ SMS alerts		
All	**DOCUMENT VERIFICATI**			
193		All KYC documents can be E-verified after they are received by the designated officer.		
194		Multiple types of verification should be supported viz.: - Field Investigation, Office Verification, Residence Verification, Personal Interview and Organization Verification		
195		Multiple instances of a single verification type		
196		Assigning verification requests to Internal and External users		
197		Verification is a 3 step process - Initiate Verification - Perform Verification Accept Verifications		
198		Should re-initiate verification if required		
199		System should also support third party verification (report update etc.)		
200		Should define Escalation matrix/ Queue Management		

201		Should interface with external agencies/ authorities for documents		
202		Auto assignment to empaneled Advocates and Engineers for Legal scrutiny report and Engineer valuation.		
203		Provision for reports to be uploaded by the empaneled advocates and engineers directly through an interface exclusive for this purpose.		
204		Documents can be marked as satisfactory/Non-satisfactory.		
205		Flagging of pending documents account wise and follow up.		
	FEES & CHARGES			
206		System should have a facility to define different fees, charges and taxes as per guidelines, which are to be collected for a credit product type and customer type. For every charge or fee initiated, a log should be made available for other user info		
207		Should collect fees and charges based on the checklist of generated charges partially or		
208		Apart from system identified fees, provision to add for additional fee type should be there.		
209		Should waive or defer a charge after the approval of competent authority.		
210		Should integrate the facility for collection of fees for external agencies like DSA, Business Correspondents, etc		
211		Should integrate with HAs collection system (existing or proposed)		
212		Offer letter to have detailed fee and charge calculation which can be directly debited to Core HA on triggers.		

	DEVIATION MANAGEMENT			
213		System should define deviation based on rules for pricing, demographics and other parameters.		
214		Generation of deviations automatically by the system and allocation to designated authority for approval.		
215		Maker Checker process for deviation approval.		
216		Facility to add certain user deviations based on the discretion of the user/		
217		System defined deviations triggered based on the configuration.Additional manual deviations Role based deviation approval		
218		Ability to define credit deviation matrix for a hierarchy of reviewers and approvers, credit committee,		
219		The System should have capability for Setting up of Score Card, Deviation logic by Business users and any changes made should be effective from date of modification. Historical records of Score card and Deviation along with user audit trail be available for future reference		
	USER WORKSPACE			
220		System should allow user to see all application he has to work on		
221		System should allow user to prioritize his work by being able to filter cases based on certain parameters like application id, first name, last name, product		
222		User should also be able to view cases in a pool and request to attend the case to start		

		on same with approval of allocating authority.		
223		Supervisor user should be able to view records of his subordinates and be able to take actions on same.		
	COLLATERAL MANAGEMENT			
224		Should generate unique collateral ID for the asset/ collateral. In case of extension, if any, existing collateral ID number to be captured for subsequent applications.		
225		System should define different collaterals and attributes in the systems which have to be captured for a collateral.		
226		System should capture collaterals for an application.		
227		System should generate technical and legal valuation for a collateral and allocate it to a		
228		Workflow based valuation process - Initiate valuation request, Valuation report details, Accept valuation and Attach collateral. Multiple instances of a single		
229		System should calculate eligibility based on collateral value and Net Present Value (NPV).		
230		System have facility to upload, display and print valuation documents/legal reports into the system.		
231		System should have Ability to configure single/ multiple collateral at application level.		
232		Collateral processes like entry, valuation and attachment should be supported as workflow activities.		

41

	VERIFICATION MANAGEMENT			
233		Should generate different verifications for customer based on his application and evaluation process. List of verification processes shall be provided at the time of SRS.		
234		Allocate verifications like phone, income, personal, address etc. to user/ agencies, if there are third party or internal		
235		Should initiate and do field investigations.		
236		Should capture details and documents related to each verification.		
	TERMS & CONDITION MANAGEMENT			
237		Facility T&C list has to be automatically selected on the basis of facility type selection.		
238		Provision should be there for bringing in any changes/ amendments by the users/ approval authorities.		
239		Borrower standard T&C be selected on the basis of borrower type.		
	CREDIT APPROVAL			
240		Multi-level approval based on sanction limits aided by electronic notification.		
241		Should define the sanctioning authority based on loan size, product, deviation etc. Should have a multi-level sanctioning matrix and automatic routing of the case based on that.		
242		The system should aid credit decision making based on the proposal evaluation analysis and credit risk rating. It should facilitate users/reviewers in understanding		

		assessments through electronic case files.		
243		System should allow authorized personnel to override system credit approval or rejection recommendations but with an audit trail that can be tracked.		
244		The system should have the capability to route the case for committee approval in case of higher loan amounts where multiple officers can approve the loan as specified in the committee.		
245		Multiple committee members can be defined along with veto and non-veto members.		
246		Provision to define committees like approval committee, pricing committee etc.		
	AUTOMATIC APPROVAL / REJECTION BASED ON DECSIONS TAKEN			
247		System should generate Credit Appraisal report in a printable and /or screen readable form.		
248		System should provide for definition of the minimum requirements for one to qualify for a credit facility generally and within each stage.		
249		System should allow reviewing personnel to view defined sets of information/ comments on each credit request.		
250		Should view the application data in a summarized form to take credit action.		
251		Ratification process for decisions taken is supported.		
252		Should generate Sanction tickets and term sheets for Customers/ HA		
	COVENANT MANAGEMENT SYSTEM			

43

253		Should view/ input financials & non-financial covenants based on pre-defined rules.		
254		Periodic monitoring (with manual intervention) of covenants.		
255		Report generation on compliance/ non- compliance.		
	REVIEW/ RENEWAL			
256		Capture data on future date of review or renewal for each loan at the time of loan origination based on set rules or manual entry.		
257		System should allow timely review/renewal of application as per the above processes.		
258		System should provide previous approvals / rejections in the system history.		
259		For existing loans, system should fetch the data from CBS and generate alert for review/ renewal/ DPN due date etc. and alert to be sent to branch/ customer through email and to Branch Manager through SMS on daily basis.		
	EXCEPTION HANDLING			
260		System should add certain actions/conditions if the application is not fully up to the mark for approval like addition of co-borrower, collateral etc		
261		System should be able to re-routing the case to an appropriate officer in case of any changes or amendments to be made		
262		System should automatically reroute the case in case of any data change based on which the approval was done.		
263		System should allow to reject the application with reason. The system should allow review of rejected applications.		

44

		screen that includes the reason for rejection		
264		System should have facility to bifurcate Loan requirements into various purposes including Insurance amount wherever applicable.		
265		System should allow to review rejected applications for reopening in special cases by authorized user.		
266		Facility to recommend an application if it is not in users approving authority.		
267		System should facilitate archival of rejected applications for de-dup purposes.		
268		Once an application for credit is closed, it should not be possible to change the data.		
269		System should have a mechanism that cancels/rejects an application with justification if it is pending for more than a specified number of days after follow-up for missing documents/information. This should be done after certain number of reminders to the users.		
270		System should have override options whereby an earlier rejection or cancellation can be revoked and the application be brought back into the mainstream for positive closure.		
	OFFER LETTER & LOAN DOCUMENTS			
271		Generate pre-printed offer letter & Loan Documents for customer.		
272		Should capture the acceptance by the customer.		
273		Allow printing of approval/ rejection letter in desired format.		
274		Should view the status of applications under process Stage wise, branch wise and user wise.		
275		System should support generation of sanction advice as per the format/requirement of the HA		

		which shall be shared at the time of SRS.		
276		Customer correspondence, including reminder letters, etc. automatically generated by the system in accordance with defined parameters.		
277		The system should handle and generate documents like but not limited to: Loan Sanction Letter Loan Rejection Letter Loan Related Agreements/document s Security document All other document forms		
		(Format/template of each document should be flexible and admin user can add or modify the document as per HA's requirement.)		
278		There should be a facility to configure templates in the system like Offer letter, SMS & email alert, Survey report, Various Vendor reports, Inspection reports etc. which can be configured at the masters level in the system.		
	APPRAISAL NOTE and LIMIT MANAGEMENT			
279		System to have the capability to show a snap shot view on a click of the entire appraisal on a		
280		Should print the appraisal sheet for offline study of the appraisal		
281		Limit management System should have push / pull abilities for customer limit positions to / from CBS. Interchangeability from funded to non-funded & vice- versa. Multiple levels of sub limits.		
282		Loan Amortization schedule		

	DISBURSEMENT			
283		Should generate a disbursement request/ voucher/ forms based on facility type.		
284		Should generate pre disbursement compliance sheet/ certificate		
285		Disbursement release and Disbursement approval		
286		If any loan application is approved from a higher authority, then there should be a provision to take disbursement permission from the concerned authority in the system.		
287		Support for Partial Disbursement/ full disbursement/ disbursement in stages as per sanction terms and conditions.		
288		Principal and interest repayment on partially disbursed amounts		
289		Should enter disbursement details like beneficiary, mode		
290		Have maker checker process for disbursement approval.		
291		Facility to update disbursement details once the disbursement has been done, if needed.		
292		Facility to update details of asset created if any, project details etc. and make it available to use afterward.		
293		Facility to do multi tranche disbursement for loans.		
294		Post sanction Follow Up		
295		The System should have a separate dash board system where branch user or controlling offices can view or track the post sanction details, depending upon the configuration of parameters set up, as per the HA's policy. The functional requirement of the post sanction module will be as follows.		

47

296		1. This should enable the HA to manage the customer profiles to whom the loans have been disbursed. The customer records are to be obtained from LOS . Integration with to this extent, to be carried out. The monitoring system should have the following functions: 2. Customer Information: System should have ability to display the customer's fund and non-fund-based exposures details. 3. Co-Obligant and Guarantor: System should provide the view of the list of co-obligants and guarantors associated with the loan. 4. Guarantee Cover: Guarantee Cover page display the lists of all the guarantee cover.), provided to secure the loan. 5. Subsidy: Subsidy page allows you to manage various financial grants by the government or etc., 6. External Rating: Periodic updating of the External Rating of the customer to be provided. 7. Department Observations: Provision for entering observations of various departments and authorities on the loan to be made available. This will enable to view the observations posted by		

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various departments/authorities in a single location and the same should be available during review/renewal of the facilities.

8. Security: Details of the securities (primary and collateral) provided to the loans along with first/second/

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and security coverage of the loans
also to be made available.
Pending for creation of charge with various statutory authorities like. Further, the details of the legal report, vetting report, valuation date, Fair Market Value, realizable value, Distress Sale value etc, should be captured.
Restructuring of the Loans: Provision should be available for restructuring of the existing accounts and sanctioning of the restructuring of the loans to be supported.
Insurance Details: The system should be able to capture details of the insurance available against charged securities (both Primary as well as Collateral). Insurance details such as insurance company name, policy number and date, renewal date, insured property address name of borrowable account, limits under which insurance is made, amount
of insurance, period of insurance, hypothecation clause etc.
Alerts are to be given before the date of expiry of insurance along with generation of letter to be sent to customer and also for

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297		The system should have provision to submit the project completion reports, stage-wise disbursal of term loan etc., of a customer with respect to the loan. The workflow is enabled upon successful completion of the document. • Project Completion Certificate • Stage wise disbursement of term Loans Post Sanction Inspection Report/ end use monitoring		
298		The controlling offices should be provided with options to monitor and follow–up actions for rectifications.		
299		Document Details: The system should be able to store the details on the legal documents that are executed. Details such as document name, date of document, vetted date, expiry date and the authority who vetted the document to be provided. Valuation details like name of valuer, date of valuation, Fair market value, realizable value and distress value		
300		System should have the facility wherein legal documents created for any loan application can be uploaded into LOS post approval of loan application. Thereafter, it can be sent to higher authority like HO for vetting. Post vetting, higher authority can send it back with confirmation for disbursement or ask for rectification of specified document, if any. System should allow this interactive communication between different hierarchies and upload of documents at any stage of processing.		
	NOTIFICATION MANAGEMENT			

301		Facility to provide real time notification of case as per configuration of the HA		
302		Alert to be given by the system after the sanction for registration, cancellation or modification of charges at external agencies.		
303		Should automatically send notifications of rejections/ approvals to appropriate personnel/customers with predefined data and conditions.		
304		When an application is approved and forwarded to the next person on the workflow, it should send auto-notification via email/SMS to the receiving personnel/ other defined users to inform on applications awaiting actions/ progress.		
305		System should have the ability to send SMS and email alerts to the customer on Vital information related to Processing of Loan as well as offering of other facility.		
306		Should automatically notify or alert		
307		Should define templates for SMS, email, letters for notifications based on existing templates of the HA.		
	PRODUCT MANAGEMENT			
308		Should define new portfolios, products, schemes based on the current/proposed offering		
309		Should define pricing (fixed,floating) with different frequencies like yearly, monthly etc. along with ability to set up rules		
310		Calculation of interest sacrifice/ surplus, in case interest rate is changed due to certain		
311		Should define different calculation methods,		

		repayment variations like step up, step down etc.		
312		Should restrict the availability of the product location wise.		
313		Should copy and configure new product internally without vendor support.		
314		System must have capability for pricing to be based on the tenor of the loan.		
315		The system should give capability for longer tenors to have higher pricing.		
316		In the event that a customer already has an existing loan, the system must have capability to settle the existing loan and generate a new loan application, with a consolidated balance of the new and old loan. This can be done manually.		
317		Capability for balance transfers In the event that a customer has an existing loan with another institution/Refinance, the system must allow for input of this information at origination. This will allow for this information to be reviewed at verification.		
318		Full Ad-hoc Limit Management System where temporary limits can be processed in the system.		
319		There should be risk weightage and automatic loan interest setting as per CIBIL(CREDIT SCORE &REPORT) score of the entity.		
320		System should have capability for adding, modifying, suspending, revoking products as and when required without hampering processing of existing applications. Historical records of products along with user audit trail be available for future reference. System to display only active products to Loan processing officers.		
321	**RULE BUILDER**			

322		Facility to define rules based on different parameters required for loan processing. Rules could be related to de- dupe, scoring, eligibility, deviations, sanctioning powers etc. or other rules like risk based pricing.		
323		System should have flexibility to add new rules based on calculations, criteria. There must be rules that decide on minimum requirements including and not limited to age, income/ balances / employer category / scores obtained etc.		
	THIRD PARTY INTEGRATION			
324		Should support tie ups with vendors, Institutions, Organizations etc. Configure APIs/any other mode for connecting to third party portals hosted by any other govt. or non- govt. dept. or agency etc.		
325		The proposed software should be able to pick up Interest Rate, various master data, Reference Codes from Core Software for regular processing of Loan applications		
	REPORTS/ & DASHBOARDS			
326		Provide standard reports which are printable in PDF and exportable to Word or Excel or other data analysis formats, email.		
327		Allows report configuration by allowing customizing report parameters.		
328		1. System should generate reports like:- 2. Application received 3. Applications approved 4. Application declined 5. Sourcing Performance		

		6. Turnaround Time (TAT) Reports 7. Applications pending 8. Applications Deferred 9. Disbursement of Applications 10. Pending documents Application 11. Pending verification 12. Pre Finalized Company Rating Report 13. Final Company Rating Report		
		14. Interim Industry Rating Report 15. Final Industry Rating Report 16. Company Financials Report 17. Score Mismatch Report 18. Risk Rating Reference Report 19. Industry Benchmark Report 20. Company Comparison Report 21. Case Status Report 22. User Access Rights Report 23. Audit Report 24. Executive Summary Report 25. User Login Logout Report 26. Periodically reports in PDF/ MS Word/ MS excel/ HTML etc.		
329		Report should be available for follow up with prospect clients on Offer letter issued and not acknowledged with details like Relationship Manager name, Prospect client details, Product, Date of application, date of issuance of offer letter and days pending for acknowledgement.		
330		Report should be available from the system on the proposals approved but not accepted by the customer.		
331		The LOS system should support the generation of statistical and management reports like Number		

		of proposals assigned, Number of proposals completed, Time taken to complete each proposal, Process History Report, User Performance Report, Average proposal Time Report, MIS reports as decided by the HA from time to time.		
332		The Software should support definition of new customized reports based on existing data and other calculated logic.		
333		MIS should be available through system like branch wise exposure, industry wise		
		Report on pending documents after disbursement: System should provide report on daily basis automatically as well as through user invocation for all the documents pending from customer proposal wise. Specific Documents received /Pending should be a part of account opening process		
334		System should generate a report which gives the category wise application received, approved, pending during particular period.		
335		System should provide Vendor wise detail report for ascertaining TAT and quality of work performed by the Vendor, BC and others.		
336		Exception reports/ Deviation Reports to be available to Authorized users only		
337		The solution should have ability to generate various MIS reports as per regulatory / statutory guidelines / requirements. Vendor to arrange for necessary customizations wherever required during the contract period free of cost.		
338		The system should have the capability of report generation on compliance/ non-compliance.		
339		The system should have the capability to generate report for		

		Periodic monitoring (with manual intervention) of covenants.		
340		System should have Irregularity & Compliance Based reporting.		
341		System should have the ability to classify applications stored according to their status e.g. Approved, declined, cancelled, under review, closed (definable frequency for reports).		
342		Online MIS and inquiries should include but not be limited to productivity MIS per processor type, per loan type, limits type, Operational MIS, Demographic MIS, Credit scoring MIS, path traversed by an application – workflow activities done with date, time, main comments and processor details etc.		
343		Should define operational dashboard parameters, presentation style, levels, products, etc.		
345		Should have provision for graphical representation of account details including history		
346		Should generate any type of report as desired by the HA from time		
347		Executive Dashboard on Document Turn Around Time (TAT) overdue, Application Tracking, Other Alerts (Contract		
348		Support for online access of reports/dashboards as per the requirement of the HA.		
349		System should have the ability to track the Staff with whom and for how long the customer's application is pending. Date and Time associated with TAT should be non-editable.		
350		System should have capability to display turnaround time for approval for each approved		

		application. TAT for each process should be defined during set up of Process flow.		
351		System should have TAT monitoring in hours and minutes.		
352		Ability to time stamp for each activity from end-to-end for Turnaround Time (TAT)		
353		System should provide a robust MIS support by way of Dashboard with certain in built reports. These reports would inter alia cover extraction of data for various internal, external MIS and regulatory purposes including Transaction Monitoring activities. The dashboard has to be multi- level both at front end and back end viz: (1) Corporate Level/Group level information; and (2) Branch/ Regional Office/head office level information for the HA users/ Administrators. The reports can be generated for different domain like universal, Region specific and frequency for generating these reports should be as per HAs requirement.		
354		System should have provision for a reporting Tool to develop various Reports, letters, MIS data etc. as may be required from time to time by the HA. The tool should be configurable by Users for developing adhoc reports also.		
355		System should have provision to route applications forward or backward (as per flow) depending on its conditions. In case the application is sent back to requestor, system should recalculate TAT.		
356	**COLLECTIONS**			
357		System should monitor and tracks progress of late stage collections (loans 90+ days due) and loss mitigation activities,		

		write-off, foreclosure, short sale, and bankruptcy.		
358		System should support the design and deployment of loss mitigation plans. The system also enables the collector to initiate and manage legal actions against the borrower		
359		System should support the deployment of preconfigured loss mitigation plans (e.g., forbearance plans, loan write-offs, and foreclosures)		
360		Core Collections should include tools and features that support the primary loan lifecycle functions for troubled customers		
361		☐ Early Stage Collections ☐ Debt Recovery ☐ Third-Party Entities ☐ Loan Payments ☐ Late Stage Collections		
362		core collections capabilities, these modules used together help with analysis, prediction, and compliance, while also providing employees and end-customers with complete functionality to efficiently execute tasks through the loan collections and recovery process.		
363		Debt Recovery the system should provides tools or integrates with collection agencies to recover payments from defaulted borrowers where the loan asset has been written off.		
364		End to end asset status tracking including Loss, write off and charge off. Approval workflows for all collection related activities like One Time Settlement, Write off etc. Workflow for all litigation processes from the initiation till closure. Support for all scenarios in litigation like Customer wise		

		aggregation of accounts and security, parallel handling of multiple litigation routes etc. Activity monitoring, maintaining and tracking commitments Recovery post write off Support to entrustment of collections to external agencies – interface to their systems, reports on performance, commissions etc.		
365		The system receives payment information from the core banking servicing and/or G/L system; tracks promises to pay, partial payments, and fees; and transmits payment information back to the core processing system		
366		Refer to Arrears collection flow chart		
367		The system integrates with collection agencies, attorneys and other firms, and manages paperwork and fees. The system must import/export complete and accurate data to collections agencies and third parties, and support compliance issues.		
368		1. Collateral management 2. Rule and risk based allocation 3. Automatic follow-up on outstanding actions not fulfilled by due date 4. Stage of delinquency guidance and task assignments to collectors 5. Reappraisal and asset realization/foreclosure tracking 6. On-line facility for loan rearrangement, restructuring, rescheduling and partial payments		

		7. Tracking and recording of all collection costs such as lawyer fees, stationery, postage and call charges 8. Activity log for arrears letter sent, contacts made with customer, promises to pay, customer visit, instruction to lawyers and change of delinquency status 9. Legal module facilitates tracking and follows up of cases for legal remedy in a workflow-based scenario. 10. Parametrized collection processing. 11. Work list definition for each collector. 12. Follow-up and case-tracking. 13. Legal and foreclosure process tracking.		
369		1. Tracks loan accounts that warrant special attention. 2. Maintains complete collection files for past due, charged-off, and nonaccrual loans, as well as deposit accounts with negative balances. 3. Allows problem accounts to be placed into HA- defined queues and assigned to collection officers to work. 4. Tracks the specific actions taken including all customer contact and responses. 5. Allows loan accounts that do not automatically qualify for inclusion in the collection file to be manually added and tracked.		

		6. Provides letter-writing capabilities that can address specific circumstances with mapped with template letters. 7. Removes accounts that achieve the desired outcome from collection files. 8. Tracks each collection officer's performance including the number of assigned accounts, the number of accounts cleared, and the average number of days accounts reside in collection files.		
370		1. Tracks collateral at the CIF and account-level for information on documents specific to each loan. 2. Generates tickler reports for tracking outstanding, expired or exception items. 3. Produces under-margin reports for determining		
371		1. Produces an array of standard reports including primary collateral type, collateral maintenance, expirations, exceptions, trial balance, under margin, document types, items updated, collateral on closed loans, and new items/documents.		
372		2. End to end asset status tracking including Loss, write off and charge off. 3. Approval workflows for all collection related activities like Time Settlement, Write off etc.		

		4. Workflow for all litigation processes from the initiation till closure. 5. Support for all scenarios in litigation like Customer wise aggregation of accounts and security, parallel handling of multiple litigation routes etc. 6. Activity monitoring, maintaining and tracking commitments 7. Recovery post write off 8. Support to entrustment of collections to external agencies – interface to their systems, reports on performance, commissions etc.		
373		Does the automated system check the appropriate system data files to determine whether the applicant has submitted a duplicate application or has had a recent loan application rejected? These situations may indicate attempts by applicants to		
374		Does the automated system record loan terms and calculate disbursement schedules and repayment amounts and 		
375		Does the automated system assign a unique account number to the loan that remains unchanged throughout the life of the loan?		
376		Does the automated system calculate and deduct the loan application and origination fee from disbursements if not previously remitted by the applicant?		
377		Does the automated system record information needed for each loan disbursement, including amounts and		

		interest rates, to support both the computation of accrued interest expense on borrowings from Treasury and subsidy re-estimates?		
378	**COLLATERALS**	Is the automated system able to capture the estimated useful economic life of the pledged collateral and compare it to the proposed term of the loan?		
379		Does the automated system document that transactions over a predetermined amount have a collateral appraisal by a licensed or certified appraiser?		
380		Does the system provide at least approval and rejection monitoring management information? The approval and rejection monitoring summary provides information about all credit applications that were approved or rejected for a given time period. The data are broken down into separate statistics on credit approvals and rejections. The approval section indicates the number of approved applications and the percentage of total applications that they represent. The total requested amount and the total approved amount are shown for each loan origination office. The rejected application section contains the number of rejected applicants and the percentage of total applications that they represent. The total of all loans requested is also shown. This data summary also lists the average time spent to process a credit application, from the time of application until the final decision is made.		
CR 381	**FRAUDS**	Does the system provide at least potential application fraud management information? The potential application fraud summary identifies all credit applications that matched one		

		more pending or recently rejected applications. Comparison is based on four criteria: applicant name, applicant address, applicant phone number, and applicant Taxpayer Identification Number (TIN). If a pending application matches any of these criteria, the data fields that matched and the original application and pending application identification numbers appear on this data summary with primary application identification		
382		Does the system provide at least a detailed transaction history? The detailed transaction history summary contains detailed loan origination and account data. The data summary is used for control and tracking, as an audit trail, and provides some of the data necessary for the credit subsidy calculation. Detailed transaction history data summaries include, at a minimum, loan origination and disbursement data		
383		Does the system provide at least exceptions management information? The exceptions summary highlights exceptions in loan origination processing. The summary should be generated periodically or on demand as needed. Examples of exception data include loan to-value ratios exceeding the allowable amount for a given program and approved loans that have not been disbursed within a specified period of time.		
384		Does the system provide at least disbursement management summary information? The disbursement management summary periodically displays all loan origination. The summary is used to monitor the performance of each loan origination center and		

		to track the volume and amount of		
385	**BILLING & COLLECTIONS**	Does the automated system calculate outstanding balances for each loan account invoiced, including principal, interest, late charges, and other amounts due?		
386		Does the automated system generate and transmit a bill, payment coupon, invoice, or other document that shows the borrower ID, amount due, date due, the date after which the payment will be considered late, and the current balance?		
387		Does the automated system record a prepayment (the early payoff of the entire loan balance or paying more than the scheduled monthly payment), a partial payment, a full payment, or indicate a late payment?		
388		Does the automated system apply components of payment (principal, interest, and late fees) in accordance with established business rules?		
389		Is the automated system capable of automatically capitalizing interest in accordance with established policy?		
390		Does the automated system calculate rescheduled loan terms, including repayment amounts and schedules, where appropriate?		
391		Does the automated system establish a new loan account and collateral record for each new debt instrument and assign a unique loan account number to the new account record?		
392		Does the automated system maintain a link between the new loan account established for the new debt instrument and the old loan account records?		
393		Does the automated system update the loan information store		

65

		to reflect the modified status of the loan, including changes in the value or status of any collateral?		
394		Does the automated system generate a new loan document that displays information concerning the original and modified direct loan?		
395	**COLLATERAL**	Does the agency maintain financial accounting information at appropriate levels of summary for computational and reporting purposes? The main levels are: • transaction, • loan history, • risk category, • cohort, • account.		
396		Does the system provide at least a detailed transaction history? The detailed transaction history summary provides detailed loan account data and payment transaction activity on a loan by- loan basis to provide a sufficient amount of the detailed transaction history and should be accessible online to permit routine account servicing.		
397		Does the system provide at least standard management control/activity information? The standard management control/activity summary tracks the status of all loan accounts by summarizing loan activity at various critical points of the loan cycle such as status, i.e., current, delinquent, in collection, etc. The collection process summarizes payment activity to allow agency management to monitor the effectiveness of each activity in the collection process. Delinquency information is summarized to highlight delinquent debt (collateralized and		

		no collateralized) and modified deb		
398		Does the system provide at least exceptions management information? The exceptions summary identifies deficiencies that have occurred in the routine processing and monitoring of account status. Examples of exceptions include unapplied payments and delinquent accounts not eligible for debt collection. This summary is generally produced periodically		
399		Does the system identify accounts with monetary adjustments that must be reported to the debt collection		
400		Does the automated system track, by portfolio, age of debt referred, dollar and number of referrals, and collections on referred debts and report monthly?		
401		Does the automated system compare loan data to dedt program portfolio evaluation criteria in order to identify loans that require review or evaluation?		
402		1. Does the automated system compute and maintain program performance information? Some examples of the types of performance measures an agency may want its automated system to compute are: 2. Number and dollar value of loans made 3. Average loan size 4. Loans made by geographical region 5. Number and amount of delinquent loans by key indicators such as loan-to-value ratios 6. Number and amount of defaulted loans by key		

		indicators such as loan-to value ratios 7. Number and amount of rescheduled loans 8. • Amount of loan write-offs		
403		Does the automated system compute and maintain financial measures to help assess the credit soundness of a loan program? Average loan-to-value ratio (for collateralized programs) 1. Current loans as a percentage of total loans 2. Delinquent loans as a percentage of total current loans 3. Write-offs as a percentage of seriously delinquent loans 4. Overall portfolio risk rate 5. Loan loss rates 6. • Recovery rates on defaulted loans		
404		Does the automated system compute and maintain efficiency measures to help determine the effectiveness of the use of resources Administrative cost per loan approved • Time required to process a loan application 1. Administrative cost per loan serviced 2. Administrative cost per delinquent dollar collected 3. • Net proceeds on real property sold compared to appraised value		
405		Does the system maintain the actual loan terms, including maturity, interest rate, and upfront and/or annual fees? These data are critical for comparing actual payments to scheduled payments and for measuring the relationship between default risk and loan terms and conditions. The system		

		should be able to calculate and report, as necessary, the aggregate repayment schedule		
406		Does the system maintain all cash transactions related to each loan for several years to allow for trend analysis? Since transactions may be identified by a wide variety of Listed below are suggested groupings that may be modified to fit actual loan programs. 1. Approval amount. 2. Disbursement amount and disbursement rate for each year. 3. Up-front fee. 4. Annual fees. 5. Interest subsidies. 6. Prepayments including both the timing and amount. 7. Defaulted loan amounts including both the timing and amount. 8. Delinquencies. 9. Recoveries (including both the timing and amount) on defaulted loans by recovery methods such as the sale of collateral or offset 10. programs. 11. Scheduled principal and interest payments. 12. • Actual principal and interest payments.		
Credit / lending 407	**RISKS**	Does the automated system compare the current year re-estimated subsidy cost to prior years' re-estimated loan subsidy costs to determine whether subsidy costs for a risk category increased or decreased?		
408		Does the automated system transfer loan subsidy from those risk categories with an excess of loan subsidy to those risk categories in the same cohort that		

69

		are deficient in loan subsidy to provide adequate funding for each risk category?		
409		Does the automated system account for working capital cash balances		
410		Does the automated system track demand letters and borrower responses to document borrower due process notification (and borrower willingness and ability to repay debt)?		
411		Does the automated system compare delinquent loan account information to agency program write-off criteria to select delinquent loan accounts for possible write-off		
412		Does the automated system classify debtors based on financial profile and ability to repay?		
413		Does the automated system have indicators of the financial well-being of a debtor, including debtor financial statements, credit bureau reports, and payment receipt history?		
414		Does the automated system maintain a suspense file of inactive (written-off) loan accounts?		
415		Does the automated system compare delinquent account data to collateral foreclosure selection criteria?		
416		Does the automated system calculate outstanding principal, interest, penalties, and administrative charges for each loan account selected for foreclosure		
417		Does the automated system provide an automated interface of data on acquired collateral to the property management system for management and liquidation of the property?		

		to record receipts resulting from the liquidation of acquired collateral and the disposition of the collateral		
419		Does the automated system identify any deficiency balances remaining for the loan after collateral liquidation for further		
420		Does the system provide at least standard management control/activity information? The standard management control/activity summary tracks the status of all referral activity including initial referrals, status updates, and account balance updates. Separate and summary lists are produced for individual and total reporting and referral activity		
421		1. Does the system provide at least exceptions information? The exceptions summary highlights deficiencies that have occurred in the referral process. Examples of subjects for periodic exception information include 2. delinquent accounts eligible for reporting that have not been reported, 3. defaulted rescheduled loans, 4. account referrals that cannot be processed, .		
422		1. collection agency resolution percentage, 2. accounts without foreclosure or collateral management activity for a specified period of time, 3. accounts referred for litigation for which no litigation decision has been 4. recorded, and		

		delinquent accounts without activity for long periods of time that have not been		
423	**VALUATIONS**	Refer to customer relations – information-HA folder all the data fields Timelines of all Historical valuation		
424	**LENDING**	Configurable risk grading system that calculates the days past due, automatically upgrades/downgrades		
425		System to calculate loan provisions which is compliant with accounting standards.		
426		System to compute full settlement balances for different settlement modes. Eg: cash, FNPF, transfer sale and generate settlement letters.		
427		Process refund of credit balances, excess payments		
428		Maintenance of the ground rent portfolio, with functions to pursue arrears collection activity, generate arrears letters, track dealings, create new ground rent accounts, receive payments via staggered payment options.		
429		Record receipt and utilization of grants received from government		
430		Receive electronic files and to upload customer deductions, bank remittance, remittance from collection agencies.		
431		Generate e copy of customer statement, parametrized batch generation of customer statements.		
432	**ROLLOVER**	Rollover Type: amount type that needs to be rolled-over. An outstanding principal can be opted to rollover along with or without outstanding interest using this field. The options available are: Principal Principal + Interest Principal + (Interest-Tax)		

		Rollover with Special Amount: Select the option if the loan needs to be rolled over along with Special amount. Special Amount: Enter the Special amount. Special amount field is used when the customer opts to specify an amount that is different from the outstanding principal + interest. The currency of rolled over amount will be defaulted from		
434	**COMPLAINT / COMPLIMENT CREATION**	Capability to create new complaints and compliments through screen input, email receipt, SMS receipt and event triggers from other systems 2 Able to support bulk creation of complaints through file upload 3 Ability to automatically update complaint fields based on the inputs received – For example, if a registered citizen logs a complaint through portal, his tenant id, ward, zone etc. should be automatically populated 4 Ability to define a complaint number which will be unique and will be a reference parameter for all the future cases 5 Ability to link new complaints to an older complaints number and provide reporting on such linked complaints. 6 The system should allow for the inclusion of pictures, screen shots, emails, PDFs, mp3 to be included as part of the complaints document 7 The system should support multiple severities/categories with restriction on using certain severities, e.g. only authorized users can create S1 tickets		

		mobile app or a self-service portal), an e-mail can be automatically sent to the user confirming that a new case record has been created 9 The system need to be integrated with social media analytics tool and HAF website to address the negative sentiments captured.		
	COMPLAINT	1 Capability to assign complaints resolution authority, assign complaints resolution time frame 2 Capability to automatically assign complaints to resolver groups based on configurable business rules 3 The system should support bulk and individual manual assignment/reassignment		
435	**COMPLAINT UPDATES AND RESOLUTION**	1 Support internal and external comments, with the internal comments not being visible to the ticket creator 2 The system should support bulk updates of complaints using file upload 3 The system should support both forced closure and user confirmation for resolution 4 The system should support timeframe based status changes – for example, if user input is not received in X days, the ticket is automatically closed 5 A configurable "status" data field is used to track the status of each complaint (e.g., new, assigned, in progress, escalated, on-hold, filed, etc.) 6 Any time a complaint is created or updated, a history record (of the change) is automatically created and associated with the complaint		
436	**COMPLAINTS ESCALATIONS**	1 Ability to escalate complaints to required authority automatically based on predefined business rules		

		e.g. ageing and be able to follow a different path of resolution on escalation		
437	**REPORTING**	1.The system should have the capability to perform searches complaints based on large variety of criteria including date, priority, ageing, raising authority, case number, case owner, amongst others with Pre-configured compliant list views (complaint subsets based on user-definable filter variables) 2 Multiple complaint record "layouts" can be defined to handle complaints and service requests with different processes and data needs 3 The system should be able to generate MIS report (if required) on the status of the various complaints 4 The system should allow for printable form/reports for all the complaints 5 All reports should be downloadable in PDF or excel format 6 Quick access to recently created, modified, or viewed complaints 7 Best Practices Knowledge Base – customers and support agents have online access to best practices with self-help documents and 'how-to' guides. 8 Predesigned complaint-related analytics (charts and graphs) to be available for display on dashboards and reports 9 Productive Time-Tracking report – ability to monitor & track time spent on complaint resolution by user. 10 Indicative reporting requirements with respect to complaints (not exhaustive) o Number of complaints by i. Type		

		ii. Classification parameters iii. Citizen/ zone iv. Resolution Complaints by status/ milestones Overdue complaints Complaints view by i. complaint id ii. timeframe (to date – from date) Trends in complaints by i. Type ii. Classification parameters iii. Ageing iv List most frequent complaints received and by flats/tenants		
438	**MOBILE INTERFACE FOR FIELD EMPLOYESS**	As soon as a complaint is assigned to an employee, she/he should get a notification. 2 On opening the application, they should be only able to access/ action on the complaints assigned to them 3 They should be able to reassign the complaint to another employee based on the follow-on action required for which logs and timestamp need to be maintained 4 The complaints nearing SLA breach or beyond SLA should be highlighted in Amber and Red colour 5 Ability to capture geo-coordinates, images and updates from the field		

439.	Properties	Ability to handle multiple types of location information (e.g. location classification, location description, etc.). Properties / Leases are searchable by tenant, estate, lot, and common address. Includes standard data fields for: • Street Address • Lessee ID • Lessee Name • Type of Lease (M to M, Term Lease, Hold Over) • Option to Include number of cycles the tenancy has further extended • Date of Start of Lease • Date of Lease Termination • Monthly Rent (Building , Unit,) forecast monthly amount for X year or duration of lease		
440.	Properties	Ability to handle multiple reference numbers (e.g. provider number, agreement or lease number, drawin number, resolution number, cost account numbers, etc.) Ability to track and Manage Waiting list for prospective tenants as per the business rules and criteria checklist. In addition to above The system should be able to use the lottery system to pick the tenants for renting. Ability to take picture or scan documents and upload to related modules, e.g for applications, take a picture of TIN letter or Joint Card and upload in applications modules		
441.	Properties	Ability to have multiple, user - definable data types (e.g. multiple start dates, end dates, options to renew and renewal dates, etc.)		
442.	Properties	Ability to track history of agreement amendments, extensions, work orde assignments etc.		
443.	Properties	Ability to extract data for mail merge capability. SMTP service able to send and receive mail		

444.	Properties	Ability to segregate contact information by contact type to allow for notifications by contact type (e.g. notice, insurance, etc.)		
445.	Properties	Ability to provide breakdown of leased space vs. Space not leased, and provide location, size etc. Of each space		
446.	Properties	Ability to view and print maps of unleased spaces. (multiple file types (tif, jpg, etc.) with Google Maps. Ability to generate revenue expected report for all vacant spaces Ability to generate reports on past tenants, e.g statements etc Reminder for renewal of TA with Expiry dates Reminder for new rent charged and when account falls into debit		
447.	Properties	Ability to view and print maps of leased spaces referenced within agreements ("leased premises"). Multiple file types (tif, jpg, etc.) including ability to integrate with a GIS system/Google Maps.		
448.	Properties	Ability to link documents, such as leases or inspection reports, to "Tenant Profile" for "one- stop" access to all customer related information If there is a delay in the work order completion due to an issue such as backordered parts or labour backlogs, technicians can send messages to the requester updating the status of the work order. Requester can track the progress of the request, as well as provide updated information to the technician assigned to the task		
449.	Properties	Ability to schedule action alerts and notify user when action is needed to manage a tenant relationship		
450.	Properties	Ability for end-user to define/obtain benchmarking values and targets for all in- process and results measures		
451.	Properties	Ability to track & manage multiple sub-provider/sub- tenant information including contract compliance, contact information, etc		

452	Properties	Ability to have user definable agreement status User friendly step by step process for entering new agreement		
453	Properties	Auto notification for dates specific to agreements, compliance, audit, insurance expiration, security deposit, etc Interest to be applied a later stage for those exceeding no. of days in arrears. The system should allow for input of interest rate and automatically calculate the interest based on lapsed days of arrears. A report should be generated to view interest charged as well and filter b tenants who have a habit of incurring interest frequently		
454		Ability to track tenant improvement projects, work order status and history, inspection data, complaints, etc. With linkage to tenant profile		
455		Ability for Properties staff to have "read only" access to billing area and vice-versa		
456		Ability to maintain separate expiration dates for lease agreement and billing expiration		
457		Ability to handle flexible billing rules for multiple Tenants types (i.e. , fixed fees, etc.)		
458		Ability to utilize Housing Authority chart of accounts from current general ledger system		
459		Provides the ability to create forms such as: Listed in appendix - E		
460		Ability to separate billing categories by type		
461		Ability to handle flexible billing rates from year to year		
462		User friendly process to create and print monthly invoices		
463		Ability to email invoices directly from system (SMTP Server)		
		Ability to print a duplicate invoice		
464		Ability to review/print a monthly customer statement (i.e. showing amount billed/outstanding) with or without payment history		
465		Ability to accommodate recurring and intermittent invoices. Recurring invoices are produced from data entered into the		

		proposed system and are generated on specific timeline (monthly, qrtly, annual charges); intermittent or one time charges		
466.	Billing	Ability to easily assign revenue code		
467	Billing	Ability to handle flexible billing rules for multiple agreement types (% sales, fixed fee, rental per square foot, rental per acre etc.)		
468.	Billing	Rent Calculation - compare owed vs. Paid		
469.	Billing	Verification of monthly rent charges		
470.	Billing	Must have tax code fields		
471.	Billing	Ability to adjust invoices and issue credit memos		
472.	Billing	Ability to assess finance charges Security deposits are added to a tenant's ledger as an unapplied cash receipt. The system is designed to track security deposits and automatically refund them when necessary. For both deposits that are required and those that have been received, the information can be viewed online as well as printed on reports The refund process adjusts unapplied credit from the tenant's ledger and creates an A/P voucher. It can also subtract any unpaid amounts on the tenant's account from the deposit refund. Security Deposits Required vs Received Refund Security Deposit		
473.	Billing	Ability for end-user to easily create new billing rules		
474.	Billing	Ability to automatically generate user-defined alerts (i.e. late payments, escalations, etc.)		
475.	Billing	Ability to apply partial payments to specific line items on the invoice.		

476.	Billing	Ability to electronically receive funds (ACH, credit card)		
477.	Billing	Ability to automatically generate invoices based on customer profile/billing schedule		
478.	Billing	Ability to record POS transactions a revenue		
479.	Billing	Ability to create flexible rules in handling delinquent payments, i.e. decision criteria on charging delinquent fees		
480.	Billing	Ability to acknowledge "zero" invoices, based on contract terms, and automatically true-up at end of defined period to maintain accurate status of customer accounts		
481.	Reporting (Properties/ Billing)	Ability to deactivate tenant records		
482.	Reporting	Ability to generate reports using historical data		
483.	Reporting	Ability to import/export customer and billing data for customized user reporting		
484.	Reporting	Ability to query/report for contract requirements		
485.	Reporting	Ability to produce ad hoc reports based on multiple criteria against a database areas including agreements., revenues, ac		
486.	Reporting	Ability to produce ad hoc reports based on space by space type or bldg.		
487.	Reporting	Ability to generate reports using historical data		

488.	Reporting	Ability to record and report on Housing Authority of Fiji revenues, gross sales, Housing Authority of Fiji by location, agreement, and category		

489.	Reporting	Ability to generate all date related reports by a user defined range (i.e monthly, qtrly., calendar & fiscal yr		
490.	Reporting	Ability to audit users activity and produce a report indicating activity of users		
491.	Reporting	All query/search data returned shall be capable of exporting to Microsoft Office products/PDF and emailed directly from system		
492.	Reporting	Auto notification for agreement expiration (at pre -determined time intervals by agreement type or by individual agreement)		
493.	Reporting	Auto notification for compliance, performance, audit and inspection issues (e.g.; insurance expiration, security deposits, audit requirement, site visits, capital improvement requirements, inspection requirements, sales below %, etc.)		
494.	Reporting	Availability of inquiry screens without having to run reports		
495.	Reporting	Ability to generate and print graphs and charts		
496.	Reporting	Ability to produce ad hoc reports based on multiple criteria against a database areas including agreements, revenue, square footage, location, tenant, agreement, etc.		
497.	Reporting	Ability to produce ad hoc reports based on space by space type or building and also graphically using GIS/Google Maps		
498.	Reporting	Ability to produce ad hoc reports based on services provided or, equipment type leased		
499.	Reporting	Ability to record and report on Housing Authority revenues, gross sales, Location, agreement & category.		

83

500.	Reporting	Ability to generate all date related reports by a user defined range (e.g. monthly, qrtly., annually by calendar year, annually by fiscal year, etc.)		
501.	Reporting	Ability to audit users activity and produce a report indicating activity of users		
502.	Functionality	Ability to automatically generate past due reports, per user defined time schedules, with notification p escalation rules		
503.	Functionality	Ability to configure invoice format, based on tenant/lease rules		
504.	Functionality	Ability to provide configure invoice details such as descriptions, quantity, amount per unit, tenant/lease references		
505.	Functionality	Ability to over-ride invoice dates in the event invoices are run after scheduled date		
506.	Functionality	Ability to retrieve billing information from multiple sources, i.e. customer statistics such as enplanements		
507.	General	User defined Automated Notifications or "ticklers" with e - mail alerts to track for contract, insurance certificate and payment security expirations, delinquencies, compliance issues,etc.		
508.	General	Roles -based user profiles with various security profiles		
509.	General	Ability to combine database information for analysis and reporting purposes (e.g. square ftg. sales information, Housing Authority statistics, service categories, etc.)		
510.	General	Ability to produce an audit listing of changes made to the previous month's invoice		

511.	General	Ability to produce a listing of future lease action changes for assistance in forecasting budget		
512.	General	Ability to report on both fiscal and calendar year		
513.	General	Ability to view lease summary and detailed history of invoices & payments and drilldown		
514.	General	Pull down menus to drive standard in database information (i.e. list of selections for agreement categories etc.) Menu options should be editable by the Housing Authority		
515.	General	Ability to validate data entry, where possible		
516.	General	Ability to attach, and view scanned documents		
517.	General	Ability to track and report all activity statistics, such as ,number of land		
518.	General	Ability to post cash to specific invoices and non-invoice specific		
519	General	Reduction of data redundancies and paper Prioritization of work orders and tasks Automated scheduling of work orders Categorization of work orders for tracking purposes Work order status/expected completion date visibility Link costs (staff time, materials, etc.) to work orders Ability to bill based on work orders Sort/filter work orders by location Flag repeated work order requests linked to assets Integration of work order system to inventory		

520	**DAILY OPERATIONS FLOW**	Lease Information Log Text Information Tenant/Lease Search Lease Financial Status Inquiry Tenant Search Vacancy Inquiry Subsidy allocated reports Critical Date Review Update Holdover Dates Holdover Tenant Report Property/Building Information Floor Information Unit Information Unit Search Replicate Property/Units Property/Building Listing Building/Unit Statistics Unit Listing Bill Codes/Adjustment Reasons Bill Code/Adjustment Reason Listing Log Standards Information Tax Rate/Area Information Statement Messages – Enhanced General Message		
521	Cash Receipts Variance Report	This report lists the amounts that have been billed and received, and those amounts still outstanding for the month and year-to-date (YTD). The Real Estate Management system has its own cash application process. The primary differences for Real Estate Management are the use of lease numbers and bill codes. Some of the methods that you use to apply payments are also different lease no, DP No, Assessment No,		

522		Provides Reports/Reporting capabilities to create reports, such as: • Inventory Report by type (Unit,House land, estate, Flat no, plan no,District,Island) with various characteristics: Size parameters (square footage, acreage, etc.) • Property Utilization Report by category – land (sq mrts), Unit		
523		Ability to view lease summary and detailed history of invoices & payments Allow a secondary approver to see items needing approval when the primary approver indicates he or she is unavailable Allow users to display all previous approvals for a transaction when reviewing the transaction Provide alerts for workflow items that have been in a queue longer than administrator defined period of time		
524		Support integrated workflow between Property Management, Accounts Receivable and Cash Receiving Ability for the HA to identify data entry fields as "required" to ensure completeness Work with free-form text for an invoice such as billing information, payment terms, and so on. The screen makes unlimited lines available for the text, which can be printed on the invoice		

525	Tenant A/R Ledger Inquiry	Display and print a tenant's transaction history for accounts receivable Tenant Alpha Listing Tenant Billing Listing Tenant Rent Roll Tenant A/R Daily Balance Tenant Log Information		
		Lease Log Details Lease Log Summary Analysis Lease Date Edit Worksheet Lease Expiration Listing Lease Follow-Up Worksheet Leasing Activity Occupancy/ Vacancy Listing Listings by Deposit, show which tenants are allocated subsidy and social cost and the values		
526	Cash Application Process	The cash application process involves the following tasks: Apply the cash receipts. Review and approve the receipts. Post the receipt Receipts Entry Tenant A/R Ledger Inquiry Receipts Journal Review Post Receipts Receipts and Adjustments Journal Cash Receipts Variance Report		
527	Print Invoices and Statements	Print Invoices that includes information created during the billing process. Print Statements program to print many kinds of customer statements that include posted A/R information such as an account summary, current balance due, aging amounts		

528	Tenant Work Orders	The work order process lets property managers add, work with, and report on work orders for tenants. This process lets you manage simple projects such as maintenance, repairs, tenant improvements, and emergencies. The costs can then be charged to the related lease, building (business unit), or both. Tenant work orders are similar to other work orders, except they require some tenant-specific information from the system such as the lease, building, unit, and tenant flags duplicate works order		
529	Accrued Rent	the proper accounting for rent concessions and rent steps. Financial statements must present revenue evenly in all accounting periods within the term of a lease. Therefore, the rent billed should be the amount of rent for the life of a lease divided by the length of the lease in months, which results in an average or straight-line rent. Straight-line rent is compared to actual rent and an adjustment is made to accrue or defer revenue. Changes in rent amounts and lease terms affect and result in changes to accrued and deferred rent adjustments		

		periods within the term of a lease. Therefore, the rent billed should be the amount of rent for the life of a lease divided by the length of the lease in months, which results in an average or straight-line rent. Straight-line rent is compared to actual rent and an adjustment is made to accrue or defer revenue. Changes in rent amounts and lease terms affect and result in changes to accrued and deferred rent adjustments		
530	Fees and Interest	The system can generate charges against late payments. You can set up many levels of late fees and interest for virtually any situation. The fees can be general for all leases, tenants, billing types, and buildings, or you can make them specific to any combination of those items. You can use the same process to accrue interest on security deposits. Interest can be simple or compound		
531	Collections	The collection process is guided by activity rules established for each building (unit). Enter data for a given lease/building/unit combination that has outstanding credit and collection issues. Update, display, summarize, replicate, or output this information on a report. 　　　Collection Review Status Log Inquiry Collection Log Inquiry Replicate Collection Log Collection Log Entry 　　　Print Delinquency Notice Tenant A/R Journal Open A/R Summary 　　　Outstanding Chargebacks Collection Log Report		

532	Recurring Billing	use the recurring billing process to bill tenants automatically on a period-by-period basis for receivable, payable, or accrual billings (general ledger only). The system can create unlimited types of billings such as regular rent, parking space rent, expense participation, and escalations. These user-defined billings can be set up for monthly, bi-monthly, quarterly, semi-annual, annual, and odd-period cycles. The system can also create prorated billings and catch-up billings, and controls are built in to prevent duplicate billings. Multiple unit billings can be created for a single lease. The billings can debit and credit the same or different account numbers in the general ledger		
533	Critical Dates	Critical (tickle) dates relate to lease and facility information that require some kind of action or decision such as lease renewal, insurance expiration, and elevator inspection. The system lets you manage these dates online and with printed reports. Critical Date Review Report Log Detail Listing		
534	Lease and Facility Information	maintain information and set up standards for leases, buildings, floors, and units. This user-defined information includes unlimited lines for free-form text. The system can automatically supply standards to a lease, building, floor, or unit when you add it to the system. The lease setup controls whether you can create A/R invoices or A/P vouchers. Some of the billing processes, such as manual billing, recurring billing can produce either type of transaction		

535	Tenant (Lessee) Information	Maintain information about the companies and people with whom you do business. This information is stored in the		
536	**WORK ORDER TRACKING AND MANAGEMENT**	Technicians can view their assigned work orders across all buildings or on a building-by- building basis in the Dashboard. Convenient tabs allow team members to quickly toggle between their reactive and preventive work orders, identifying and prioritizing overdue or upcoming tasks Tenant work Order Entry Tenant Scheduling Work bench Tenant Work Order Cost Inquiry Tenant Work Order Status Summary– ability to insert random charges for any maintenance associated works		
537	**SERVICE REQUEST AND WORK ORDER ATTACHMENTS**	Upon completion of a work order, team members can document materials used, hours worked, cost of materials and any other notes before closing it out. Files such as invoices, receipts and photos can also be attached to the work order		
538	**KEEP BUILDING OCCUPANTS INFORMED**	If there is a delay in the work order completion due to an issue such as backordered parts or labor backlogs, technicians can send messages to the requester updating the status of the work order. Requester can track the progress of the request, as well as provide updated information to the technician assigned to the task		
539	**CREATE, REVEIW AND APPROVE WORK ORDERS**	Property Managers leads can approve or deny service requests and create actionable work orders off of a request. Property managers or		

		technicians can also create self-identified work orders from their dashboard. Work orders can be assigned a priority level,		
540	**FINANCIAL REPORTING**	Provide monthly reports to HAF regarding the Property, which reports shall include the following at HA direction; such reports will be prepared by of each month for the prior month: 1. Trial Balance 2. Balance Sheet 3. Income Statement 4. Budget Comparison, with Variance Explanations 5. Cash Flow Statement 6. Cash Flow Forecast 7. Bank Reconciliation 8. Unreconciled Chqs 9. Cheques Register 10. Deposit Register 11. Aged Accounts Receivable Report 12. Accounts Payable Detail 13. Mortgage or Bond Statement 14. General Ledger 15. Journal Entry Register 16. Rent Roll 17. New Lease Abstracts 18. Projections for Current and Future Lease Expirations 19. Work Order Log vacant flat report including vacated reason and date of		

541	**BUDGETS**	Multiple budgets and reforecasting scenarios • Budget comparison and variance reports for performance management • Consolidate budgets across any size portfolio • Integrate the budgeting and valuation processes • Lease by lease forecasting of tenant revenues leveraging □ Role-based workflow, proactive validation and detailed job cost budgeting □ Generate financial reports including balance sheets, general ledgers, cash flow statements Automate bank reconciliation Profit and Loss Statement		
542	**IMPREST SYSTEMS**	The system should be able to capture the following details from the imprest form: 1. Name of the person taking the imprest; 2. The Voucher Number/Staff Number; 3. The imprest amount; 4. The purpose of the Imprest; 5. The recommender of the imprest; 6. Outstanding imprest by the officer; and 7. Imprest approval. 8. The system should be able to capture the following details from the imprest surrender form: 9. The Current date; 10. The surrender amount; 11. Approval details; 12. Breakdown of expense		

94

		13. The system should be able to capture replenishment amount by the petty cashier. 14. The system should enable to create cconfigurable user fields that will capture additional information not specified above. 15. The system should be able to attach scanned documents received (if any) and assign it to the record created in the system. 16. The system should be able to reject any petty cash payments that is beyond (variable) ceiling. 17. The system should enable the petty cashier to claim against the surrendered amounts 18. The system should allow setting of the maximum amount to be paid by the petty cashier, the float amount and the minimum float amount. 19. The system should be able to recover the un-surrendered imprest from the payroll 20. The system should be able to automatically update the petty cash book balance upon any surrender.		

	REPORTS	1. The system should provide an imprest expenses reports(Per staff, per department, per expense type)		
		2. The system should provide a report on surrendered imprest per staff member etc.		
		3. The system should be able to provide a report of all the imprest not surrendered.		
		4. The system should be able to capture the following details from the imprest form:		
		5. The Voucher Number/Staff Number;		
		6. • The imprest amount		
		7. The purpose of the Imprest;		
		8. • The recommender of the imprest(HOD);		
		9. • Outstanding imprest by the officer; and		
		10. • Imprest approval;		
		11. The system should allow for the relevant approvals before payments are done		
		12. The system should be able to update the imprest balances automatically upon imprest payments or surrender		
		13. The system should facilitate the staff members to fill in the surrender forms		
		14. Any imprest of less than (variable) should be handled by the system as petty cash.		

		15. The system should provide a report based on the amount spent per each expense and the total disbursement. 16. The system should provide a report on surrendered imprest per department with the following details: 17. The name of the person surrendering; 18. Purpose of the imprest; 19. Invoiced amounts; and 20. Paid amounts. 21. The system should be able to provide a report on the unsurrendered imprests.		
	PROJECT MANAGEMENT			
543		Ability to capture project Hierarchy to the lowest level		
544		Ability to capture project plan \ schedule		
545		Define, track and report on budget for each project at the lowest task level and generate utilisation reports		
546		Ability to check for budget encumbrance when raising a Proposal		
547		Ability to raise material and service indents against project WBS		

548		Ability to link material purchase, issues & returns against an Indent 8 Ability to maintain Measurement Book or equivalent to track work execution and for payment purposes 9 Ability to track Indent status in terms of time and cost budgeted 10 Ability to track Indent wise material and manpower usage versus the budgeted quantity and highlight any deviations 11 Ability to capture material issued / returns to / by contractors against specified schemes including recoveries and maintain material balancing 12 Ability to link payment to the contractor with the status of the contract execution for real-time		
549		13 Track project expenses at the lowest task level 14 Facility to adjust costs booked to projects 15 Restrict access to specific projects to specific users 16 Restrict access to specific data in each project to specific users 17 Keep project open across multiple accounting period and year 18 Monitor the milestone payments to contractors as per the billing schedule 19 Enable processing of project capitalization on completion or in phases 20 Ability to calculate time and cost overrun element wise / activity wise based on (time bar) schedule		
		Ability to track materials received under an Indent and identify unutilised material for transfer to revenue / engineering spares		98

		22 Ability to link multiple projects running simultaneously 23 Reporting 24 Periodic Progress Report interfacing with Project Management Tool 25 Project specific Cost overrun/ time over run report 26 Project Utilization report - funds, materials etc		
550	**FIXED ASSETS**	1.Centralized definition of fixed asset categories, description, multiple depreciation rates, predefined residual values etc. 2 Centralized definition of content of the Fixed Asset Register to support statutory requirements 3 Centralized/ decentralized definition of location data structure 4 Ability to maintain parent - child relationship across asset classes 5 Ability to support WDV/ straight line method of depreciation 6 Maintain FA register locally at units with custodian wise identification. 7 Automatically consolidate FA Register at units into FA Register for the organization 8 Prevent units from entering/updating data in any FA Register other than their own FA Register 9 Categorize assets based on multiple like plant		

		11.Merge one asset into multiple fixed assets and vice versa into one fix		
		12.Provision to rectify errors in recording fixed assets in the same period or in previous periods		
		13 Record number of units against each fixed assets		
		14 Generate Fixed Assets schedule in accordance with the statutory requirement		
		15 Retire entire or part of an existing fixed asset		
		16 Record salvage value, sale proceeds, cost of removal etc		
		17 Automatically calculate gain/loss on retirement		
		18 Record reason for retirement		
		19 Record mode of retirement eg sold, scrapped, donated etc		
		20 Option to assign each fixed asset to custodian		
		21 Record the physical location of each fixed assets		
		22 Generate reports on fixed assets at specific		
		23 Record transfer of fixed assets from unit to unit, one location to another or from one employee to another etc		
		24 Record insurance details against each fixed assets		
		25 Revalue an existing fixed asset or a group of fixed assets or all fixed assets belonging to a category or all fixed assets in the fixed assets register		
		26 Reclassification to automatically update depreciation rates		
		27 Reclassify individual fixed asset or a group of fixed assets		
		28 Provision to record manufacturer's serial number		
		29 Provision to facilitate physical		

100

		Disposal of fixed assets, whether disposed as scrap or resell and report generated to view reasons and dates of disposal and acquisition cost and date acquired		
		categaroy-wise etc 30 Create accounting automatically for fixed assets addition, depreciation, recategorization, revaluation, retirement, transfer etc 31 Automatically interface accounting entries to General ledger 32 Facilitate drilldown facility from the GL to individual fixed asset transaction in the fixed asset module 33 Support change of useful life and effective rate of depreciation 34 Suspend depreciation on specific or categories of fixed assets for specified period of time 35 Maintain depreciation data cost centre		
		36 Forecast the depreciation and written down for any user defined periods a..VAT reports b.VAT returns c. Debit notes d. Credit notes e. Bill of supply f. Non VAT bills g. VAT bills h. Bills under reverse charge mechanism i. Input tax credit		
551		Should be able to record cash transactions and post accounting entries for those transactions		

	CASH & BANK RECEIPTS AND PAYMENTS ACCOUNTING AND RECONCILIATIONS			
552		3 Should be able to post entries for Cash payments to Vendors in cash journal. 4 Should be able to maintain separate cash accounts for each cash office 5 Should be able to record accounting entries for business transactions posted by the cashier 6 Should be able to restrict post direct entries into cash account 7 Should be able to create master record for Bank and different accounts maintained with the Bank 8 Should be able to post entries for Cheque receipts from Tax payers 9 Should be able to post entries for Cheque payments to Vendors 10 Should be able to do Bank Reconciliation by manual posting of statements 11 Should be able to do Electronic Bank Reconciliation by automatic upload of Bank statements		

		1. Allows definition of legal entity, its departments, cost centers etc.		
		2 Definition of regions, sub-regions to meet legal requirements		
		3 Definition of country, regions, sub-regions to meet legal requirements such as VAT		
		4 Handle Accrual Based accounting system		
		5 Flexibility to define fiscal year including stat month and end month		
		6 Ability to define 12 periods / month within fiscal year		
		7 Provision for separate logical periods for the purpose of annual closing activities		
		8 Multiple sets of same books of accounts are permitted.		
		9 Allows closing of fiscal periods to restrict transaction posting.		
		10 Allows to keep multiple periods open across financial years or within financial year		
		11 Ability to reopen closed period, subject to valid authorization.		
		12 Ability to define exchange rates within multiple currencies vis-à-vis base currency.		
		13 Ability to process transaction entered in foreign currency based on the exchange rates definition, in an online mode.		
		14 Tracking of all foreign currency transaction in both transaction currencies as well as base currency.		
		15 Flexibility to choose rules for posting of such revalued items at the at the end of the fiscal year and end of period for each type of account such as receivable, payable, assets for the legal entity, each circle, division, Zone etc		

		16 Flexibility options for posting of these differences meet criteria defined by the Indian Accounting Standards 17 Ability to draw complete set of books of accounts such as profit and loss account, balance sheet 18 Availability of various document types for different financial transaction 19 Availability of system generated numbering for the documents 20 Availability of option of manual numbering for certain documents 21 Numbering sequence for all documents is reset per fiscal year. 22 Supports legal requirements such as VAT, and works contract tax fully. 23 Ability to define indirect tax rates and flexibility to change the rates in case of change in statute 24 Supports capturing of various indirect tax codes 25 Real Time Posting from Sub Ledgers to General Ledger and without the process of schedule 26 Flexibility to control posting to specific ledger accounts with specific documents 27 Flexibility to date formats, number formats per user 28 Record and tracking of audit objections and corrective actions taken 29 Reconciliation of all units in the field and head office 30 Powerful search engines and queries.		
		Stock taking and Reconciliation Receipt of Goods procured and disbursed as per work orders Stock balances to be system		

553	**AUDIT TRAILS**	1 Tracking of user, date and time for each transaction 2 Tracking of changes made to any document 3 Tracking of creation and changes to any master data in the system 4 Tracking of creation and changes to any set up data in the system 5 Tracing of changes to authorization profile/		
554	**GENERAL LEDGER**	1 Ability to define chart of account as per Organization requirements Accounting Standards 2 No restriction of the arrangement or the number of accounts 3 Allows grouping of general ledger account for the purpose of account management 4 Common grouping and coding methodology of Accounts covering all departments 5 Allows creating general ledger accounts in online mode 6 Allows creating general ledger accounts in batch mode using external interface 7 Can block. / delete general ledger accounts if posting are to be blocked 8 Possible to map general ledger account codes to specific business transaction in other modules 9 Ability to post transaction from other modules to online mode based on such pre defined criteria.		

		10 Allows creation and posting of journal entries online or in batches 11 Allows definition of recurring transactions and periodicity of recurrence. 12 Creates these automatic transactions based on predefined criteria 13 Allows to create reversal of journal vouchers with date definition for reversal 14 Automatics reversal of vouchers based on predefined criteria 15 Allows definition of certain GL accounts in a way that individual transactions can be tracked based on its open status. E.g. Security deposits, clearing accounts etc 16 Allows manual clearing of such accounts by matching transaction 17 Option to capture due dates for such security deposits and query/ reports to highlight deposit/ advances which are due for repayment. 18 Flexibility to define rules for automatic clearing of such accounts and clearing of open items based on such criteria.		
		19 Allows cash accounting with multiple cash points for a single or multiple cash GL accounts 20 Ability to define banks, bank accounts within the system 21 Allows upload of bank statements into the system 22 Allows the manual entry of bank statements into the system 23 Allows defining the criteria for bank reconciliation and carries out bank reconciliation based on pre-determined criteria.		

		24 Allows entry to incoming cheques for current as well as future period and segregation based on dates 25 Allows to view and print cheque deposit statement for a day. 26 Captures value date for cheque deposited and payment 27 Enables calculation of interest based on value dates captured in the system 28 Flexibility to write certain validation rates to support business rules which are not supported directly by standard product feature 29 Built in maker checker concept for approval of documents by supervisory authority 30 Supports success of transfer of all revenue statement account balances to retained earnings on closer of fiscal year 31 Ability to transfer balances of profit and loss account to retained earnings account multiple times during a fiscal year closing process 32 Should comprise of Cash Book, Bank book, Journal and different Ledgers for advances, security deposits etc		
	ACCOUNT PAYABLE-GENERAL			
555		1.Allows creation of vendor's in the system and vendor codes can be: a Numeric b Alphanumeric 2 Vendor numbers can be generated by the system 3 If required vendor codes can be manually assigned		

		Captures critical vendor information such as a Name and address, key person at vendor company b Captures state where vendor is located c Captures email ID of vendor d VAT. No. e Bank account details f Payment terms, discount terms, payment methods g TDS related information h Legal status of the vendor such as corporate, non-corporate etc. 5 Allows creation of vendor codes in an online mode as well as in a batch mode 6 Allows to define payment terms in following scenarios: a Standard payment term of payment due after specific no. of days b Payment term where discount is offered as interest component for early payments c Payment term which allows retention money Allows blocking of specific vendors so that transactions with such vendors cannot be entered 8 Allows linking of many vendors to capture group exposure/transaction volume 9 Allows linking of vendors with customers in case a company is both vendor as well as customer		

		Allows creation of vendors' financial data independent of purchase and materials related data 11 A unique vendor code can be used for all the divisions, branches, multiple legal entities based on the requirement 12 Allows to define various TDS rates, works contract tax rates in the system and attach relevant rates to vendors based on the applicability 13 Allows clearing of vendor transactions by matching two or more open debit and credit items 14 Allow to segregate and track vendor transactions into: a Normal invoices and payments b Advance payments to vendors c Guarantees d Security deposits with vendors e Bank guarantee, letter of credit to vendors		
		Accounting and Vendor credit processes 15 Allows invoice processing a With respect to a Goods Receipt Note (GRN) in the system b With respect to capital job note in case of capital asset receipt c With respect to service entry note in case of a service vendor d with Expense voucher where vendor is credited without PO/GRN in the system 16 Supports typical 3 way match (PO, GRN, Vendor invoice) bill passing process 17 Considers quantitative details from GRN and price details from PO during the 3 way match 18 Bills are processed based on		

		Ability to prompt/automatically deduct all deductible charges such as TDS, works contract tax, surcharge on these taxes at the time of vendor bill processing		
		20 Ability to automatically account for all these deductions based on pre-determined criteria		
		21 Defaults master data information of vendor during invoice processing		
		22 Allows defining parameters to determine whether default master data information can be changed during processing and changes are allowed only based on this. The same can be done only based on authorization.		
		23 Allows entry of transaction in vendor account: a In online mode b In a batch mode		
		24 Allows to evaluate amount of pending GRN for invoice processing to arrive at provision figures		
		25 Triggers commitment and updates budget on issue of purchase orders for goods/services		
		26 Ability to track duplicate invoice based on vendor code and invoice number		
		27 Ability to post debit notes and credit notes as well as print these for sending across to vendors		
		28 Ability to calculate overdue interest for vendors based on individual transaction due dates in following scenario:		
		29 Interest is accrued at each period end for all outstanding line items beyond due date		

		Interest is accrued only at the time of payment of principal. Till then although interest is calculated, however, not accounted for		
556	**PAYMENT PROCESSING**			
		Ability to process vendor payment in: a Manual payment mode b Automatic payment processing based on predefined parameters 2 Allows payment for following scenarios: a Advance payment adhoc b Advance payment only against purchase orders c Payment against one or multiple invoices - matching amount d Payment against one or multiple invoices - partial amount e Payment against one or multiple invoices - adhoc amount 3 Ability to capture and report capital and revenue advances separately 4 Ability to block certain vendors invoices so that they cannot be paid unless cleared by appropriate authority 5 Ability to block certain vendors invoices so that they cannot be paid unless appropriately approved 6 Allows to process one or more vendor invoices, debit notes, credit notes and allows to make net payment		

		For the purpose of automatic payment processing system enables: a Allows to run payment program for future date b Allows to process multiple payment programs runs for different dates, same date – different criteria c Identification invoices due by a particular date d Allows to select/deselect certain invoices for payment processing 8 For the purpose of payment processing, allows to pay on one single day		
		9 Flexibility to process payment of all invoices at one go, however, strictly on due date basis 10 Based on the process, posts accounting entries in bank accounts as well as vendor accounts 11 Takes cognizance of TDS requirements and deducts TDS whenever necessary 12 Clears vendor items wherever clearing is possible 13 During payment (automatic or manual) system automatically calculates discount if any and proposes net amount for payment processing 14 Ability to generate accounting entry after considering discount figures and posting of entry based on pre-determined account mapping 15 Allows maintenance of Cheque stationery		

16 Allows printing of cheques for various banks		
17 Option of sending payment details to banks in a soft copy format so that payment processing can be carried out by a bank		
18 Option of Cheque printing by banks on transfer of payment instruction and updating of Cheque nos. back in the system		
19 Allows printing of payment advice along with Cheque which may be sent across to vendors along with their payment		
20 Ensures updating of Cheque register on printing of Cheque as well as updates the payment voucher with details of Cheque no.		
21 Flexibility to update Cheque register in case cheques are issued manually, cheques are destroyed, damaged etc.		
22.EFT module for payments		
23. Ability to project revenues, by period, for the life of each lease and summarize in a report		
24. Ability to record POS transactions as revenue		
25. Rent Calculation -compare owed vs. paid		
26. Ability to utilize HA chart of accounts from current general ledger system		
27. Auto notification for dates specific to agreements, compliance, audit, insurance expiration, security deposit, etc.		

557	AII APPENDIX E BUSINESS STREAMS	Create, update, modify associated forms, documents utilizing workflow management system to use the stages, phases, escalation and approvals flows as per the appendix E Configure the Business process as per the appendix E unless the product has functionality embedded best practices process within the product.		

558	**LAND HOUSING DEVELOPMENT**	Refer to appendix E for the following documents: 1.LHD- Document 1.docx 2.LHD- Document 2.docx 3.Project Team Job Module 23.10.2019.pptx 4.Land Housing Development SOP Draft 3.pdf These documents have brief process and workflows for the LHD division.		
559	**MARKETING**	Refer to appendix E for the following documents: Marketing review 19-02-21.docx		
560	**LEGAL COUNSEL**	Refer to appendix E for the following documents including current process, forms , reports, sop, workflows.		
561	**INSURANCE**	Refer to appendix E for the current process, forms, reports, workflows for the insurance module		
562	**CONVEYANCING**	Refer to Appendix E for the following current process, forms ,reports, workflows for the conveyancing module. Create ,update ,modify associated forms, documents utilizing workflow management system to use the stages, phases, escalation and approvals flows as per the appendix E		
563	**VALUATION**	Refer to appendix E for the following current process ,forms, reports, workflows for the valuation module.		
564	**CREDIT MANAGEMENT & APPROVALS**	Refer to appendix E for the following current process , forms, reports, workflows for the Credit management & approvals modules.		

565	**LENDING**	Refer to appendix E for the following current process, forms, reports, workflows for the lending division.		
566	**FINANCE**	Refer to appendix E for the following current process, forms, reports, workflows for the Finance module.		
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S. No.	Requirements	Available (Y/N)
1.	The selected vendor should host the solution at HA's premise/ advised premise in High Availability mode, HA's internet site along with DR and a minimum uptime time of 99.50 %.	
2.	The architecture should have the ability to increase the number of concurrent instances to keep the application and database server parameters below 70% utilization (CPU and Memory)	
3.	The product should support SSO (Single Sign On) for all modules. The product should be able to interface with the core HA system and able to pull/push data from interfaces and integration	
4.	Solution is platform agnostic not dependent on a particular hardware	
5.	Solution is capable and being offered in such a manner that includes installation either as a single instance or multi instance depending on HA's requirements.	
6.	The proposed solution should be capable of handling multi-currency, multi-product Core -System administration and services. Product can be implemented on a Centralized/ localized and/ or a Hub and spoke model implementation. The solution needs to have an inbuilt feature of assigning/ reassigning tasks even across various branches/zones.	
7.	Workflow based design for various applications and transaction originations	
8.	Supports real time replication of data from production site to DR site and	
9.	Application supports database and OS level clustering.	
10.	Application should be light weight that is easily accessible even in branches	
11.	The vendor should provide necessary changes in the Core system to meet the regulatory/statutory guidelines/requirement free of cost to the HA during the contract period.	
12.	The vendor shall do proactive monitoring and do capacity planning well in advance at regular intervals and advise the HA on software/hardware upgrades.	
13.	Adequate staging procedures for supporting staging and availability of system 24*7*365.	

14.	Test environments should be 50% to production environment in terms of data, whereas application wise test environment should be replica of production environment.	
15.	Integrity of data to be maintained at 100% of time.	
16.	Encryption to be used for data traveling between LOS and other interfacing applications.	
17.	Core system should comply with the IT Security Policy, Cyber Security Policy and IT Policy of the HA.	
18.	The Service Provider shall create adequate controls ensuring that, when exception or abnormal conditions occur, resulting errors do not allow users to bypass security checks or obtain core dumps.	
19.	Client account, transaction data or any sensitive information is encrypted when in transit.	
20.	System provides comprehensive audit trail and audit logs features to monitor activity of all programs/functions/processes and data files etc. and as per HA's Policy and/or requirements. Audit logs should contain logs for all users including admin users.	
21.	Segregation of duties is permitted (e.g. segregated function between system and application administration). Should allow multi-level admins i.e. system, functional etc. with modular approach in every kind.	
22.	Ability to define groups so that access can be categorized.	
23.	All modules in the system are fully integrated and provide online processing for Mobile/Web channels, real time updates and batch processing for offline processing.	
24.	Provide support to standard messaging protocols for interfacing.	
25.	The system should have the ability to rollback a transaction to a particular stage and restart, if required.	
26.	Interface able to handle exceptions (e.g. will output to log files, retries) when unsuccessful. Able to handle continual processing or gracefully terminated.	
27.	The application should support various web servers and web server should	
28.	Provide support for store-and-forward mechanism in case of a communication breakdown.	
29.	Transaction screens should display system information including Processing Date, Current Time, Current User and other necessary information.	
30.	Daily activity reports are provided to highlight all the transactions being processed during the day.	
31.	Recording of Unsuccessful attempts to log-in to the system.	
32.	System to provide session log files. The user should be able to analyze the information (e.g., account id, session time etc.).	
33.	System should provide tracking of the client's IP & Network Interface address.	
34.	Support for integration with standard report writers to generate user defined reports.	
35.	The application software should be Platform independent with OS, third party tools etc.	

36.	The Vendor should provide perpetual Corporate License of the software(s) to the HA having no limitation based on No of the Users, No. of the Branches, Nature, Location and Type of Branches etc.
37.	System should have the capability to interface with Credit Bureau and other External systems, Credit Scoring System
38.	The Application software should have capability of being integrated with other Customer Sourcing channels like Internet, Mobile (Android + iOS), Tablets and other devices. Further the application should be accessible through other devices like Mobile, internet etc. for Loan processing / Approval by HA's Officials on the move
39.	
40.	System should provide separate Admin Modules for System and User Admin
41.	Documents to be stored page wise and be retrieved page wise so that bandwidth usage is minimized
42.	System should be capable of validating data at entry as well as during "Save" level.
43.	Facility to upload and attach scanned images of documents with the application in compressed and encrypted form. The different users in the workflow can view the images.
44.	Application should be compatible with any Web Browser like, Internet Explorer and above/ Mozilla Fire Fox/ Google Chrome etc.
45.	System integration testing will be followed by user acceptance testing, plan for which has to be submitted by the vendor to the HA. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests etc. HA staff/ third Party Vendor designated by the HA will carry out the functional testing. This staff/ third party vendor will need necessary training for the purpose and should be provided by the Vendor. Vendor should carry out other testing like resiliency/ benchmarking/ load etc. Vendor should submit result log for all testing to the HA.
46.	Computer Security audit/Information Security Audit of and its associated software applications may be conducted by the HA or any auditor appointed by the HAF. The vendor shall conduct or help the HA in conducting source code audit/review of the provided solution without any added cost to HA. The successful bidder has to remedy all discrepancies observed in the audit findings at no additional cost to the HAF.
47.	
48.	Change Request for configuring/creating additional parameters, amending/creating workflows, adding/modifying product parameters in any of the segment, etc. will be part of the support scope at no additional cost. Further, the version upgrades for the proposed solution should be provided to the HAF free of cost in the contract period.
49.	The system should have the tool/facility to create/customize/configure/modify any report, document, page, form, workflow, loan parameter, loan scheme, loan product, loan amount computation methodology etc. by the technical team of the HA itself without depending on the selected bidder.

119

50.	DOCUMENTATION The following minimum documentation (hard copy and soft copy) on any proposed software components must be made available in English: 1. General functional description 2. Set up and installation guide 3. User guide including: - a. Screen layouts b. Report layouts c. Transaction processing rules d. Operation authorization descriptions e. Error correction procedure descriptions 4. Error tracking and defect resolution documentation process 5. System administrator guide including: - a. Data base administration guide b. Data backup guide c. System security and access guide d. System audit trail guide e. Glossary of terms f. Necessary training for version upgrades / system maintenance g. Changes in usage of the system in case of major upgrades h. Detailed SRS (System Requirement Specifications) Document 6. High Level Architecture Document. 7. Techno – Functional Risks and Mitigation Document 8. Functionality Traceability matrix 9. High Level Design Document 10. Test Plans 11. Comprehensive Test Cases Document (Unit, Integration and UAT Test Cases tested) 12. Deployment Plan Document 13. Content Management Guide 14. Change Management Methodology Document 15. Security Guide 16. User Management Guide 17. Release Notes	
51.	Bidder will be required to provide root cause analysis for all performance and availability problems that occur. Formal root cause analysis to be delivered within 5 days of problem occurrence, including- a. Explanation of the root cause Actions taken to resolve the problem Action plan to prevent recurrence, with project plan/tasks required and timing for each major milestone of the correction effort, and identification of HA's responsibilities in the correction process.	
52.	Undertake and assist the HA official the following server administrator activities (indicative): a. Solution software Re-installation in the event of system crash/failures b. Configuring file systems, volumes and apportioning disk space. c. Ensure proper configuration of server parameters.	

	d. Periodic system performance tuning. e. Addition, deletion, re-configuration of devices, additional users etc. f. Implementing security patches on servers at all levels. g. Security management - Configuring account policy, access rights, password control as per HA's security policy. h. Ensure all critical services are running properly on the servers. Schedule and optimize these services. i. Maintain lists of all system files, root directories and volumes. j. Performance tuning of servers and other equipment's k. Monitoring access logs and application logs l. Purging of temporary Files, logs in accordance with HA's policies m. Data backup and restoration. n. Applying service packs, hot fixes and security rollouts. o. Troubleshooting Problems etc. p. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc.as decided by and at the discretion of HA	

53.	Monitoring and confirming the DR replication and performing DR Drill:
	    a. Ensuring that the application maintains the RPO and RTO as per HA's requirements.
	    b. Performing switchover and switchback operations for DR drills as per the HA's requirements.
	    c. Coordinating with HA for creating infrastructure for Disaster Recovery and Business Continuity Management as per HA policies.	

54.	All professional services of the vendor required for complete installation, commissioning and maintenance of the solution shall be included in the scope of work.	
55.	Solution must integrate with the HA's existing network and security solutions.	
56.	The SI will be responsible for notification of new versions / releases of the PRLOMS software and supervise their implementation in mutually agreed deadlines.	
57.	The software service must be conducted in a manner not compromising the security and integrity of HA's data and not compromising the quality of operation of branches and administrative offices, particularly the services rendered to customers.	
58.	The Bidder will be providing End User Training as mentioned in Scope of work of RFP	
59.	The bidder will be providing Technical and operational training as mentioned in Scope of work of RFP	
60.	The bidder will be providing solution along with all the requirement (non-exhaustive) as mentioned in "Scope of work" of RFP mentioned	
61.	Ability to create smart forms without any tech/vendor need (low code solution) Ability to integrate forms with workflows	
62.	Create responsive internal interfaces for process/ workflow execution and management	