The Business Co-Op Bank Ltd. Nashik Road

RFP

for

Core Banking Software
29 May 2024

Contact Details

Bank Contact Name : Shivaji Borade – 8308061616 / 0253-2406337
Bank Contact Name : Swati Jadhav   -9850526895 / 0253-2406340

Address : The Business Co-Op Bank Ltd, Nashik Road, Rajan Complex Arcade, Nashik Road,Nashik-422101.
Phone: 0253-2469545/2467604/2406339
Email : edp@businessbanknashik.com, support@businessbanknashik.com

 HO/EDP/2024-2025/

To,

Dear Sir,

The Business Co-operative Bank Ltd is a co-operative bank headquartered at Nasik Road. Bank is using CBS application since 01-Oct-2010. The Bank provides range of banking services including various Digital Channels like ATM, POS, ECOM, BBPS, Mobile Banking – IMPS, UPI etc. and is a leading co-operative bank in Nasik district and SME is the main focus area, though bank services customers from all segments.

Bank now invites proposal for browser base Core Banking Software, required for the bank environment, as per the details listed below:

1. Required Details of Material is given in the attached Annexure A.
   Minimum configurations required are given. Proposed supplies should be this or better.
2. Vendor/manufacturer should preferably have support center at Nasik
3. The scope is that of complete turn key provisioning, which includes supply, installation, hardening, addressing security requirements, commissioning, maintenance, facility management and system administration of all supplied software.
4. All proposed should be with 3 year warranty with software and next 2 year AMC rate for license mode.
5. Facility management and complete system administration of the supplies as required in the Bank's environment will be initially for 1 year and may be extended for further periods.
6. Adequately skilled manpower is to be deployed at the Bank and vendor should have and will provide high level expertise support from their back office or on-site on need basis.
7. Timely delivery is critical requirement.
8. Please e-mail your Technical proposal to edp@businessbanknashik.com. Proposal should include at the minimum:
    a. Company Profile
    b. Summary of Financial Statement of last 3 years
    c. Solution Profile
    d. Client list of the Banks
    e. Your requirements (Technical, Operational) from Bank Side
    f. Detailed project Implementation Plan, Strategy, Policies, Timeline etc.
    g. Features & Services
    h. Detailed technical proposal
    i. Data sheets of all supplies proposed
    j. Summary sheet for the total cost of the proposal including ASP and license mode.
    k. Other terms and conditions.
9. Please   send a detailed commercial proposal with the base cost and components/option with cost breakup on Email-edp@businessbanknashik,com with password protected file or in sealed

For any Queries, Pl contact: 0253-2406337

envelope at bank address. <u>Please inform us the PDF file password on 11.6.2024. Specify all taxes inclusive in sealed envelope.</u>

10. Payment terms and condition.

Annexure A.

Following are the expected features.

RFP Browser Based Core Banking Software

Sr.No.	Details
1	Customer Master & related Reports, Customer Lead Management
2	PMJJBY and PMJJSY Insurance Masters
3	KYC Master & related Reports and CKYC Module with Mobile app
4	KYC Document verification module
5	Document scanning and management for Account
6	Customer Dedup checking (Blacklisted customer checking)
7	Account Master & related Reports
8	Term Deposit Master
9	Customer TDS Marking
10	TD Auto Renewal Branch wise Process
11	Advances Master - Limit, DP, Security, Insurance, Surety, PSL, processes & related Reports - CC,OD, TL, Staff
12	Security/ Insurance Details, Document, PDC
13	GST Module & Related Reports
14	NPA Provision Details
15	NPA Processes, Daily/Monthly Identification, Probable NPA
16	NPA statutory Reports and movement report
17	List of Loan Security Details
18	Personalised Cheque Book Module
19	Stop Cheque, Revoke, Fate of cheque, PO, revalidation
20	Locker Module, Operations, Reports
21	Shares Module & related Reports
22	Bank Guarantees Module & related Reports
23	Stationery Module & related Reports
24	ATM Card Management , Mobile banking Master - IMPS/UPI/QR Code
25	IBT / ABB Reconciliation & related Reports, other bank reconciliation, ATM,IMPS,UPI recon report
26	Credit Monitoring & Follow up Reports
27	Cash Monitoring
28	All Branches Cash Report
29	Branch wise Cash Transaction Report

For any Queries, Pl contact: 0253-2406337

30	All Branches Cash\ATM Cash
31	Dead Stock Module & related Reports
32	SMS Customer Service Registration Master, SMS Alerts and Reports
33	SMS SEQ Creation - Overdue, TD Maturity, Inward, Birthday
34	Daily Deposit Masters, Processes & related Reports
35	LC Detail Master , Details, Reports
36	Treasury /Investment Module - Master - Other Bank FD Module, GSEC, Call Money
37	Investment Register and reports
38	ALM SLR IRS
39	CTS Inward Clearing, Outward Clearing with scanning module and all processes & Reports
40	ABB Module
41	Schedule Posting
42	ACH / ECS Clearing, Rejected handling, Return Process
43	Sponsor and Destination MANDATE and e-Mandate Processing, Host to host processing
44	R.T.G.S. / NEFT Module - IFSC Code, transaction handling, Return handling
45	RBI DEAF, Charges, Transfer to Ho
46	Saving / RD Passbook Printing and DD payslip printing
47	Customer Related Statements and E-statements - Loan, TD, CASA
48	GL Statement- Detail
49	GL Statement - Summary
50	GL Head wise Summary Report
51	PL Statement
52	Various Charges - Event base and process base
53	Outward Clearing Charges Application
54	Outward Return Charges Application
55	Duplicate Passbook Charges
56	Duplicate Statement Charges
57	Against Clearing Charges
58	ECS Return Charges
59	ACH Return Charges
60	T O D Charges(M)TOD
61	Duplicate PASSBOOK Charges Application
62	Duplicate Statement Charges Application
63	Cash Transaction Tax Application
64	SI Execution - RD / Loans
65	SI Execution Other Ac
66	Conditional SI Execution
67	New To Normal & Minor To Major
68	Outstanding Recovery Process
69	Process to Mark Inoperative AC
70	Process to Mark Dormant A/c
71	Batch Processes
72	Pre Day End Check List - Reports
73	ATM Transactions related Reports, ATM Linking
74	ABB Transaction Report

For any Queries, Pl contact: 0253-2406337

75	PL A/C wise Dr & CR
76	Consistency Reports
77	ALLOK reports - TD, TL, Checking
78	Expired Drawing Power Listing
79	CC\OD Overdrawn Accounts
80	Stat. of Dr. Bal. (Latest)
81	Stat. Dr. Bal. Any Day
82	Exceptional Listing
83	Insurance Policy Expired Listing
84	Outstanding Charges Break-up
85	Outstanding charges history
86	Any Day Balance - Checking A/c, TD, TL
87	Aadhaar Details Listing
88	Lien Due Date Diary
89	Report for Income Tax\Others
90	Term Deposit Form No.26QA
91	All Information Report –Income Tax, all ITAX related reports
92	Shares Accounting Reports
93	Share Member List-Detail
94	Share Member Listing
95	Share Dividend Calculation
96	Remittance Module Reports
97	IBT Reconciliation Report
98	Un Reconciled List-Date Range
99	A/c Unreconciled Entries List
100	BG Module Reports
101	Stationary Module & Reports
102	DEAD STOCK REPORT
103	Depreciation Calculation
104	Statement of Depreciation
105	Dead Stock Register
106	Depreciation Listing
107	LIQUIDITY REGISTER NDTL
108	DICGC Statement
109	NPA MOVEMENT REGISTER
110	Total Cash Holding - Br. Wise
111	Exceptional Transaction List
112	Audit Trail Report - All
113	Time/User wise Activity Report
114	Closing Reports - Monthly, Quarterly, Half Yearly, Yearly
115	Centralized Day Operations, Day Begin, Day End - Auto Day begin and Day End facility in midnight
116	Centralised Charges Application - Minimum balance, SMS, ECS, Return charges, Service charges
117	Standing Instruction
118	Outstanding Charges Recovery
119	SAFE CUSTODY CHARGE APPLICATIO

For any Queries, Pl contact: 0253-2406337

120	Cent. Interest Application - CC, OD, TL, TD, SB -
121	Profit Transfer process to HO
122	CIBIL - CIC's reporting, Re-KYC - master, CTR, STR, NTR, AIR - Reports
123	User Administration, rights, restrictions, Reports
124	Various Parameter Administration
125	Product Administration
126	Checking / Loan Account Parameters
127	Interest Rate Master - TD, Loans, SB, Slab wise Interest parameters
128	Loan Rebate Parameter
129	TD Overdue Int Table Master
130	TDS accounting and reports
131	Dead Stock Module
132	Print Format Definitions - Balance Sheet, PL Formatting, Trial Balance
133	EOD Procedure
134	Weekly Statement Setup Masters
135	Batch Processes
136	All OK Reports Checking A/c, Loan A/c , TD
137	RBI Reports - OSS, ALM- CRR,SLR, XBRL, CISM
138	Consolidated Reports
139	RBI Cyber security framework compliance
140	Personal identifiable Information Masking facility, 2 Factor authentication for user login
141	RBI CISM Reporting and MIS Reporting
142	Risk based Internal Audit
143	Transactional SMS and Email-alert facility
144	CTS Positive Pay Master and Mobile App
145	Loan Origination System / Loan Appraisal System , AML Module, HRMS Module
146	Overdue Report
147	Customer KYC and RE-KYC through website/WhatsApp/Mobile app
148	Various important MIS reports in widgets while user login
149	Internet Banking- View Mode
150	Penal Charges for NPA Accounts
151	Interface :
	Sub member of YES BANk for RTGS/NEFT API base
	ATM interface with Sarvatra Technology Pvt Ltd ATM Switch
	UPI interface with Sarvatra Technology Pvt Ltd UPI Switch
	IMPS interface with Finacus Solution Pvt Ltd IMPS Switch and BBPS
	Integration to social media - Whatsapp messaging
	Loan Recovery Mobile App
	PAN, NSDL
	ADHAR - UIDAI
	PFMS
	NPCI - AEPS, BBPS
152	DC and DR hosting with required Servers

For any Queries, Pl contact: 0253-2406337

153	Network connectivity from Head Office to DC
154	Technical details and features
	CBS Version
	Platform / Tools / Technology used
	Database used
	Network bandwidth requirement and architecture
	Server OS and configuration requirement
	Migration strategy, project plan strategy
	Benchmarking details
	Customer / Client List
	Version maintenance
	Application Architecture
	Key Security features

Thanking you,

Yours faithfully

For any Queries, PI contact: 0253-2406337