

Date: 22/07/2022

**NOTICE - 4 – Amendment Corrigendum**

(Ref: CO/TMO/DLP/02/2022-23, dated: 13/06/2022)

S.No.	RFP Page No./ Clause No.	Original Clause	Amended Clause
1	127 and amendments dated 30.06.2022	Part-II – Commercial Bid	Revised Part-II – Commercial Bid is furnished in Annexure-A below.
2	183	Masked Price bid to be submitted along with Technical Bid online as a separate document.	Masked Price bid to be submitted along with Technical Bid online as a separate document. Revised Masked Price bid format is furnished in Annexure-B below.
3	43 (9.4)	<b>Commercial Bid evaluation through NPV method</b>  In Part II Commercial bid, line-item A. License & ATS Cost and line-item D. Onsite FMS support charges will be rationalized for TCO calculation using the NPV method.	<b>Commercial Bid evaluation through NPV method</b>  In Part II - Commercial Bid, the line-items: (A) License & ATS Cost, (B) Cost for Implementation of base platform, (D) Onsite FMS Support Charges including dedicated L2 and L3 onsite engineer,  will be considered for TCO calculation using the NPV method.

Assistant General Manager (TMO) / Digitization Cell

**ANNEXURE - A**

**PART – II**

**Commercial Bid**

Price bid to be submitted along with Technical Bid online as a separate document

Date:

To

Sanjeev Kumar Sethi  
 Assistant General Manager,  
 Indian Bank, Head Office Building,  
 Digitization Cell, 6th Floor,  
 Transformation Management Office Department,  
 66, Rajaji Salai, Chennai – 600 001.

Dear Sirs,

**Sub: REQUEST FOR PROPOSAL FOR SELECTION OF SOLUTION AND SERVICE PROVIDER FOR THE DEVELOPMENT, IMPLEMENTATION, MANAGEMENT & MAINTENANCE OF DIGITAL LENDING PLATFORM**

**Ref: Your RFP No. CO/TMO/DLP/02/2022-23 dated 13/06/2022**

We submit hereunder the price bid:

**Price Schedule**

**A. License & ATS Cost:**

<b>A1. License Cost:</b>		
<b>S. No.</b>	<b>Particulars</b>	<b>Rs. (excluding tax)</b>
1	Cost of License [A1]	
<b>A2. Cost of Annual Technical Support (ATS):</b>		
2.1	ATS cost per year [A2.1]	
2.2	Total ATS cost for 5 years [A2 = A2.1 * 5]	
<b>TOTAL [A] = A1+A2</b>		

The Licenses delivered to be **Enterprise-wide perpetual license for all the modules / platform** offered for the Bank's operations.

**B. Cost for Implementation of base platform:**

S. No.	Particulars	Total (Rs.) (excluding tax)
1	Cost of Implementation – of base platform	
	<b>Total Implementation Fee [B]</b>	

**C. Cost of Implementation, Customization & Integration for loan module:**

Sector	List of modules for Digital Lending Platform*	Cost for Implementation (in Rs. excluding taxes)
Retail	(a) Personal Loan Module	
	(b) Home Loan Module	
	(c) Loan against property Module	
	(d) Loan against securities (like Term Deposits, Shares, etc) Module	
	(e) Vehicle Loan Module	
	(f) Jewel loan Module	
	(g) Education loan Module	
	(h) Consumer Durable loan Module	
MSME	(a) PMMY Module	
	(b) Working Capital Module	
	(c) Term Loan Module	
	(d) Bills Purchase & Discounting Module	
	(e) Module for Renewals and top up for existing loans	
	(f) Jewel Loan Traders & Non-Agri (Priority): TL and OD Module	
	(g) Module for Government scheme loans	
	(h) Module for Non-Fund based limits – BG, LC, etc.	
	(i) Composite Loans, Lease Rent discounting (IB Rental), Standby facilities, Cluster Financing, Co-Lending, Supply Chain Financing	
Agriculture	(a) Gold Loan Agri Module	
	(b) Crop Loan/ KCC Module	
	(c) Agriculture Term Loan module	
	(d) Agriculture & Allied Activity WC/TL loan module	
	(e) Agri-Infra investment loans (cold storages etc.), Warehouse Receipts credit module	
	(f) SHG / JLG module	
	<b>Total Implementation Fee [C]</b>	

Cost of Implementation, Customization & Integration for loan modules – Including Design, Installation, Development, Customization, Testing and Go Live of loan modules.

The total cost towards Implementation quoted here module-wise shall be divided based on indicative journeys listed in the RFP and paid on completion of each journey.

**D. Onsite FMS Support Charges including dedicated L2 and L3 onsite engineer:**

Sr. No.	Particulars	Total charges per month (In Rs. Excluding tax) (a)	No. of months (b)	Total Cost (In Rs. Excluding tax) (c)=(a)*(b)
1	Cost of L1 onsite resource**		58	
2	Cost of one L2 development engineer onsite services		58	
3	Cost of one L3 development engineer onsite services		58	
<b>Total Services Fee [D]</b>				

**\*\* Onsite Support** - The bidder to provide minimum 3 (Three) L1 onsite resources per shift (at 3 shifts per day) for handling the operations on 24x7x365 basis from the third month of the contract period. The bidder to deploy required number of resources to maintain the defined SLA and ensure that the minimum count of personnel per shift per day is maintained.

The L2 and L3 engineer each to be available from the third month of the contract period, on all Bank working days and on holidays where activities like DR drill/ patches deployment/ version upgrades or any other maintenance / troubleshooting are scheduled.

**E. Cost of additional work on man-days basis for Change Requests (in case of fresh CRs other than through L2/L3 onsite development engineer):**

Sr. No.	Particulars	Per Man-day cost (in Rs.)	Bucket Size	Total Cost (in Rs.) (Excluding tax)
1	Per Man-day Cost *		250 (man-days)	

Bank may avail bucket size of 250 man-days each, as per the actual requirements.

<b>Cost for 1,000 man-days (i.e. 250 man-days x 4) (Excluding tax) [E]</b>	<b>Rs.....</b>
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For TCO calculations, 4 buckets are being considered. However, payments will be based on actual consumption only.

**F. Fintech / Service Hosting Charges:**

S. No	Service	Per Transaction Definition	Fintech Service Provider		# of Banks/ NBFCs where services are utilized		Estimated no. of Service Calls for TCO calculation (A) [in lakhs]	Cost per Service Completion (B) in Rs. [Excluding taxes]	Total Service Cost (A*B) (Rs. in Lakhs) [Excluding taxes]
			Primary Provider	Secondary Provider	Primary Provider	Secondary Provider			
1	Aadhaar	Instantly verify the identity of the Aadhaar holder and pre-populate demographic data including address as captured in the UIDAI database, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	20		
2	PAN	Make an online verification of PAN and pre-populate associated PAN data by accessing the NSDL database securely, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	20		
3	Other OVDs	POI and POA verification on the basis of other OVDs	<name of provider >	<name of provider >	<no.>	<no.>	10		
4	Utility Bills – Telecom	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with telecom databases, for a single loan applicant, including name and address match.	<name of provider >	<name of provider >	<no.>	<no.>	3		

5	Utility Bills – Electricity	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with utility databases, for a single loan applicant, including name and address match.	<name of provider >	<name of provider >	<no.>	<no.>	3		
6	Utility Bills – Others	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with respective databases, for a single loan applicant, including name and address match.	<name of provider >	<name of provider >	<no.>	<no.>	3		
7	EPFO	Authenticate identity of the applicant and prepopulate available information available in EPFO database for a single loan applicant or Business Loan Applicant.	<name of provider >	<name of provider >	<no.>	<no.>	3		
8	Vaahan	Authenticate identify of the applicant and prepopulate available asset information available in VAAHAN database, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	10		
9	CERS AI	Instant property verification and authentication of applicant / property data,	<name of provider >	<name of provider >	<no.>	<no.>	3		

		for a single applicant.							
10	OCR & Document Compression	Extract, store and display data from standard documents including PAN, Aadhaar, Driving License, Voter ID, Passport, Cheque for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	25		
11	Account statement analysis	Bank statement analysis for single/multiple Bank accounts for at least one year including combining multiple statements [for example monthly/quarterly statements] for a single applicant through upload or net Banking login, would be considered as a single transaction, including name and address match. <b>[Fetched from Net Banking or CBS or e-statement in pdf]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
12	Account statement analysis	Bank statement analysis for single/multiple Bank accounts for at least one year including combining multiple statements [for example monthly/quarterly statements] for a single applicant through upload or net Banking login, would be	<name of provider >	<name of provider >	<no.>	<no.>	3		

		considered as a single transaction, including name and address match. <b>[Fetched from scanned statement as image]</b>							
13	Account Statement Analysis and Automated CAM	Generation of automatic Financial report with different ratios (income Statement ratio, Profitability ratio, Liquidity ratios etc.) charts, graphs, predictive patterns and comments explaining the ratios, data and its movement over two sets of dates along with cross analysis of data from different sources like MCA, ITR, GST, credit bureau etc. and presenting this information in Bank's approved credit Appraisal/ processing formats. Analysis & sources to be chooses as per segment of loan viz. Retail, Agri, MSME etc.	<name of provider >	<name of provider >	<no.>	<no.>	1		



14	Spend Analyzer & Portfolio Builder	Customer Banking Preferences, Analysis of transaction Data. Wallet Identifier, Payment Account Reference, customer preferences and categorization in various income & Expense categories. Identify patterns & trends to forecast future behaviour, Data of Customers Sourcing insurance. Mutual Funds, and Personal Finance. Identify recurring payments and provide alerts. Identify Financial Assets & Liabilities. Calculate Net worth	<name of provider >	<name of provider >	<no.>	<no.>	1		
15	Fraud Check	To identify Behavioural & document/data triggers like Font style tampered document, irregular salary credit, Face Match, Name Match etc.	<name of provider >	<name of provider >	<no.>	<no.>	1		
16	Anti Money Laundering (AML)		<name of provider >	<name of provider >	<no.>	<no.>	1		

17	Digital Footprint & Social Media Data	Digital footprint of the users to be captured and analysed to identify fraud risk and customer sentiment.	<name of provider >	<name of provider >	<no.>	<no.>	1		
18	Document Digitization & Extraction	Extraction of data from Digitized documents and populating in relevant Fields or making it available for further analysis (e.g. of documents: PAN, Aadhaar, Voter Card, Passport Driving Licenses	<name of provider >	<name of provider >	<no.>	<no.>	1		
19	ITR and Form 26 AS	Data fetch, store, process and analyse 3 years of ITR data for a single applicant, would be considered as a single transaction. <b>[Fetch via scanned ITR/ITRv/Form 26 AS Forms]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
20	ITR and Form 26 AS	Data fetch, store, process and analyse 3 years of ITR data for a single applicant, would be considered as a single transaction. <b>[Fetch via Net banking, IT portal, ITR/ITRv/Form 26 AS - e-Form in PDF/XML]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
21	ITR and Form 26 AS	Data fetch, store, process and analyse 3 years of ITR data for a single applicant,	<name of provider >	<name of provider >	<no.>	<no.>	6		

		would be considered as a single transaction. <b>[ITR Filing Status Check, Per PAN for per data fetch]</b>							
22	GST	GST verification data fetch, store, process and analyse 1- year GST data for a single applicant, would be considered as a single transaction. <b>[Fetch from GST via API or e-forms in pdf]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
23	GST	GST verification data fetch, store, process and analyse 1- year GST data for a single applicant, would be considered as a single transaction. <b>[Fetch from image scanned pdf]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
24	MCA	Data fetch, store, process and analyse 3 years of financial data and other details available in the MCA database for a single applicant, would be considered as a single transaction. [excluding direct cost incurred on MCA website which will be on actuals]	<name of provider >	<name of provider >	<no.>	<no.>	1		

25	eSign	Paperless authentication of loan documents for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5		
26	eStamp	Digital stamping and delivery of loan documents, compliant with the state wise regulation of digital mode of stamp duty payment and delivery, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5		
27	eMandate	Enable setup of recurring payments through net Banking / UPI / debit card for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5		
28	Mobile Metadata / SMS Scraping	Fetch, process and analyse borrower's mobile and SMS data and provide output parameters including but not limited # of Bank accounts # of credit cards, average monthly balance , most recent transaction most frequent transaction , utility bill payments, etc- for a single loan applicant .	<name of provider >	<name of provider >	<no.>	<no.>	8		
29	Multi-Bureau	Bureau scores and reports as required will be fetched and analysed for a single loan applicant. Analysis along with integration with Bank's vendor is in scope.	<name of provider >	<name of provider >	<no.>	<no.>	5		

30	Video KYC	Enable remote digital onboarding, capture and authenticate Aadhaar and PAN details, capture photo and geo-location of a single loan applicant, including face / photo match	<name of provider >	<name of provider >	<no.>	<no.>	13		
31	Geo tagging	Tracking the applicant's location for customer profiling.	<name of provider >	<name of provider >	<no.>	<no.>	2		
32	Default er Lists	MCA Defaulter List, Wilful Defaulters, SEBI Debarred list.	<name of provider >	<name of provider >	<no.>	<no.>	2		
33	Legal Data Analysis	Fetching of Legal Background records for individual/corporate customers from Supreme Court, High Court, E-Court, Consumer Court, All tribunals etc.	<name of provider >	<name of provider >	<no.>	<no.>	3		
34	Legal Entity Identifier	Legal Entity Identifier verification	<name of provider >	<name of provider >	<no.>	<no.>	1		
35	External Credit Ratings	External Credit Ratings check [Credit Rating data fetch per applicant]	<name of provider >	<name of provider >	<no.>	<no.>	1		
36	ESIC verification	Per single verification service (for any one mentioned service) will be considered as a single transaction	<name of provider >	<name of provider >	<no.>	<no.>	2		
37	Registration Details	Registration validation like Udyam Registration, FSSAI, FDA, Shop & Establishment,	<name of provider >	<name of provider >	<no.>	<no.>	5		

		BIS, ISO Certifications, EPFO, UDIN etc.							
38	Multi- Bureau (Comm ercial)	Bureau scores and reports as required will be fetched and analysed for a single loan applicant. Analysis along with integration with Bank's vendor is in scope.	<name of provid er >	<name of provider >	<no.>	<no.>	1		
<b>Total Fintech Services Fee [F]</b>									
<b>*One Service Call could include one or more API Calls for fulfilment / Service Completion.</b>									

\* As a part of bid submission, Bidder will submit list of all the API's and services. Bidder is required to provide the cost of each service above separately. The indicative list of services includes, but not limited to the above. Bidder will also be required to provide all the additional services that will be required to enable the digital lending journey apart from those mentioned above. For TCO calculation, the cost per service call [B] \* estimated service calls [A] listed above will be used. However, the payments will be on actual consumption basis only. Bank reserves the right to directly engage any of the fintech service providers and the successful bidder has to facilitate straight through integration with such service providers without any additional cost to the Bank.

The Bidder shall provide per transaction rates for the definitions given along with the total cost (excluding GST) for the estimated quantum provided against each service above.

Bank's existing credentials will be used and the platform shall integrate (without any additional cost to Bank for such integration) with bank's existing solution where ever pre-integrations exist or Bank directly engages with any of the fintech service providers.

The Bank will pay the Bidder on per successful transaction basis actual service utilization.

The Bidder shall additionally be asked to provide service costs for all services offered currently on the platform.

The Bank provides no minimum guarantee for actual service utilization numbers. The Bidder should be able to produce proof of actual service utilization through the platform.

The Bank will have the flexibility to forge bi-lateral agreements with direct data source providers at any point during the period of the contract.

For all services (mandatory and optional) provided by/ through the platform, the successful bidder shall provide the integration.

**G. Training Cost**

Sr. No.	Particulars	Cost (in Rs.) (Excluding tax)
1	Cost for training [excluding annual trainings which are part of regular deliverables]	

**H. Total Cost of Ownership (TCO) of the Project (excluding tax):**

<b>Total Cost of Ownership (TCO) = Table[A]+Table[B] + Table[C] + Table[D] + Table(E) + Table [F] + Table [G]</b>	<b>Rs.</b>
<b>In words: Rupees</b> ..... .....	

Bank reserves the right to re-negotiate the price with successful bidder for any of the line items furnished above, in case the rates offered are arbitrary and not as per market prices.

Also, Bank reserves the right to procure any of the required products/services as part of the solution directly from the market and the successful bidder is responsible for integrating the solution with the same.

Total Cost of Ownership (TCO) for Integrated Digital Lending Platform is for the entire contract period (inclusive of all duties, levies, freight, insurance, warranty/ AMC/ ATS, etc. and exclusive of all applicable taxes, is Rs. .... (in figures) Rupees ..... (in words). Octroi / Entry Tax if any, will be reimbursed on submission of original receipts.)

We submit that we shall abide by the details given above and the conditions given in your above tender.

For

Office Seal

Place:

Date:

Name:

Designation:

(Authorised Signatory)

Mobile No:

Business Address:

Telephone No:

E-mail ID:

**ANNEXURE - B**

**Masked Price bid to be submitted along with Technical Bid online as a separate document**

Date:

To

Sanjeev Kumar Sethi  
 Assistant General Manager,  
 Indian Bank, Head Office Building,  
 Digitization Cell, 6th Floor,  
 Transformation Management Office Department,  
 66, Rajaji Salai, Chennai – 600 001.

Dear Sirs,

**Sub: REQUEST FOR PROPOSAL FOR SELECTION OF SOLUTION AND SERVICE PROVIDER FOR THE DEVELOPMENT, IMPLEMENTATION, MANAGEMENT & MAINTENANCE OF DIGITAL LENDING PLATFORM**

**Ref: Your RFP No. CO/TMO/DLP/02/2022-23 dated 13/06/2022**

We submit hereunder the masked price bid:

**Price Schedule**

**A. License & ATS Cost:**

<b>A1. License Cost:</b>		
<b>S. No.</b>	<b>Particulars</b>	<b>Rs. (excluding tax)</b>
1	Cost of License [A1]	XXX
<b>A2. Cost of Annual Technical Support (ATS):</b>		
2.1	ATS cost per year [A2.1]	XXX
2.2	Total ATS cost for 5 years [A2 = A2.1 * 5]	XXX
<b>TOTAL [A] = A1+A2</b>		XXX

\* The Licenses delivered to be **Enterprise-wide perpetual license for all the modules / platform** offered for the Bank's operations.

**B. Cost for Implementation of base platform:**

<b>S. No.</b>	<b>Particulars</b>	<b>Total (Rs.) (Excluding tax)</b>
1	Cost of Implementation – of base platform	XXX
	<b>Total Implementation Fee [B]</b>	XXX



**C. Cost of Implementation, Customization & Integration for loan module**

	List of modules for Digital Lending Platform*	Cost for Implementation (in Rs., excluding taxes)
Retail	(a) Personal Loan Module	xxx
	(b) Home Loan Module	xxx
	(c) Loan against property Module	xxx
	(d) Loan against securities (like Term Deposits, Shares, etc) Module	xxx
	(e) Vehicle Loan Module	xxx
	(f) Jewel loan Module	xxx
	(g) Education loan Module	xxx
	(h) Consumer Durable loan Module	xxx
MSME	(a) PMMY Module	xxx
	(b) Working Capital Module	xxx
	(c) Term Loan Module	xxx
	(d) Bills Purchase & Discounting Module	xxx
	(e) Module for Renewals and top up for existing loans	xxx
	(f) Jewel Loan Traders & Non-Agri (Priority): TL & OD Module	xxx
	(g) Module for Government scheme loans	xxx
	(h) Module for Non-Fund based limits – BG, LC, etc.	xxx
	(i) Composite Loans, Lease Rent discounting (IB Rental), Standby facilities, Cluster Financing, Co-Lending, Supply Chain Financing	xxx
Agriculture	(a) Gold Loan Agri Module	xxx
	(b) Crop Loan/ KCC Module	xxx
	(c) Agriculture Term Loan module	xxx
	(d) Agriculture & Allied Activity WC/TL loan module	xxx
	(e) Agri-Infra investment loans (cold storages etc.), Warehouse Receipts credit module	xxx
	(f) SHG / JLG module	xxx
	<b>Total Implementation Fee [C]</b>	xxx

Cost of Implementation, Customization & Integration for loan modules – Including Design, Installation, Development, Customization, Testing and Go Live of loan modules.

The total cost towards Implementation quoted here module-wise shall be divided based on indicative journeys listed in the RFP and paid on completion of each journey.

**D. Onsite FMS Support Charges including dedicated L2 and L3 onsite engineer:**

Sr. No.	Particulars	Total charges per month (In Rs. Excluding tax) (a)	No. of months (b)	Total Cost (In Rs. Excluding tax) (c)=(a)*(b)
1	Cost of L1 onsite resource	xxx	58	xxx
2	Cost of one L2 development engineer onsite services	xxx	58	xxx
3	Cost of one L3 development engineer onsite services	xxx	58	xxx
<b>Total Services Fee [D]</b>				xxx

**\*\* Onsite Support** - The bidder to provide minimum 3 (Three) L1 onsite resources per shift (at 3 shifts per day) for handling the operations on 24x7x365 basis from the third month of the contract period. The bidder to deploy required number of resources to maintain the defined SLA and ensure that the minimum count of personnel per shift per day is maintained.

The L2 and L3 engineer each to be available from the third month of the contract period, on all Bank working days and on holidays where activities like DR drill/ patches deployment/ version upgrades or any other maintenance / troubleshooting are scheduled.

**E. Cost of additional work on man-days basis for Change Requests (in case of fresh CRs other than through L2/L3 onsite development engineer):**

Sr. No.	Particulars	Per Man-day cost (in Rs.)	Bucket Size	Total Cost (in Rs.) (Excluding tax)
1	Per Man-day Cost *	xxx	250 (man-days)	xxx

Bank may avail bucket size of 250 man-days each, as per the actual requirements.

<b>Cost for 1,000 man-days (i.e. 250 man-days x 4) (Excluding tax) [E]</b>	<b>Rs..... xxx .....</b>
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For TCO calculations, 4 buckets are being considered. However, payments will be based on actual consumption only.

**F. Fintech / Service Hosting Charges:**

S. No	Service	Per Transaction Definition	Fintech Service Provider		# of Banks/ NBFCs where services are utilized.		Estimated no. of Service Calls for TCO calculation (A) [in lakhs]	Cost per Service Completion (B) in Rs. [Excluding taxes]	Total Service Cost (A*B) (Rs. in Lakhs) [Excluding taxes]
			Primary Provider	Secondary Provider	Primary Provider	Secondary Provider			
1	Aadhaar	Instantly verify the identity of the Aadhaar holder and pre-populate demographic data including address as captured in the UIDAI database, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	20	xxx	xxx
2	PAN	Make an online verification of PAN and pre-populate associated PAN data by accessing the NSDL database securely, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	20	xxx	xxx
3	Other OVDs	POI and POA verification on the basis of other OVDs	<name of provider >	<name of provider >	<no.>	<no.>	10	xxx	xxx
4	Utility Bills – Telecom	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with telecom databases, for a single loan applicant, including name and address match.	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx

5	Utility Bills – Electricity	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with utility databases, for a single loan applicant, including name and address match.	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx
6	Utility Bills – Others	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with respective databases, for a single loan applicant, including name and address match.	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx
7	EPFO	Authenticate identity of the applicant and prepopulate available information available in EPFO database for a single loan applicant or Business Loan Applicant.	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx
8	Vaahan	Authenticate identify of the applicant and prepopulate available asset information available in VAAHAN database, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	10	xxx	xxx
9	CERS AI	Instant property verification and authentication of applicant / property data,	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx

		for a single applicant.							
10	OCR & Document Compression	Extract, store and display data from standard documents including PAN, Aadhaar, Driving License, Voter ID, Passport, Cheque for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	25	xxx	xxx
11	Account statement analysis	Bank statement analysis for single/multiple Bank accounts for at least one year including combining multiple statements [for example monthly/quarterly statements] for a single applicant through upload or net Banking login, would be considered as a single transaction, including name and address match. <b>[Fetched from Net Banking or CBS or e-statement in pdf]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx
12	Account statement analysis	Bank statement analysis for single/multiple Bank accounts for at least one year including combining multiple statements [for example monthly/quarterly statements] for a single applicant through upload or net Banking login, would be considered as	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx

		a single transaction, including name and address match. [Fetched from scanned statement as image]							
13	Account Statement Analysis and Automated CAM	Generation of automatic Financial report with different ratios (income Statement ratio, Profitability ratio, Liquidity ratios etc.) charts, graphs, predictive patterns and comments explaining the ratios, data and its movement over two sets of dates along with cross analysis of data from different sources like MCA, ITR, GST, credit bureau etc. and presenting this information in Bank's approved credit Appraisal/ processing formats. Analysis & sources to be chooses as per segment of loan viz. Retail, Agri, MSME etc.	<name of provider >	<name of provider >	<no.>	<no.>	1	xxx	xxx
14	Spend Analyzer & Portfolio Builder	Customer Banking Preferences, Analysis of transaction Data. Wallet Identifier, Payment Account Reference, customer preferences and	<name of provider >	<name of provider >	<no.>	<no.>	1	xxx	xxx

		<p>categorization in various income &amp; Expense categories. Identify patterns &amp; trends to forecast future behaviour, Data of Customers Sourcing insurance. Mutual Funds, and Personal Finance. Identify recurring payments and provide alerts. Identify Financial Assets &amp; Liabilities. Calculate Net worth</p>							
15	Fraud Check	<p>To identify Behavioural &amp; document/data triggers like Font style tampered document, irregular salary credit, Face Match, Name Match etc.</p>	<name of provider >	<name of provider >	<no.>	<no.>	1	xxx	xxx
16	Anti Money Laundering (AML)		<name of provider >	<name of provider >	<no.>	<no.>	1	xxx	xxx
17	Digital Footprint & Social Media Data	<p>Digital footprint of the users to be captured and analysed to identify fraud risk and customer sentiment.</p>	<name of provider >	<name of provider >	<no.>	<no.>	1	xxx	xxx
18	Document Digitization & Extraction	<p>Extraction of data from Digitized documents and populating in relevant Fields or making it available for</p>	<name of provider >	<name of provider >	<no.>	<no.>	1	xxx	xxx

		further analysis (e.g. of documents: PAN, Aadhaar, Voter Card, Passport Driving Licenses							
19	ITR and Form 26 AS	Data fetch, store, process and analyze 3 years of ITR data for a single applicant, would be considered as a single transaction. <b>[Fetch via scanned ITR/ITRv/Form 26 AS Forms]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx
20	ITR and Form 26 AS	Data fetch, store, process and analyze 3 years of ITR data for a single applicant, would be considered as a single transaction. <b>[Fetch via Net banking, IT portal, ITR/ITRv/Form 26 AS - e-Form in PDF/XML]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx
21	ITR and Form 26 AS	Data fetch, store, process and analyze 3 years of ITR data for a single applicant, would be considered as a single transaction. <b>[ITR Filing Status Check, Per PAN for per data fetch]</b>	<name of provider >	<name of provider >	<no.>	<no.>	6	xxx	xxx
22	GST	GST verification data fetch, store, process and analyze 1- year GST data for a single applicant, would be	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx



		considered as a single transaction. <b>[Fetch from GST via API or e-forms in pdf]</b>							
23	GST	GST verification data fetch, store, process and analyse 1- year GST data for a single applicant, would be considered as a single transaction. <b>[Fetch from image scanned pdf]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3	xxx	xxx
24	MCA	Data fetch, store, process and analyse 3 years of financial data and other details available in the MCA database for a single applicant, would be considered as a single transaction. [excluding direct cost incurred on MCA website which will be on actuals]	<name of provider >	<name of provider >	<no.>	<no.>	1	xxx	xxx
25	eSign	Paperless authentication of loan documents for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5	xxx	xxx
26	eStamp	Digital stamping and delivery of loan documents, compliant with the state wise regulation of digital mode of stamp duty payment and delivery, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5	xxx	xxx

27	eMandate	Enable setup of recurring payments through net Banking / UPI / debit card for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5	xxx	xxx
28	Mobile Metadata / SMS Scraping	Fetch, process and analyse borrower's mobile and SMS data and provide output parameters including but not limited # of Bank accounts # of credit cards, average monthly balance, most recent transaction most frequent transaction, utility bill payments, etc- for a single loan applicant.	<name of provider >	<name of provider >	<no.>	<no.>	8	xxx	xxx
29	Multi-Bureau	Bureau scores and reports as required will be fetched and analysed for a single loan applicant. Analysis along with integration with Bank's vendor is in scope.	<name of provider >	<name of provider >	<no.>	<no.>	5	xxx	xxx
30	Video KYC	Enable remote digital onboarding, capture and authenticate Aadhaar and PAN details, capture photo and geo-location of a single loan applicant, including face / photo match	<name of provider >	<name of provider >	<no.>	<no.>	13	xxx	xxx
31	Geo tagging	Tracking the applicant's location for customer profiling.	<name of provider >	<name of provider >	<no.>	<no.>	2	xxx	xxx

32	Default er Lists	MCA Defaulter List, Wilful Defaulters, SEBI Debarred list.	<name of provid er >	<name of provid er >	<no.>	<no.>	2	xxx	xxx
33	Legal Data Analysi s	Fetching of Legal Background records for individual/corpo rate customers from Supreme Court, High Court, E-Court, Consumer Court, All tribunals etc.	<name of provid er >	<name of provid er >	<no.>	<no.>	3	xxx	xxx
34	Legal Entity Identifi er	Legal Entity Identifier verification	<name of provid er >	<name of provid er >	<no.>	<no.>	1	xxx	xxx
35	Extern al Credit Rating s	External Credit Ratings check [Credit Rating data fetch per applicant]	<name of provid er >	<name of provid er >	<no.>	<no.>	1	xxx	xxx
36	ESIC verifica tion	Per single verification service (for any one mentioned service) will be considered as a single transaction	<name of provid er >	<name of provid er >	<no.>	<no.>	2	xxx	xxx
37	Registr ation Details	Registration validation like Udyam Registration, FSSAI, FDA, Shop & Establishment, BIS, ISO Certifications, EPFO, UDIN etc.	<name of provid er >	<name of provid er >	<no.>	<no.>	5	xxx	xxx
38	Multi- Bureau (Comm ercial)	Bureau scores and reports as required will be fetched and analysed for a single loan applicant. Analysis along with integration with Bank's vendor is in scope.	<name of provid er >	<name of provid er >	<no.>	<no.>	1	xxx	xxx
<b>Total Fintech Services Fee [F]</b>									xxx
<b>*One Service Call could include one or more API Calls for fulfilment / Service Completion.</b>									

\* As a part of bid submission, Bidder will submit list of all the API's and services. Bidder is required to provide the cost of each service above separately. The indicative list of services includes, but not limited to the above. Bidder will also be required to provide all the additional services that will be required to enable the digital lending journey apart from those mentioned above. For TCO calculation, the cost per service call [B] \* estimated service calls [A] listed above will be used. However, the payments will be on actual consumption basis only. Bank reserves the right to directly engage any of the fintech service providers and the successful bidder has to facilitate straight through integration with such service providers without any additional cost to the Bank.

The Bidder shall provide per transaction rates for the definitions given along with the total cost (excluding GST) for the estimated quantum provided against each service above.

Bank's existing credentials will be used and the platform shall integrate (without any additional cost to Bank for such integration) with bank's existing solution where ever pre-integrations exist or Bank directly engages with any of the fintech service providers.

The Bank will pay the Bidder on per successful transaction basis actual service utilization.

The Bidder shall additionally be asked to provide service costs for all services offered currently on the platform.

The Bank provides no minimum guarantee for actual service utilization numbers. The Bidder should be able to produce proof of actual service utilization through the platform.

The Bank will have the flexibility to forge bi-lateral agreements with direct data source providers at any point during the period of the contract.

For all services (mandatory and optional) provided by/ through the platform, the successful bidder shall provide the integration.

### G. Training Cost

Sr. No.	Particulars	Cost (in Rs.) (Excluding tax)
1	Cost for training [excluding annual trainings which are part of regular deliverables]	xxx

### H. Total Cost of Ownership (TCO) of the Project (Excluding tax):

<b>Total Cost of Ownership (TCO) = Table[A]+Table[B] + Table[C] + Table[D] + Table(E) + Table [F] + Table [G]</b>	<b>Rs. xxx</b>
<b>In words: Rupees</b>	xxx
..... .....	

Please note that the masked price bid should be exact reflection of the commercial bid except that the masked price bid should not contain any financial information. Any commercial information submitted elsewhere other than the commercial bid, will result in disqualification of the Bid without prejudice to other rights and remedies available to the Bank as per the Terms & Conditions of the RFP.

Bank reserves the right to re-negotiate the price with successful bidder for any of the line items furnished above, in case the rates offered are arbitrary and not as per market prices.

Also, Bank reserves the right to procure any of the required products/services as part of the solution directly from the market and the successful bidder is responsible for integrating the solution with the same.

Total Cost of Ownership (TCO) for Integrated Digital Lending Platform is for the entire contract period (inclusive of all duties, levies, freight, insurance, warranty/ AMC/ ATS, etc. and exclusive of all applicable taxes, is Rs. ....xxxxx..... (in figures) Rupees .....xxxxx..... (in words). Octroi / Entry Tax if any, will be reimbursed on submission of original receipts.

We submit that we shall abide by the details given above and the conditions given in your above tender.

For

Office Seal

Place:

Date:

Name:

Designation:

(Authorised Signatory)

Mobile No:

Business Address:

Telephone No:

E-mail ID: