

**THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.  
(KCCB)  
DHARAMSHALA**

**Sehkar Jyoti Building, Civil Lines, Dharamshala,  
Tehsil - Dharamshala, Distt. - Kangra, Himachal Pradesh, 176 215, India.**

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Website: <https://www.kccb.in/> or <https://kccbhp.bank.in/>



## *Request for Proposal*

RFP Notice No. KCCB/IT/2026/LOS/A

**Supply, Installation, Customization, Implementation and Maintenance of a Loan Origination System (LOS) at the DC and DR site on the Bank's Cloud Infrastructure for a period of 05 years, including procurement of all required software licenses.**

June, 2026



THE KANGRA CENTRAL COOPERATIVE BANK LTD.,  
DHARAMSHALA

## DISCLAIMER

The information contained in this Request for Proposal (RFP) document or subsequently provided information to Bidders, whether verbally or in documentary form by or on behalf of The Kangra Central Cooperative Bank Ltd. (KCCB), Dharamshala, 176 215, or any of their employees, consultants or advisers, is provided to Bidders on the terms and conditions set out in this RFP document and any other terms and conditions subject to which such information is provided.

This RFP document is not an agreement and is not an offer or invitation by the KCCB to any other Party. The purpose of this RFP document is to provide interested parties with information to assist in formulation of their Proposal. This RFP document does not purport to contain all the information each Bidder may require. This RFP document may not be appropriate for all persons or entities, and it is not possible for KCCB, their employees, consultants or advisers to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP document. Certain Bidder may have a better knowledge of the proposed Project than others. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP document and obtain independent advice from appropriate sources. KCCB, its representatives, their employees, consultants and advisers make no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of the RFP document.

KCCB may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP document.

Some of the activities listed to be carried out by KCCB as a part of the tendering process or the subsequent implementation are indicative only. KCCB has the right to continue with these activities, modify the sequence of activities, add new activities or remove some of the activities, in their best interests.



THE KANGRA CENTRAL COOPERATIVE BANK LTD.,  
DHARAMSHALA

## ADVERTISEMENT

### TENDER NOTIFICATION

The Kangra Central Cooperative Bank Ltd. (KCCB)  
Dharamshala. 176 215  
<https://kccbhp.bank.in/> or <https://www.kccb.in/>

The Kangra Central Cooperative Bank Ltd, Dharamshala, H.P. 176 215, hereby invites e-tenders from reputed, professionally competent and eligible firms for the **Supply, Installation, Customization, Implementation and Maintenance of a Loan Origination System (LOS) at the DC and DR site on the Bank's Cloud Infrastructure for a period of 05 years, including procurement of all required software licenses.**

The Proposals should be submitted electronically according to the instructions as stipulated in the Request for Proposal Documents. The Document can be downloaded from the Bank's website <https://kccbhp.bank.in/> from 10:00 hrs on **05/06/2026**.

The cost of the Tender Document is ₹ 5,000/- (**Rupees Five Thousand Only**), which shall be remitted **offline** in the form of a **Cheque or Demand Draft** drawn in favour of "The Managing Director, KCCB", payable at Dharamshala (H.P.). A **scanned copy** of the instrument must be **uploaded online** on the e-tendering portal along with the Proposal, as specified in this Document. **The original (hard copy) of the Cheque or Demand Draft must be submitted to the Bank within 10 days from the last date of bid submission.**

The last date and time for submission of bids is 14:00 hrs on **10/07/2026**.

(-sd-)

Managing Director



## IMPORTANT DATES

S No	Description	Schedule
1	<b>Date of publication and uploading of the Request for Proposal (RFP) Document on the Bank's website and e-procurement portal of Govt. of Himachal Pradesh</b>	RFP can be downloaded from the Bank's website at <a href="https://kccbhp.bank.in/">https://kccbhp.bank.in/</a> and e-procurement portal of GoHP at <a href="https://hptenders.gov.in/">https://hptenders.gov.in/</a> starting from 10:00 hrs on <b>05/06/2026</b> . The Request for Proposal Document cost needs to be remitted online along with the Proposal as directed in this document.
2	<b>Pre-Bid Conference with prospective Bidders</b>	At 11.30 hrs on <b>20/06/2026</b> at Conference Hall, The Kangra Central Cooperative Bank Ltd, Dharamshala, Himachal Pradesh, 176 215 or online depending upon the request received from the individuals.
3	<b>Last date and time for submission of Bids</b>	The Bidders are required to submit their bids online on the e-procurement portal of Government of Himachal Pradesh at <a href="https://hptenders.gov.in/">https://hptenders.gov.in/</a> on or before 14.00 hrs on <b>10/07/2026</b> .
4	<b>Date and time of opening of Technical Bids</b>	At 15.30 hrs <b>10/07/2026</b> at Conference Hall, The Kangra Central Cooperative Bank Ltd, Dharamshala, Himachal Pradesh, 176 215.
5	<b>Date and time of opening of Commercial Bids</b>	To be announced during the opening of Technical Bids.

### Important Note:

1. The Bank reserves the right to revise, modify, or reschedule any of the dates specified in this RFP, if required, due to unforeseen circumstances or administrative reasons. Any such changes shall be duly communicated and published on the Bank's official website and the designated e-tendering portal and shall be treated as an integral part of this RFP.
2. In the event of any typographical errors, inadvertent omissions, or inconsistencies identified in any part of the RFP document, including technical specifications, the Bank or its IT Consultants reserve the right to issue clarifications, corrections, or amendments at any stage of the procurement process. Such clarifications or amendments shall be binding on all Bidders and shall be deemed to form part of the RFP.
3. During the entire engagement with the Bank, all Bidders / System Integrators (SIs) / OEMs / Subcontractors / Partners shall be required to maintain the highest standards of integrity, professional conduct, and confidentiality. As per the directions issued by the Reserve Bank of India (RBI), all cooperative banks must ensure that all their agreements with third-party service providers include adequate provisions to hold them accountable in the event of wilful negligence, malpractice, misconduct, data misuse, or any action/inaction that may result in fraud, financial loss, security breach, or reputational risk to the Bank. Accordingly, the selected Vendor and all associated entities including their suppliers, manufacturers, developers, and implementation partners shall act responsibly, ethically, and in the best interest of the Bank, while ensuring that their deliverables, behaviour, and operations do not cause any financial, operational, legal, regulatory, reputational, or cybersecurity-related risk to the Bank at any point during or after the engagement.



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## PREAMBLE

The Kangra Central Co-Operative Bank Limited, Dharamshala, is a District Central Co-operative Bank (DCCB) operating across five districts of Himachal Pradesh, namely Kangra, Hamirpur, Una, Kullu, and Lahaul & Spiti. The Bank has been successfully delivering Core Banking Services (CBS) for over a decade, supported by a robust computing and communication network. Presently, the Data Centre is located at Dharamshala, while the Disaster Recovery (DR) site is hosted on the AWS Cloud platform. Looking ahead, the Bank plans to augment its existing infrastructure by adopting new technologies and innovative solutions to enhance service delivery and operational efficiency. At present, approx. 250 branches of KCCB are functioning across Himachal Pradesh. Alongside strengthening the existing branch network, the Bank is also working on expansion plans by opening additional branches in the near future.

Being a reputed financial institution, the Bank is committed to enhancing efficiency and transparency at all levels by minimizing manual interventions. Accordingly, a need has been identified to automate the entire lifecycle of granting a loan - from initial application to appraisal, approval, sanction and disbursement, while retaining the provision for manual review and rejection of the applications, wherever required.

The objective of this tender is to procure, deploy and operationalize a modern, secure, scalable and user-friendly Loan Origination System (LOS) that supports end-to-end, multi-channel loan processing through web, mobile and branch-based interfaces. The solution is expected to streamline, automate and standardize the Bank's loan origination processes for all categories of loans, enhancing operational efficiency, customer experience, compliance, and decision-making capabilities.

In view of the rapidly evolving lending ecosystem and technology-driven transformation in financial services, the proposed LOS must comprehensively support all stages of the loan lifecycle, including lead management, pre-qualification, data capture, customer due-diligence, document collection and verification, credit assessment, underwriting, approval workflows, sanctioning and disbursement. The platform should ensure process transparency, auditability, configurable rules, integration readiness and adherence to regulatory norms, thereby enabling the Bank to deliver faster, consistent, and compliant loan services.

Since the LOS will serve as a mission-critical platform for the Bank's lending operations, the proposed solution must ensure simplicity, robustness, security, superior user experience, and scalability to seamlessly process large volumes of loan applications, even during peak periods and seasonal demand. Accordingly, all prospective Bidders are required to propose, design and deliver a comprehensive solution in line with the technical, functional and operational requirements specified in this RFP, ensuring full compliance and seamless integration with the Bank's existing and future technology landscape.

It is also clarified that the Bank should not get tied down to a particular technology or Vendor now or in future for further upgradation as well as expansion. Pertinent to this is the fact that the technology and software solution proposed by the Bidder must conform to open global standards and universal protocols. Consequently, interoperability of heterogeneous components across Vendor, make or model shall have to be meticulously ensured. In furtherance to this objective the prospective Bidders should ensure the compatibility and interoperability of the said LOS with the existing CBS and other applications being used in the Bank.

Further, the investment that the Bank is intending to make vide this RFP needs to be protected and it is expected that the Vendors should undertake to supply spares as well as to ensure up-gradation / expansion for a reasonable period in future for all the components quoted and supplied by them. In order to ascertain this, the Vendors must be willing to sign maintenance contract if awarded directly or through third parties.



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## INVITATION TO BID

No. KCCB/IT/2026/LOS/A

Dated : 05/06/2026

To:

All the prospective Bidders

Dear Sirs/Madams,

Pursuant to your intent, I, the Managing Director acting for and on behalf of The Kangra Central Cooperative Bank Ltd, Dharamshala, Himachal Pradesh, 176 215, have pleasure in permitting the download of the Request for Proposal Document from the website of the Bank to enable you to submit your binding offers.

- a. This Request for Proposal (RFP) is invited for the selection of a professionally competent and experienced Bidder for the end-to-end implementation of a Loan Origination System (LOS).
- b. In brief, the scope of work includes the **Supply, Installation, Customization, Implementation and Maintenance of a Loan Origination System (LOS) at the DC and DR site on the Bank's Cloud Infrastructure for a period of 05 years, including procurement of all required software licenses**. All Bidders are advised to carefully examine this RFP document. The techno-commercial proposals may be submitted only after thorough scrutiny and a complete understanding of the scope of work, terms & conditions, and obligations and implications thereof.
- c. Sealed offers (subscription proposals) prepared in accordance with the procedures enumerated in "INSTRUCTIONS TO BIDDERS" should be submitted to the Managing Director of the Bank not later than the date and time laid down, at the address given in "Schedule of Request for Proposal". The bids shall be opened in the presence of those Bidders who may wish to be present as per the "Schedule of Request for Proposal".
- d. This Request for Proposal Document is not transferable; however, OEMs are free to quote through their authorized partners, distributors or system integrators.

Yours Faithfully,

Sd/-

Managing Director,  
The Kangra Central Cooperative Bank Ltd,  
Dharamshala. Himachal Pradesh.  
176 215.



## INSTRUCTIONS TO BIDDERS

The Bidder is expected to have read and examined all the instructions, forms, terms & conditions and specifications mentioned in the Request for Proposal Document with full understanding of its implications. Failure to furnish all information required in the Request for Proposal Document or submission of a bid not substantially responsive to the Request for Proposal Document in every respect will be at the Bidder's risk and may result in outright rejection of the bid.

### 3.1 DEFINITIONS, ACRONYMS & ABBREVIATIONS

The following definitions shall govern for the respective terms as hereinafter mentioned in this document:

Bank	The Kangra Central Cooperative Bank Ltd. Sehkar Jyoti Building, Civil Lines, Dharamshala, Tehsil - Dharamshala, Distt. - Kangra, Himachal Pradesh, 176 215, India. Official Website: <a href="https://kccbhp.bank.in/">https://kccbhp.bank.in/</a>
Bidder	Any party meeting the eligibility criteria as laid down in the RFP and intends to bid or offer the goods & services as per the specs and T & Cs.
Authority	The Managing Director, The Kangra Central Cooperative Bank Ltd. Dharamshala. Himachal Pradesh, 176 215.
Consultant	National Institute of Technology, Hamirpur (H.P.) - 177 005. Official Website: <a href="http://www.nith.ac.in">http://www.nith.ac.in</a> Email: <a href="mailto:ash@nith.ac.in">ash@nith.ac.in</a> / <a href="mailto:sid@nith.ac.in">sid@nith.ac.in</a> Phone: +91-94186-66915 / 94180-96585
OEM	Original equipment manufacturer in case of hardware and original assignee or developer or Software Development Company in case of software
BG	Bank Guarantee
DD	Demand Draft
EMD	Earnest Money Deposit
IT / ICT	Information and Communication Technologies
PBG	Performance Bank Guarantee
RFP	Request for Proposal / Tender Document / Bid Document
SLA	Service Level Agreement
SP/SI	Service Provider / Systems Integrator/ Implementation Partner / Bidder / Vendor are also used interchangeably.
LOS	Loan Origination System
DC / DR	Data Centre / Disaster Recovery
API	Application Programming Interface
AWS	Amazon Web Services



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### 3.2 COST OF THE REQUEST FOR PROPOSAL DOCUMENT

The Bidder shall pay ₹ 5,000/- (Rupees Five Thousand Only) which needs to be remitted offline in the form of Cheque / Demand Draft (scanned copy should be uploaded online on e-tendering portal) along with the Proposal as directed in the Document. Hardcopy of the instrument needs to be submitted to the Bank.

It is an absolute must that the cost of Request for Proposal Document is paid as directed, failing which the offer shall stand summarily rejected and no correspondence in this matter shall be entertained. However, the Micro and Small enterprises (MSMEs) and start-ups (duly recognized by GoI) as well as Government Organizations are exempt from paying such fee.

### 3.3 MAJOR PARTS OF THE REQUEST FOR PROPOSAL

In accordance with the Bank's requirements, this Request for Proposal (RFP) invites bids for the End-to-End Supply, Installation, Customization, Commissioning, Implementation, Integration, Testing, and Maintenance of a Loan Origination System (LOS), along with comprehensive warranty and support for a period of five (05) years. The scope of work includes the following major components:

- **The LOS solution shall be deployed by the Bidder on the Bank's cloud infrastructure (AWS) across the Data Centre (DC) and Disaster Recovery (DR) regions, ensuring high availability and a robust disaster recovery setup. The exact location (s) of the cloud environment shall be communicated by the Bank at the time of issuance of the Purchase Order (PO).**
- **The underlying hardware infrastructure required for the successful deployment of the LOS at the DC and DR locations on the Bank's Cloud Infrastructure shall be arranged and provisioned by the Bank.** However, the Bidders needs to specify the detailed requirements of all IT hardware (Servers, Storage, Network, etc.) including sizing, configurations and capacity planning in their Technical Bid.
- **The Bidder shall be responsible for supplying and quoting all necessary Operating System (OS), Database (DB), and Middleware licenses required for the successful installation, deployment, and operation of the LOS at both the DC and DR sites.**

Accordingly, Bidders are advised to submit their techno-commercial proposals covering all components, goods, and services in line with the technical specifications and scope of work defined in Section 5 of this RFP.

### 3.4 SCHEDULE OF REQUEST FOR PROPOSAL

- 3.4.1. Request for Proposal Document can be downloaded from the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh starting at 10:00 hrs on 05/06/2026. The Request for Proposal Document cost needs to be paid as directed on this portal.
- 3.4.2. Prospective Bidders and OEMs seeking any clarification on any aspect of the RFP may attend the pre-bid meeting scheduled to be held offline at 11:30 hrs on 20/06/2026 in the Bank's premises. However, for the convenience of those who are unable to attend the meeting in person, the Bank may also permit participation through online mode. The link for joining the said online pre-bid conference shall be shared by the Bank through return email, upon receipt of a written request from the concerned Bidder / OEM.
- 3.4.3. The outcome of the pre-bid conference, along with any modifications or amendments to the bid document arising therefrom, shall be published on the Bank's website and the e-procurement portal.
- 3.4.4. The bids (technical and financial) should be submitted online on e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh. In order to apply and submit the bids online, the Bidder is required to register on this portal which is free of cost but they must have Digital Signature Certificate (DSC) from one of the authorised Certifying Authority (CA). It is necessary to upload the bid online on the portal alone. Without online submission, no offline / hard copy bid shall be considered even if the same is received in time.



- 3.4.5. The online bids will be accepted till 14.00 hrs **10/07/2026**. However, the Bank may at its sole discretion extend the bid submission date. The modified target date & time will be notified on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh.
- 3.4.6. The Technical Bids will be opened through online mode at 15.30 hrs on **10/07/2026**. The Bidder(s) or their authorized representatives may be present if they so desire.
- 3.4.7. The Financial Bids of only technically qualified Bidder(s) will be opened at a date announced by the Bank on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh and on the Bank's website <https://kccbhp.bank.in/>. The Bidder(s) who have been declared eligible after evaluation of the technical bids or their authorized representatives may be present if they so desire.

The address for all activities related to this Request for Proposal (RFP), as well as making any correspondence in this regard, is as follows:

**The Managing Director,  
The Kangra Central Cooperative Bank Ltd.,  
Dharamshala, Distt. Kangra, Himachal Pradesh - 176 2153.**

PHONE +91 1892-224969

EMAIL: [it@kccbhp.bank.in](mailto:it@kccbhp.bank.in)

### **3.5 PROCEDURE FOR SUBMISSION OF BIDS**

Bids must be uploaded on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh by the Bidder along with scanned copies of all relevant documents. The Bidders are required to register themselves on the portal and thereafter, they can attach and upload all such documents needed for the techno- commercial bid as requested in this Tender. No hard copy of the technical or financial bids (except for the Tender Fee and EMD) will be accepted by the Bank under any circumstances.

Bid shall be uploaded in two parts: **Part I - Technical Bid** and **Part II - Financial Bid**.

#### **3.5.1. PART – I: Technical Bid shall contain the following:**

Technical Bid / Proposal must include the duly signed Bid Covering Letter, proformas as mentioned in the Tender, along with all documentary and statutory proofs.

1. The Bid must contain the name, address and contact details of authorised person / representative submitting the Bid and must be signed and stamped by the Bidder with his / her signature on every page of the Bid.
2. All documentary proofs and undertakings as requested under the Eligibility and Technical Criteria need to be attached.
3. The Bidder's name stated in the Bid shall be exact legal name of the company as incorporated.
4. All changes / alterations / corrections in the Bid shall be signed with date in full by the authorised person signing the Bid. No erasing and / or overwriting is allowed.
5. Transfer of Bid submitted by one Bidder to another is not permissible.
6. The Technical Bid in original duly digitally signed should be scanned and uploaded on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh. Please note that rates should not be indicated in the Technical Bid. Only Financial Bid should indicate rates.
7. Part-I should be separately zipped, digitally signed and uploaded on the above portal as directed therein.



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**3.5.2. PART – II: Financial Bid shall contain the following:**

1. Financial Bid / Proposal shall include the prices quoted for each activity/item with unit cost as per the requirement.
2. All prices to be quoted in Indian Rupees and must clearly state all applicable taxes separately.
3. In the Financial Bid, the Bidders must quote the rates in figures as well as in words as specified in excel template. If there is any discrepancy between the price quoted in figures and words, price quoted in words shall prevail.
4. Financial Bid shall be uploaded by the Bidder online on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh as per the rate schedule specified in the BoQ template (excel file).

**3.6 COSTS INCURRED WITH BIDDING**

The Bidder shall bear all costs associated with the preparation and submission of its Bid, including cost of presentation for the purposes of clarification of the Bid, if so desired by the Bank and the Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Bidding Process.

**3.7 CLARIFICATION OF REQUEST FOR PROPOSAL DOCUMENT**

- 3.7.1 All clarifications or modification requests from prospective OEMs or Bidders shall be submitted in writing via email (preferably in Word or Excel file) to the Bank and its Consultants at least two days prior to the scheduled pre-bid meeting, i.e., latest by **17/06/2026**, 15:00 hrs.
- 3.7.2 All the clarifications or request for modification by the prospective OEMs or Bidders shall necessarily be submitted in writing via email (in **Word** or **Excel** file only) to the Bank and its Consultants at [it@kccbhp.bank.in](mailto:it@kccbhp.bank.in), [ash@nith.ac.in](mailto:ash@nith.ac.in) and [sid@nith.ac.in](mailto:sid@nith.ac.in).
- 3.7.3 Following format may be used for seeking the clarifications:

Bid Ref. No.: <b>KCCB/IT/2026/CCTVSS/A</b>				
Name of the Person submitting the Pre-Bid Queries:				
Name of the Firm:				
Postal Address:				
S.N.	Page No.	Clause No.	Description of the clause stated in the RFP	Clarification and Amendment Requested by the Bidder
1.				
2.				
3.				

- 3.7.4 Any major or critical query raised by the representative(s) of the firms on the spot during the meeting, other than those duly submitted via email within the prescribed timeframe, shall not be entertained, considered, or responded to by the Committee constituted by the Bank for the purpose of addressing the Pre-Bid meeting.
- 3.7.5 The Bank is fully aware of the functional and technical requirements of the project. Therefore, the Bidders and OEMs intended to bid against this RFP are advised not to insist on their own terms & conditions and propose any non-standardized, unsuitable, or commercially biased solution or technology. In this regard, the decision of the Bank and Consultant shall be final, conclusive and binding on all the Bidders.



- 3.7.6 Up to a maximum of 2 (two) representatives of each prospective Bidder will be permitted to attend the pre-bid meeting. The purpose of these meetings is to clarify issues and to answer questions on any relevant matter that may be raised up to that stage.
- 3.7.7 The outcomes of the pre-bid meeting shall be published on the Bank's website, ensuring that at least seven (7) days' time is available prior to the last date for submission of bids. Any modification to the Request for Proposal (RFP) document, necessitated as a result of the pre-bid meeting, shall be explicitly incorporated by the Bank through a revised RFP document. Such modifications shall be binding on all Bidders, irrespective of their participation in the pre-bid meeting.
- 3.7.8 Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a Bidder.
- 3.7.9 After the pre-bid meeting, no further queries / concerns, complaints, or requests for modification of the specifications or terms & conditions shall be entertained, addressed, or responded to by the Bank under any circumstances.

### **3.8 AMENDMENT IN REQUEST FOR PROPOSAL DOCUMENT**

- 3.8.1 At any time upto the last date of receipt of Bids, the Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the Request for Proposal Document by an amendment.
- 3.8.2 The amendment will be notified in writing or by email or fax to all prospective Bidders who have received the Request for Proposal Document and the same will be binding on them. It will also be uploaded to the Bank's website.
- 3.8.3 In order to afford prospective Bidders reasonable time to take the amendment into account in preparing their Bids, the Bank may, at its discretion, extend the last date for the receipt of Bids.

### **3.9 LANGUAGE OF BIDS**

The Bids prepared by the Bidder and all correspondence and documents relating to the Bids exchanged by the Bidder and the Bank, shall be written in the English Language, provided that any printed literature furnished by the Bidder may be written in another language so long as it is accompanied by an English translation in which case, for purposes of interpretation of the Bid, the English translation shall govern.

### **3.10 BID CURRENCY**

The Prices in the bid document shall be denominated in INDIAN NATIONAL RUPEES or any other currency which can be converted to INDIAN NATIONAL RUPEES. For the purposes of evaluation of bids, the exchange rate as advertised by the Reserve bank of India on the day of opening of commercial bids shall apply.

### **3.11 VALIDITY**

Bids shall remain valid for 180 days from the last date of bid submission. The Bidder(s) may be required to give consent for the extension of the period of validity of the bid beyond initial 180 days, if so desired by the Bank in writing or by fax. Refusal to grant such consent would result in rejection of bid without forfeiture of the EMD. However, any extension of validity of bids will not entitle the Bidder to revise / modify the bid. The decision of the Bank in this regard will be final, conclusive and binding on the Bidder.

### **3.12 MODIFICATIONS AND WITHDRAWAL**

The bid submitted may be withdrawn or resubmitted before the expiry of the last date of submission by making a request in writing to the Managing Director of the Bank to this effect. No Bidder shall be allowed to withdraw the bid after the deadline for submission of bids.



## TERMS & CONDITIONS OF THE REQUEST FOR PROPOSAL

This RFP is open to all companies incorporated in India, who are eligible to do business under the applicable laws in force at the time of bidding, and who meet the minimum qualification criteria prescribed herein.

The following pre-qualification criteria (4.1 to 4.3) shall be adopted by the Bank for the scrutiny and evaluation of the technical bids submitted by the prospective Bidders. Any Bidder failing to meet any of the prescribed criteria or failing to submit the requisite supporting documents along with their bid shall be summarily disqualified, and their bid shall not be considered for further evaluation of technical and financial proposals submitted by them.

However, based on the merit of the case, the Bank reserves its absolute right to accept or reject any minor deviations in the pre-qualification criteria, terms & conditions, or technical specifications stipulated in this RFP, provided that such deviations do not materially affect the scope, quality or performance of the proposed solution. The decision of the Bank in this regard shall be final, conclusive and binding on all Bidders.

### 4.1 GENERAL ELIGIBILITY CRITERIA

S No	Criteria	Documents to be submitted
1	The Bidder and OEM should be a registered company in India under Companies Act 1956 and should have been in operation for at least 05 years as on date of RFP.	Copy of the Certificate of Incorporation should be enclosed as <b>EG - 1</b> .
2	The Bidder and its OEM should not have been blacklisted, debarred, or declared ineligible by the Government of India, any State Government, or any of their departments, agencies, or undertakings during the last 03 years.  If any such blacklisting or debarment is noticed at any stage, the bid shall be summarily rejected. No correspondence or representation in this regard shall be entertained by the Bank.	An undertaking by the Bidder as well as OEM in this regard may be enclosed as <b>EG - 2</b> .
3	The Bidder must have valid GST and PAN numbers allotted by the respective authorities.	Copies of all the relevant certificates should be enclosed as <b>EG - 3</b> .
4	The Bidder and the OEM should have a fully functional helpdesk to provide round-the-clock (24x7x365) technical support, including incident logging, tracking, escalation and resolution, throughout the contract period.	Detail of Help Desk Centres and Escalation Matrix should be enclosed as <b>EG - 4</b> .
5	The Bidder must either be an OEM or their authorized business partners of repute as evidenced by copies of relevant certificates.	Bid specific Authorization Certificate (MAF) from the OEM may be enclosed as <b>EG - 5</b> .



6.	At the time of submission of the bid, neither the Bidder nor the OEM shall have any pending litigation, legal dispute, court case, arbitration, or regulatory proceedings with the Bank in respect of the supply of goods and/or services during the preceding 05 years.	An undertaking by the Bidder and OEM in this regard may be enclosed as <b>EG - 6</b> .
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#### 4.2 TECHNICAL ELIGIBILITY CRITERIA

S No	Criteria	Documents to be submitted
1.	The Bidder should have a minimum of 10 years of prior experience and proven track record of providing, implementing and successfully delivering software solutions in the Banking, Financial Services and Insurance (BFSI) sector.	Copies of POs, contracts, references and work completion certificates should be enclosed as Annexure <b>ET - 1</b> .
2.	The Bidder must have prior experience in the supply, implementation, and maintenance of Loan Origination Systems (LOS) with proven digital lending capabilities within India, with such implementation being live in production and successfully operational for a minimum of one (01) year, supporting complete digital lending workflows from application to disbursement.	Copies of POs, contracts, references and work completion certificates, etc. should be enclosed as Annexure <b>ET - 2</b> .
3.	The Bidder and the OEM must possess a valid <b>CMMi</b> (Capability Maturity Model Integration) at Maturity Level 3 (CMMi-3) or higher certification for their Software Delivery Unit. The certification must be valid as on the date of bid submission and must be issued by an authorized CMMi Institute or its authorized partner.	Documentary proof may be enclosed as Annexure <b>ET - 3</b> .
4.	The OEM / Bidder shall possess the following valid and current certifications as on the date of bid submission: <ul style="list-style-type: none"><li>• <b>ISO 9001</b> - Quality Management System</li><li>• <b>ISO/IEC 27001:2022</b> - Information Security Management System</li></ul>	Documentary evidence / relevant certificates may be enclosed as Annexure <b>ET - 4</b> .
5.	The Bidder / OEM must have adequate infrastructure and service support presence in <b>Tier-2</b> and <b>Tier-3 cities</b> to ensure efficient and effective technical support to the Bank on a 24x7x365 basis, as and when required.	An undertaking by the OEM in this regard may be enclosed as <b>ET - 5</b> .
6.	The OEM must have at least <b>300 full-time technical professionals</b> on its payroll in India, as on the date of RFP, in roles such as Technical Architecture, Software Engineering / Development, Web and Mobile Application Testing, UI/UX Design, and Business Analyst / Subject Matter Experts in Banking	OEM need to submit documentary evidence in the form of HR certification or statutory filings, or an undertaking in this regard may be enclosed as <b>ET - 6</b> .



	Domain, etc. excluding personnel deployed for support and maintenance activities.	
7	<p>The OEM should have proven capabilities and prior experience in the implementation of LOS or similar digital lending solutions across diverse cooperative banking environments will be considered as a critical indicator of their capacity to address the unique technical, infrastructural and operational challenges.</p> <p>The proposed solution must be based on the latest stable version of the LOS and be capable of supporting the current as well as evolving functional, regulatory, and digital transformation requirements of cooperative banks. Additionally, the proposed LOS platform must be operational and running in at least one (01) cooperative bank or any other scheduled/regulated bank in India.</p>	A certificate from the concerned client organizations confirming the actual deployment of the proposed LOS may be enclosed as <b>ET - 7</b> .
8	The proposed LOS software must have successfully processed a minimum of 100,000 (One Lac) loan applications for at least two (02) Financial Institutions in the BFSI sector.	A certificate from the client confirming the application volumes, analytics or dashboard or any third-party usage / audit reports may be enclosed as <b>ET - 8</b> .
9	The proposed LOS must have an in-built credit rule engine and should support evaluation of 500+ data points both from internal and external sources. Further, the credit rules must be easily configurable and manageable by business users without requiring code changes.	A certificate of LOS architecture / product screenshots or case study demonstrating usage by the client may be enclosed as <b>ET - 9</b> .
10	The platform must support both secured and unsecured loan products as part of its standard offering.	A certificate of LOS features & functionality / usage report by the client may be enclosed as <b>ET - 10</b> .
11	<p>The LOS solution offered by the bidder must be readily available, fully configurable and deployable. The bidder needs to submit a Certificate of Readiness from the OEM confirming that the proposed LOS software currently meets and complies with at least 80% of the requirements, features and functionalities specified in the RFP.</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>i. The remaining 20% of features and functionalities requested in the RFP shall be customized and developed by the Bidder / OEM within two (02) months from the date of issuance of the Purchase Order (PO), failing which no payment shall be released by the Bank.</li> <li>ii. In case of any apprehension or doubt, at any stage, the Bank reserves the right to conduct a live demonstration and / or Proof of Concept (PoC) to evaluate and assess the overall</li> </ol>	An undertaking to this effect must be enclosed by the OEM as <b>ET - 11</b> .



	<p>functionality and performance of the Loan Origination System (LOS) software quoted by the Bidder.</p> <p>iii. If the solution offered by a Bidder does not meet the minimum requirement of 80% of the scope of work and technical specifications defined in the RFP, such Bidders shall be treated as ineligible and technically non-compliant by the Bank. Therefore, they need not apply or submit their bids.</p>	
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#### 4.3 COMMERCIAL ELIGIBILITY CRITERIA

S No	Criteria	Documents to be submitted
1.	<p>The Bidder and the OEM of the proposed LOS solution should have an average annual turnover of at least <b>₹ 15 Crores</b> and <b>₹ 35 Crores</b>, respectively, during the last 03 audited financial years, i.e. 2022-23, 2023-24 and 2024-25.</p> <p>In case the Bidder is itself the OEM of the proposed LOS solution, the Bidder should have an average annual turnover of at least <b>₹ 25 Crores</b> during the last 03 audited financial years, i.e. 2022-23, 2023-24 and 2024-25.</p>	Audited financial statements or a certificate issued by a CA confirming the turnover may be submitted as Annexure <b>EC - 1</b> .
2.	The Bidder should have been posting profits during the last 03 financial years and should have a positive net worth.	Duly certified and signed document by CA be enclosed as Annexure <b>EC - 2</b> indicating that the firm is having positive net worth.
3.	The OEM as well as Bidder should not be involved in any Bankruptcy filing or for protection from it. If they are involved so, both are not eligible to bid against the RFP.	Undertakings by the OEM and Bidder in this regard should be enclosed as Annexure <b>EC - 3</b> .

#### 4.4 GENERAL CONDITIONS

- 4.4.1 Minimum validity of the Proposal must be 180 days from the last date of bid submission.
- 4.4.2 The Bank reserves the right, not an obligation, to carry out the capability assessment of the Bidder(s) and pre dispatch inspections at the cost of the Bidder. This right inter alia includes seeking technical demonstrations, presentations and live site visits.
- 4.4.3 The Bank reserves its absolute right to seek any clarifications or document(s) from the respective Bidder(s) at any stage.
- 4.4.4 The Bank will neither provide nor shall pay any charges for boarding, lodging and transportation facilities for the Bidder(s) or their Representative.
- 4.4.5 The products / services offered should strictly conform to the specifications given in the product literature. The application or any its modules proposed for withdrawal from the market or software under quality testing should not be offered.
- 4.4.6 The LOS software offered should be capable of being fully integrated with the existing CBS of the Bank immediately on installation.



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- 4.4.7 The Bidder(s) are required not to impose their own terms and conditions to the bid and if submitted, it will not be considered as forming part of their bids. The decision of the Bank shall be final, conclusive and binding on the Bidder(s).
- 4.4.8 It is implicit that the Bidder has guaranteed that all the software and hardware components are as per the technical specifications. Further, all the applications, OS, etc. are licensed and legally obtained in the name of the Bidder.
- 4.4.9 In addition to the terms & clauses enumerated in this RFP document, all the relevant provisions of General Financial Rules - 2017 and any addendum / corrigendum and all the relevant guidelines of CVC and Government of India as well as Government of Himachal Pradesh viz. Incentives to MSMEs / Start-ups and capping on liquidated damages etc. shall be deemed to be part of this RFP document and shall be assumed to have implicitly admitted to by the prospective Bidders.

However, considering the criticality of the project as well as the safety and security aspects involved, and the fact that the Bank is a regulated financial institution, the items listed in this RFP are exempted from the applicability of any Make-in-India guidelines pertaining to Class-1 and Class-2 Local Suppliers. Accordingly, Bidders are free to propose and quote a fully compliant solution meeting all functional, technical, and regulatory requirements specified in this RFP.

#### **4.5 PURCHASER'S RIGHT TO REJECT ANY / ALL BIDS**

- 4.5.1 The Bank reserves the right to accept or reject any bid partially or fully or annul the bidding process and reject all bids at any time prior to award of contract without assigning any reason, thereby incurring no liability to the affected Bidder(s). The Bank is under no obligation to inform the affected Bidder(s) of the ground for its action.
- 4.5.2 The Bank reserves the right to accept or reject any technology proposed by the Bidder(s).
- 4.5.3 The Bank reserves the right to re-issue the Request for Proposal or any part thereof without assigning any reason whatsoever, at the sole discretion of the Bank.
- 4.5.4 The Bank reserves the right to issue Purchase Order in phases or to alter the quantities or scope of work specified in the RFP. The Bank also reserves the right to add additional items or delete the existing one from the list of items specified in the RFP.
- 4.5.5 Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder(s).

#### **4.6 BID REJECTION CRITERIA**

The bid(s) will be rejected in case of any one or more of the following conditions:

- 4.6.1 Bids which are not substantially responsive to the Request for Proposal Document.
- 4.6.2 Bids not made in compliance with the procedure mentioned in this document or not substantively responsive.
- 4.6.3 Failure on part of the Bidder to provide appropriate information as required in the bid proposal or any additional information as requested by the Bank, including any supporting document.
- 4.6.4 Incomplete or conditional bids or bids that do not fulfil all or any of the conditions as specified in this document.
- 4.6.5 Bids without earnest money deposit.
- 4.6.6 The submission of more than one bid under different names by one Bidder. If the same is found at any stage, all the bids by that Bidder will be rejected.
- 4.6.7 Material inconsistencies in the information submitted.
- 4.6.8 Misrepresentations in the bid proposal or any supporting documentation.
- 4.6.9 Bid proposal received after the last date and time specified in this document.



- 4.6.10 Bids found in unsealed cover, unsigned bids, bids signed by unauthorized person and unsigned corrections in the bids.
- 4.6.11 Bids containing erasures or overwriting except as necessary to correct errors made by the Bidder, in which case such corrections shall be authenticated by the person(s) signing the bid.

#### 4.7 BID EVALUATION PROCESS

- 4.7.1 The Bidder must meet all the eligibility criteria mentioned in Section 4.1, 4.2 and 4.3 failing which their bids will be rejected and shall not be considered for further evaluation.
- 4.7.2 The Technical Bids of all the Bidders who meet the eligibility criteria shall be evaluated further for compliance of specifications and other such parameters as may be needed. The decision of the Bank in this matter shall be final conclusive and binding.

The Commercial Bids of all technically qualified Bidders shall be subjected to financial evaluation. It may be noted that the total Gross Price quoted by the Bidders inclusive of all applicable taxes for all components specified in the RFP and any other incidental or allied items quoted by the Bidder which is required for the completeness of the project, along with 05 years of comprehensive warranty, support and maintenance shall be taken into consideration for determining the L1 Bidder. For further details, the Bidders may refer to the sample Commercial Bid format provided in **Section 6.10**.

#### 4.8 RESPONSIBILITIES OF THE BIDDER / VENDOR (S)

- 4.8.1 The Bidder shall unconditionally undertake to customize, configure, integrate, test, provision, deploy, and maintain the Loan Origination System (LOS) strictly in accordance with the Bank's requirements under the Cloud model for a minimum period of five (05) years. Accordingly, the Bidder is expected to deliver the complete project in full compliance with the specifications, scope of work and timelines defined in this RFP.
- 4.8.2 The Bidder must provide a **Baseline Infrastructure Requirement Document (BIRD)** specifying the exact vCPU, RAM, and IOPS needed for the LOS. Once the Bank provides this capacity, the Vendor guarantees that the application's performance (e.g. screen load time < 3 seconds). Any performance lag due to software inefficiency shall be rectified by the Vendor at no additional cost.
- 4.8.3 The Bidder is responsible for the installation and 'hardening' of all software components, including but not limited to the Operating System, RDBMS, Web Servers, and SSL Certificates on the Bank's Cloud at the DC and DR sites. The Vendor shall ensure that the LOS environment at the Cloud DR is a mirror image of the Cloud DC. The Bidder must ensure real-time data synchronisation and 'Zero Data Loss' during failover from Cloud DC to Cloud DR
- 4.8.4 As per the scope of work specified in this RFP, the Bank will provide the underlying IT hardware required for the successful installation and implementation of the LOS and middleware. However, the Bidder shall be responsible for its configuration, software provisioning, deployment and integration. The bidder is advised to mention the detail of all such IT hardware (e.g. Servers, Storage, Hypervisor, etc.) in their technical bid. Nothing extra will be made available by the Bank during the implementation or during the warranty period. In the event of failure or malfunctioning of any of the hardware, the same shall be maintained or replaced by the cloud service provider. During the contract period of 5 years, the Vendor shall be responsible for end-to-end operation and maintenance of the LOS and associated software.
- 4.8.5 The Bidder shall specify and quote for all the licensed software viz. Operating System (OS), Database (DB), and any other software needed for the successful deployment of the LOS both at DC and DR sites. Further, the bidder shall be responsible for the installation, configuration and maintenance of the same during the warranty and support period.
- 4.8.6 The Bidder shall adhere to the Responsibility Matrix, where 'Infrastructure Availability' is the Bank's domain, but 'Application Availability, Security Patching and Functional Uptime' are the sole responsibility of the Vendor. For clarity, the same is specified in the SLA.
- 4.8.7 The Vendor shall be responsible for ensuring failover of the LOS from the Primary (Ground) Data Centre (DC) to the Cloud-based Disaster Recovery (DR) site within the specified Recovery Time Objective (RTO). The Bank shall provide only the network connectivity, establishment and maintenance of the required



- application-level “handshake” shall be the sole responsibility of the Vendor. In such cases, the RTO must be less than 1 hour, and the Recovery Point Objective (RPO) should be less than 15 minutes.
- 4.8.8 For successful implementation and Go-Live, Bidder must include any additional software, licenses, and configuration or customization required for successful deployment of LOS on cloud infrastructure. The Bidder shall be solely responsible for the completeness of the solution and end-to-end delivery. The Bank shall not supply or procure any additional items other than the hardware and software specifically mentioned in this RFP.
- 4.8.9 During the contract period, if any change request, customization, or modification is required due to regulatory directives or evolving business needs of the Bank, the same shall be formally communicated in writing to the LOS Vendor. Upon receipt of such request, the Vendor shall provide a detailed implementation schedule along with the names and profiles of competent and qualified resources (L2 and L3) proposed to be assigned for execution of the task.
- 4.8.10 LOS will be hosted on the Bank's Cloud, the Bidder must ensure that the application complies with the Bank's Cloud Security Policy and undergoes a mandatory Third-Party VAPT (Vulnerability Assessment) before Go-Live.
- 4.8.11 During the contract period, the Bidder shall ensure uninterrupted and reliable operation, administration and maintenance of all software components deployed in the Cloud environment at Data Centre (DC) and Disaster Recovery (DR) sites on a 24x7x365 basis, adhering to the Responsibility Assignment Matrix (RACI) stipulated in the RFP. Any system downtime, performance degradation, delay in response or resolution, failure to restore services within the SLA timelines, or inability to provision required manpower or resources shall attract applicable penalties as per the Service Level Agreement (SLA). In the event of any major negligence, breach, misconduct, or non-compliance on the part of the Vendor, the Bank reserves the right to impose additional penalties as deemed fit.
- 4.8.12 The Vendor shall ensure the proper upkeep, preventive and corrective maintenance and safety & security of all infrastructure provided by the Bank for the project. Any damage, loss, misuse, unauthorized access, or data compromise arising out of the Bidder's negligence, act or omission shall be entirely borne by the Vendor, including any financial or regulatory penalties, compensation, or remediation expenses.
- 4.8.13 Notwithstanding that the Bank provides the underlying infrastructure, the Vendor shall act as the Lead System Integrator and Single Point of Contact (SPoC) for the project. The Vendor shall be solely responsible for the successful Go-Live and the overall performance of the LOS on the Bank's cloud environment.
- 4.8.14 The Vendor shall execute and complete all tasks, activities, deliverables, and milestones strictly in accordance with the standards, service levels, and timelines specified by the Bank. Final acceptance, including the satisfactory completion of User Acceptance Testing (UAT), shall be formally issued by the Bank upon successful testing and certification by the Committee constituted by the Bank in consultation with the Consultant.
- 4.8.15 Prior to the award of the work or issuance of the Purchase Order (PO), the L1 Bidder shall enter into a formal agreement with the Bank, incorporating all the terms & conditions of the contract and the Service Level Agreement (SLA). For reference, a draft SLA is enclosed in the RFP as **Annexure A-1**. However, the final and binding SLA shall be executed on mutually agreed terms & conditions between the Bank and the successful Bidder.
- 4.8.16 The Bidder shall ensure full and continuous compliance with all applicable regulatory guidelines, including but not limited to those issued by RBI, SEBI, NPCI, UIDAI, and any other competent authority. Any breach resulting in operational, financial, reputational, or regulatory consequences for the Bank shall be solely and fully borne by the Vendor, who shall indemnify and hold the Bank harmless.
- 4.8.17 The Bidder shall establish and maintain a dedicated 24x7x365 helpdesk and shall provide the Bank with a detailed escalation matrix, including contact details, clearly defining the roles and responsibilities of **L1, L2, and L3 support levels**. All support tickets, incidents, and service requests shall be acknowledged, responded to, and resolved strictly within the defined SLA timelines. Any delay, non-compliance, or



breach of SLA metrics shall attract applicable penalties, including liquidated damages (LD), and/or recovery of the corresponding amounts from pending invoices, performance guarantees, or any other dues payable to the Bidder.

- 4.8.18 The Vendor shall ensure continuous Business Continuity and Disaster Recovery (DR) readiness at all times. Periodic DR drills shall be conducted jointly with the Bank at least once every six (06) months, and detailed reports of such drills shall be submitted for audit, compliance, and record purposes.
- 4.8.19 The Bidder shall provide comprehensive, hands-on training and knowledge transfer to all relevant Bank personnel, including end-users, system administrators, and auditors, at no additional cost. The training shall be designed to ensure that the Bank can independently operate, manage, and monitor the LOS solution.
- 4.8.20 The Bidder shall supply all required software licenses for a period of five (05) years, including updates, security patches, upgrades, and version enhancements for the operating system, application, database, and security components at no additional cost during the contract period. All software licenses shall be procured in the name of the Bank.
- 4.8.21 All data generated, processed, or stored within the LOS environment shall remain the exclusive property of the Bank. The Bidder shall not access, use, share, transfer, or disclose Bank data to any third party without prior written approval from the Bank. Upon contract termination or expiry, the Bidder shall securely hand over all data, documentation, source materials, and access credentials to the Bank in a complete, readable, and usable format without disruption.
- 4.8.22 The Bidder shall ensure full cybersecurity compliance, including the implementation of data encryption (at rest and in transit), periodic Vulnerability Assessment and Penetration Testing (VAPT), patch management, and immediate reporting of any cyber incident, data breach, or security alert to the Bank.
- 4.8.23 The Bidder shall not subcontract, outsource, or delegate any part of the project or associated services without the Bank's prior written approval. Notwithstanding such approval, the Bidder shall remain fully responsible and accountable for the acts, omissions, performance, and obligations of its subcontractors.
- 4.8.24 The Bidder shall ensure that the proposed LOS platform is scalable, modular, and interoperable, and shall support future integrations with CBS, digital platforms, external agencies, and third-party APIs without Vendor lock-in or unreasonable incremental costs.
- 4.8.25 The Bidder shall provide full support during regulatory audits, inspections, and compliance reviews related to the LOS solution. Any gaps, deficiencies, or non-compliance flagged by RBI or any statutory body shall be rectified by the Bidder at its own cost within the prescribed timeframe.
- 4.8.26 The Bidder shall ensure effective exit management and extend full cooperation to the Bank or any successor service provider at the time of contract expiry or in the event of premature termination. The Bidder shall ensure seamless transition without disruption to ongoing operations or services.
- 4.8.27 The Bidder shall coordinate with all required external entities such as UIDAI, PAN, CKYC, GSTN, and credit bureaus, and shall be responsible for obtaining all necessary approvals, credentials, integrations and permissions wherever required.

#### **4.9 RESPONSIBILITIES OF THE BANK**

- 4.9.1 The Bank shall extend necessary guidance and support to ensure the successful rollout and implementation of the Loan Origination System (LOS). Bank officials shall coordinate on a regular basis with the Vendor's development, implementation, and testing teams to facilitate smooth progress of project activities, deliverables, and configuration requirements.
- 4.9.2 The Bank shall provision and provide the required cloud infrastructure, including but not limited to Compute, Storage and Network, for deployment of the Loan Origination System (LOS) at both Data Centre (DC) and Disaster Recovery (DR) sites.
- 4.9.3 The LOS solution shall be deployed across both DC and DR environments with high availability. The deployment shall be carried out on the Bank's cloud infrastructure (AWS Cloud), hosted across two geographically separated regions. The exact location shall be disclosed by the Bank at the time of PO.



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- 4.9.2 The Bank shall provide timely inputs, decisions and clarifications required for customization, configuration, integration, testing and refinement of the LOS. In case of ambiguity, formal clarification shall be issued by the Bank or its designated Consultant to avoid delays.
- 4.9.3 The Bank shall ensure availability of relevant stakeholders, decision-makers and subject matter experts for requirement gathering review, approval and sign-off activities. Any delay in providing required inputs or approvals shall be formally communicated and corresponding project timelines may be revised.
- 4.9.4 Subject to security and regulatory controls, the Bank shall provide appropriate access to its Core Banking System (CBS), existing applications, databases and third-party systems to facilitate successful implementation, rollout and integration of LOS.
- 4.9.5 The Bank shall be responsible for providing accurate, complete and up-to-date master data, product parameters, business rules, policy documents, and operational workflows to ensure correct configuration of the LOS.
- 4.9.6 For coordination and resolution of all issues related to the project, the Bank may constitute a Project Management and Monitoring Committee, comprising Consultants, senior officers and IT officials of the Bank, which shall act as the single point of contact (SPOC) for the Bidder.
- 4.9.7 The Bank shall provide necessary onsite infrastructure facilities such as workspace, connectivity, VPN access, testing environments, and user credentials for the authorized personnel of the Bidder.
- 4.9.8 The Bank shall review, test, and provide feedback on the deliverables and modules provided by the Bidder in a timely manner. Delays in User Acceptance Testing (UAT) feedback or approvals shall be recorded, and mutually agreed timelines shall be adjusted accordingly.
- 4.9.9 The Bank shall ensure participation of concerned staff in all training, workshop, and knowledge-transfer sessions organized by the Bidder and shall nominate suitable users from business, IT, and operational units.
- 4.9.10 The Bank shall facilitate regulatory audits, inspections, and compliance reviews (RBI, SEBI, NABARD, NPCI, UIDAI, etc.) related to the LOS and shall share observations or directives with the Bidder for timely corrective action.
- 4.9.11 The Bank shall evaluate, review, and approve change requests, enhancements, or new requirements raised during the contract period based on feasibility and mutual agreement.
- 4.9.12 The Bank shall make timely payments to the Bidder in accordance with the agreed contractual terms, subject to receipt of valid invoices and satisfactory delivery of services or deliverables.
- 4.9.13 The Bank shall facilitate communication, coordination, and adoption of the LOS across its branches, zonal offices, and departments.
- 4.9.14 In case of any dispute, conflict, or ambiguity, the Bank shall refer the matter to its Consultant and extend necessary cooperation in implementing the recommendations provided.
- 4.9.15 The Bank shall maintain confidentiality of the Bidder's proprietary information and shall not disclose internal methodologies, intellectual property, or any confidential information except as permitted under the contract or regulatory requirement.
- 4.10 SCHEDULE OF PAYMENT**
- 4.10.1 No advance payment shall be made by the Bank for any supplies under this invitation for bid. The Bidder shall bear all the initial costs for mobilization, setup, and resource deployment.
- 4.10.2 Payments for all goods and services specified herein shall be released by the Bank on a milestone basis, as detailed below, subject to formal verification, certification and acceptance by the Bank and/or its Consultant.



#	Description of the Goods & Services	Conditions for Release of Due Payment by the Bank to the Vendor
[A]	<b>LOS along with all associated / allied software and applications, to be hosted at DC and DR:</b>	
1.	One-time supply, installation, configuration, customization, testing, data migration, and successful implementation/deployment of the Core LOS software with perpetual enterprise licenses (active-passive setup) at the Data Centre (Bank's cloud), along with five (05) years of comprehensive warranty and OEM support.	<b>Payment shall be made in milestone as specified below:</b> <b>10 %</b> - Project Kick-off and Submission of Project Plan <b>10 %</b> - Installation of Core LOS and associated application at DC <b>20 %</b> - Customization, Implementation and Integration of LOS with CBS / Third-Party Systems <b>20 %</b> - UAT Completion and Pilot Rollout of LOS at DC <b>20 %</b> - Full and Final Rollout and Go-Live of LOS at DC <b>20 %</b> - Post-Go-Live Stabilization / Project Sign-off (after 3 months)
2.	One-time supply, installation, configuration, customization, and implementation of all associated applications, middleware, utilities, components, or solutions required to ensure full compliance, end-to-end functionality, interoperability, security, seamless integration, and successful rollout of the LOS, in accordance with the technical specifications and scope of work defined in this RFP.	
3.	One-time Customization, Implementation and Integration of LOS with existing CBS and Third-Party Portals / APPs, etc.	
4.	Training and Live Demonstration to the Users and Senior Management of the Bank as per need.	After imparting the training.
5.	One-time Installation, Configuration, Testing and Deployment of LOS at the DR site (Bank's cloud).	After successful completion of the job.
6.	Operation and Maintenance of the LOS on a 24x7x365 basis for a period of five (05) years post Go-Live at both the Data Centre (DC) and Disaster Recovery (DR) sites, including the implementation of all regulatory, statutory, and compliance-related updates/changes as mandated by banking regulators from time to time.	On a post-paid bi-annual basis as certified by the Bank / Consultant.
7.	Post Go-Live, any further customization or modification of the LOS required to meet the business needs of the Bank during the five-year warranty and support period, for a total of 500 man-days.	On a post-paid bi-annual basis as per actual man-days utilized and certified by the Bank / Consultant.
[B]	<b>Supply, installation and configuration of Operating Systems (OS), Databases (DB) and associated software required to deploy the LOS at the DC and DR along with 05 years comprehensive warranty &amp; OEM support.</b>	
8.	Operating System licenses for DC	<b>50 %</b> upon successful delivery and verification of all the licenses. The remaining <b>50 %</b> after successful installation, commissioning, UAT and Go-Live of the solution in the DC and DR.
9.	Operating System licenses for DR site	
10.	Databases licenses for DC	
11.	Databases licenses for DR site	



12.	Any other licensed software needed for the DC and DR site	
[C]	<b>Miscellaneous (Any other solution, technology, goods &amp; services that are not explicitly specified in this RFP but are required to ensure completeness, compliance, and full functionality of the proposed solution for next 05 years)</b>	
13.	To be quoted by the Bidder	Will be decided at the time of PO.
14.	To be quoted by the Bidder	

- 4.10.3 In case of non-performance, delay, or default on the part of the Vendor, penalty and/or Liquidated Damages (LD) shall be deducted from the overall payable amount, as per the terms and conditions stipulated in the RFP and Purchase Order (PO).
- 4.10.4 In the event of any delay is attributable to the Bank (e.g., unavailability of required IT infrastructure or manpower, delayed approvals, delay in conducting UAT, etc.), the related payment milestones shall be mutually revised and rescheduled to ensure that the Vendor is not unfairly penalized. However, if the delay or default is attributable to the Vendor, the corresponding milestone payments may be withheld or proportionately reduced until successful completion, without prejudice to the penalties prescribed under the SLA.
- 4.10.5 All payments shall be subject to applicable statutory deductions including TDS, GST compliance, and submission of valid invoices raised in the name of the Bank.
- 4.10.6 The Bank reserves the right to withhold payments pertaining to disputed invoices until such disputes are resolved. No interest shall be payable on payments withheld due to disputes, non-compliance, or delayed submissions.
- 4.10.7 The Vendor shall ensure that all licenses, subscriptions, software, and associated services are procured and provisioned strictly in the name of the Bank. Payments shall be contingent upon submission of documentary proof confirming the same.
- 4.10.8 In the event of early termination of the contract due to Vendor's default and unsatisfactory performance, the Bank shall be entitled to recover the unutilized payment on a pro-rata basis from the performance guarantee and/or any pending dues payable to the Vendor.
- 4.10.9 In case of early termination of the contract due to the Bank's decision (not arising from Vendor default), the Vendor shall be entitled for the payment against the work and milestones completed or accepted till the date of termination.
- 4.10.10 The Bank may require the Vendor to provide a payment reconciliation statement (milestone vs. % vs. payment received) for audit and compliance purposes.

#### 4.11 TIME SCHEDULE

The project shall be completed within a period of six (06) months from the date of issuance of the Supply Order to the Vendor. The supply, customization, configurations, implementation and rollout of the Loan Origination System (LOS) and allied software shall be deemed to have been completed upon successful completion of final inspection / User Acceptance Testing (UAT) and demonstration before a duly constituted committee of the Bank and the Consultant.

Any revisions or fine-tuning of the system / solution required prior to UAT shall be carried out by the Vendor at no additional cost, in accordance with the specifications and scope of work defined in this RFP, and the business requirements of the Bank. The decision of the Bank and the Consultant in this regard shall be final and binding on the Bidder.

The detailed project schedule and milestones shall be finalized by the Bank, in consultation with the successful Bidder, at the time of signing the formal Contract.



#### 4.12 EARNEST MONEY DEPOSIT (EMD)

Earnest Money shall be deposited by all the Bidders offline in the form of Bank Guarantee / Cheques / Demand Draft. It is compulsory to upload a scanned copy of the EMD as a proof on e-procurement portal <https://hptenders.gov.in/>) as directed on the portal of the Government of Himachal Pradesh with the bid. The applicable payable amount is ₹ 10,00,000/- (Rupees Ten Lacs only). The EMD shall be drawn in favour of "The Managing Director, KCCB" payable at Dharamshala (H.P.).

- 4.12.1 Proposals without Earnest Money Deposit shall not be accepted.
- 4.12.2 In case of unsuccessful Bidders, the EMD shall be refunded by the Bank at the earliest possible, without any interest whatsoever.
- 4.12.3 The successful Bidder(s) will be required to meet the schedule of job given by the Bank and mutually agreed to by them and would abide by the terms & conditions of the contract, failing which the Bank reserves the right to forfeit the full or part of the said EMD, as the case may be.
- 4.12.4 If the Bidder refuses to undertake the allotted work or delays the work deliberately and unnecessarily, their allotment order will be cancelled, the firm will be black-listed, and Earnest Money Deposit shall be forfeited. In such a case decision of the Bank will be final and binding.

#### 4.13 RATES

The rates quoted by the Vendor shall remain valid and firm throughout next 05 years and shall not be subject to any upward modification whatsoever.

For attending any meeting, call or complaint at the Bank or any of its Zonal Offices / Branches, no TA / DA and boarding & lodging facility will be provided by the Bank to the staff of the Vendor. Therefore, the Bidders are advised to consider such expenses and overheads in their offers accordingly.

#### 4.14 WARRANTY AND SUPPORT

All software, applications, and services proposed under this RFP for the LOS shall be covered under a comprehensive onsite and remote warranty and OEM support on a 24x7x365 basis for a period of five (05) years. The warranty and ATS period shall commence from the date of successful commissioning of the LOS, completion of User Acceptance Testing (UAT), Go-Live, and formal Project Sign-off, whichever is later.

The scope of warranty and support shall include, but not be limited to, the following:

- 4.14.1 The Vendor shall provide comprehensive preventive and corrective maintenance for all components supplied and implemented under the project, including the LOS application, middleware, Operating System, database, interfaces, integrations, and any other associated software, tools, or services.
- 4.14.2 The Vendor shall also provide all software updates, security patches, bug fixes, hotfixes, enhancements, and version upgrades (both major and minor releases) of the LOS and associated components at no additional cost during the warranty period, ensuring that the solution remains secure, compliant, and up to date.
- 4.14.3 The Vendor shall ensure timely logging, tracking, escalation, and resolution of all incidents and service requests raised by the Bank, in accordance with the defined SLAs and business criticality. The Vendor shall ensure high availability, performance and reliability of the LOS at all times.
- 4.14.4 The Vendor shall provide and maintain complete, accurate, and up-to-date technical and functional documentation, including but not limited to installation guides, configuration manuals, user manuals, API/interface documentation, architecture diagrams, release notes, and operational runbooks.
- 4.14.5 The Vendor shall ensure unlimited onsite and remote technical support, including incident management, detailed root cause analysis, and complete resolution of issues within the timelines defined under the SLA, failing which penalty / LD charges will be levied by the Bank.
- 4.14.6 The Vendor shall ensure uninterrupted and seamless functioning of the LOS ecosystem throughout the warranty period. The warranty obligations shall not be limited to back-to-back arrangements with OEMs



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or third parties. The Vendor shall act as the single point of contact (SPoC) and shall be fully responsible for end-to-end service delivery, coordination and resolution of all issues.

#### 4.15 PENALTIES

In the event of any delay in execution, implementation, delivery, or commissioning of the goods and services under this Contract, liquidated damages (LD) shall be levied as per the following terms, calculated on the total value of the Purchase Order (PO) / Project:

1% per month of the delayed portion for the first two (02) months of delay.

2% per month of the delayed portion for each subsequent month of delay.

Subject to a maximum cumulative cap of 10% of the total value of the PO / Project.

A maximum cumulative delay of six (06) months shall be permissible. In case the delay exceeds six (06) months, the Bank reserves the right, without prejudice to any other rights and remedies available under the Contract or applicable law, to:

- Cancel the PO / Contract, in whole or in part;
- Forfeit the Performance Security / Bank Guarantee; and/or
- Get the remaining work executed through alternate means at the risk and cost of the Vendor.
- Impose additional and/or higher penalties, as deemed appropriate by the Bank, commensurate with the severity and impact of the delay.

Any delay, deficiency, lapse, or negligence attributable to the Vendor, including that of its employees, representatives, partners, OEMs, or subcontractors, shall be deemed as Vendor default. The Bank further reserves the right to impose additional penalties, as deemed appropriate, for any non-performance, non-compliance, breach of SLA, or deficiency in services during the contract period.

Notwithstanding the above, the Bank may, at its sole discretion and based on merits, supporting documentation, and recommendations of its internal team or designated consultants, waive, relax, or modify the applicable penalties. The decision of the Bank in this regard shall be final and binding on the Vendor.

#### 4.16 TAXES AND DUTIES

The Bidder shall be solely responsible for the payment of all taxes including GST, duties, license fees, octroi etc. incurred until completion of the project. If there are changes in taxes, duties, fees or octroi etc. by Government after the submission of bids, the same shall be payable as per actual.

#### 4.17 PERFORMANCE GUARANTEE

The successful bidder (L1 firm) shall furnish a Performance Security equivalent to **5% of the total order value** within 15 days from the date of award of the Contract / Purchase Order. The Performance Security shall be submitted in the form of a Performance Bank Guarantee (PBG) issued by a Scheduled Commercial Bank, in favour of the **Managing Director, The Kangra Central Co-operative Bank Ltd.**, payable at Dharamshala. The PBG shall remain valid for a period of 5 years from the date of issuance of the Purchase Order, including an additional claim period of at least 3 months, or for such extended period as may be required by the Bank.

In the event of any breach, default, or non-performance of contractual obligations by the Vendor, the Bank shall have the unconditional and irrevocable right to invoke and encash the Performance Bank Guarantee, either in full or in part, at any time, without prior notice to the Vendor, and without prejudice to any other rights or remedies available under the Contract or applicable law.

#### 4.18 TERMINATION OF THE CONTRACT

The Vendor is expected to perform, deliver, and maintain all goods & services strictly in accordance with the terms, performance standards, and service levels (SLA) defined in this RFP and PO issued. However,



in the event of poor performance, breach of SLA, non-compliance with contractual obligations, or unsatisfactory services at any time during the five (05) year contract period, the Bank reserves the absolute and unilateral right to terminate the contract, in whole or in part, without any financial liability to the Bank.

In such circumstances, the Bank shall issue a written notice to the Vendor specifying the deficiencies and providing a resolution time of 30 days to rectify and comply with the required performance levels. If the Vendor fails to demonstrate satisfactory improvement and comply with the terms & conditions of the agreement or SLA within the given timeframe, the Bank may proceed to terminate the contract and take any further action deemed necessary, including invoking performance / security guarantees, engaging alternative service providers, or claiming damages as applicable or impose additional penalty.

#### **4.19 INSURANCE**

The Bank will not pay for any insurance charges against any loss or damage incidental to the Vendor or SI during the customization, development, configuration, implementation, testing, commissioning of the and Software, etc. The insurance shall be purchased by the Bidder, naming the Bank as the sole beneficiary, in an amount equal to the exact value of the contract.

#### **4.20 INDEMNITY**

- 4.20.1 The Bidder shall indemnify the Bank against all third-party claims of infringement of Intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the Goods, or any part thereof in India.
- 4.20.2 The Bidder(s) shall, at their own expense, defend and indemnify the Bank against all third-party claims or infringement of Intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
- 4.20.3 The Bidder(s) shall expeditiously extinguish any such claims and shall have full rights to defend itself therefrom. If the Bank is required to pay compensation to a third party resulting from such infringement, the Bidder(s) shall be fully responsible therefore, including all expenses and court and legal fees.
- 4.20.4 The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

#### **4.21 CONFIDENTIALITY**

- 4.21.1 The Bidder shall not, and without the Bank's prior written consent, disclose the contract or any provision thereof, or any specification, plan, drawing, pattern, sample, information furnished by or on behalf of the Bank in connection therewith to any person other than a person employed by the Bidder in the performance of the contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.
- 4.21.2 During the contract period, the Vendor shall not without the Bank's prior written consent, share, distribute, sell, and make use of any crucial document, information or data stored in the DC and DR.
- 4.21.3 Any document other than the contract itself shall remain the property of the Bank and shall be returned to the Bank on completion of the Bidder's performance under the contract if so required by the Bank.

#### **4.22 CONFLICT OF INTEREST**

Absence of, actual or potential conflict of interest on the part of the Bidder due to prior, current, or proposed contracts, engagements, or affiliations with the Bank needs to be meticulously ensured. Additionally, they shall proactively disclose and address any and all potential elements, which would adversely impact their ability to complete the requirements as given in the RFP.



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#### **4.23 TRAININGS**

The Bidder shall be responsible for providing comprehensive training to the Bank's personnel covering all areas like system implementation, configuration, day-to-day operations, workflow management, administrative controls, security and access management, error handling, troubleshooting, system administration, reporting and analytics, and business continuity procedures.

Training shall be delivered either onsite or online as per the Bank's requirement. Additionally, upon specific request of the Bank, the Vendor shall arrange and conduct district-wise or zone-wise training programs to ensure adequate user coverage and adoption.

The Bank shall identify the participants to be trained, comprising end-users, branch personnel, admin, IT support staff, and any other relevant roles with varying qualification levels and responsibilities. The detailed training plan, curriculum, batch size, mode of delivery, learning materials, and assessment methodology shall be finalized through a mutual agreement between the Bank and the Vendor.

The Bidder shall also provide comprehensive training materials, including user manuals, SOPs, FAQs, video tutorials, and hand-holding guides. Post-Go-Live refresher and new-joiner trainings, as and when required, during the contract period.

#### **4.24 LIMITATION OF LIABILITY**

Notwithstanding anything to the contrary contained in the contract, the Bidder's aggregate liability arising out of or in connection with the contract, whether based on contract, tort, statutory warranty or otherwise, be limited to the amount actually paid by the Bank to the Bidder in respect of the services that are subject matter of a claim, subject to a maximum of 100% of the contract value. The Bidder shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, whether these may be deemed as consequential or arising directly and naturally from the incident giving rise to the claim.

#### **4.25 FORCE MAJEURE DURING THE PENDENCY**

During the pendency of the contract if the performance in whole or part thereof by either party is prevented / delayed by causes arising due to any war, hostilities, civil commotion, act of public enemy, sabotage, fire, floods, explosion, epidemics, non-availability of raw material, and other consumables, or any other causes including breakdown of equipment beyond their reasonable control neither of the two parties shall be made liable for loss or damage due to delay or failure to perform the contract during the pendency of forced conditions provided that the happenings are notified in writing within 7 days from the date of occurrence by the consultant. The work shall be resumed under the contract as soon as possible after the restoration of normalcy.

#### **4.26 ARBITRATION**

All disputes, differences, claims and demands arising under or pursuant to or touching the contract shall be referred to the sole arbitrator to be appointed by The Registrar Co-operative Societies, Himachal Pradesh. The award of the sole arbitrator shall be final and binding on both the parties under the provisions of the Arbitration and Conciliation Act, 1966 or by statutory modification/re-enactment thereof for the time being in force. Such arbitration shall be held at Dharamshala (H.P.) only.

#### **4.27 APPLICABLE LAWS & JURISDICTION OF COURTS**

In all matters and disputes arising hereunder, shall be governed in accordance with the Laws of India for the time being enforced and the appropriate Courts at Dharamshala, or any competent court in Himachal Pradesh only shall have the jurisdiction to entertain and try them.



## DETAILED SCOPE OF WORK, SPECIFICATIONS & DELIVERABLES

### 5.1 GENERAL NOTE

- 5.1.1 The specifications and scope of work stated in this RFP represent the minimum requirements. Accordingly, Bidders are advised to quote equivalent or higher models for all hardware and software components listed in this RFP.
- 5.1.2 Further, the products and services offered by the Bidders must fully comply with the technical specifications and scope of work defined in the RFP and must also conform to the features and parameters claimed by the respective OEMs in their official product catalogues/data sheets.
- 5.1.3 All Bidders must submit clause-wise technical compliances, duly signed and stamped on the OEM's Letterhead, along with complete supporting documents / references / Bill of Material / Datasheets. In the absence of any of these documents, the technical bid shall be summarily rejected and will not be evaluated further.
- 5.1.4 The quantities mentioned herein are indicative and shall be used to arrive at L1 Bidder. However, they may vary and shall be paid for by the Bank as per actual. In case of variations in quantities / scope, the rates mentioned by the Bidder in the relevant rate schedule shall apply.
- 5.1.5 Bidders must submit authentic and verifiable datasheets and supporting documents for all quoted products. Any bid found to be substantially non-responsive or not aligned with the requirements of this RFP is liable to be rejected. Therefore, all relevant documents, annexures, undertakings, and certificates must be enclosed with the technical bid submission.
- 5.1.6 Bidders are mandatorily required to submit a bid-specific Manufacturer Authorization Certificate (MAF) issued by the respective OEM (s). Failure to submit the MAF shall result in outright rejection of the technical bid without any further clarification or consideration.
- 5.1.7 Bidders/OEMs are also advised not to quote or supply products that have been phased out, declared technically obsolete, identified for withdrawal, or found non-compliant with applicable industry standards, design norms, or the requirements specified in this RFP.
- 5.1.8 The technical specifications may be fulfilled through a single unit or a combination of integrated units, subject to full compliance and performance equivalence.
- 5.1.9 All Bidders must quote for all the components / line items specified in the commercial bid. The L1 Bidder shall be determined based on the total project cost quoted among the technically qualified Bidders.
- 5.1.10 In case of any doubt or apprehension, the Bank reserves the right to evaluate and verify the technical specifications of any or all the quoted products and may conduct a Proof of Concept (PoC) in a live environment at Bank premises prior to awarding the Purchase Order to the L1 Bidder. All PoC-related costs- including logistics, configuration, materials, manpower, resources, and any other associated expense shall be entirely borne by the concerned OEM / Bidder.
- 5.1.11 Submission of fake, forged, misleading, or fabricated documents, false commitments, or incorrect undertakings by any Bidder or OEM shall attract strict disciplinary action. If, at any stage, it is found that the Bidder/OEM has furnished false or fabricated information, or has failed to comply with the specifications, scope of work, or terms & conditions of this RFP, the Bank reserves the right to cancel the PO, forfeit the EMD, and blacklist the firm from doing future business with KCCB.
- 5.1.12 In the event of any major deviation or non-compliance or mismatch of the specs, the Bank reserves the absolute right to reject the defective goods & services and impose a suitable penalty without prejudice to any other rights available to the Bank. No payment shall be made or become payable to the Vendor for such goods or services.



## 5.2 LOAN ORIGATION SYSTEM (LOS)

A Loan Origination System (LOS) is a mission-critical enterprise application designed to digitize, automate, and streamline the end-to-end lending lifecycle, starting from customer onboarding and application intake to verification, credit assessment, approval, documentation, sanction, disbursement, and post-disbursement monitoring. The proposed LOS solution must align fully with the Bank's operational, functional, technological, and regulatory requirements and support all current and future lending operations. **For ready reference, the complete list of the Bank's existing 84 loan products is available on the official website (<https://kccbhp.bank.in/products/loans/>).**

The proposed LOS should be capable of capturing loan applications, verify applicant information, perform credit appraisal and risk assessment, obtain approvals through a defined hierarchy, generate sanction letters and disbursing loans. In simple terms, all stages of the loan lifecycle (**Application → Verification → Credit Appraisal → Approval → Documentation → Disbursement**) should be processed digitally within the LOS.

Further, the LOS solution must be secure, scalable, modular, configurable, and interoperable, enabling seamless integration with the Bank's existing Core Banking System (CBS) and other internal and external applications, digital channels, regulatory systems, and third-party services. The solution must support workflow automation, digital decisioning, role-based access, auditability, and robust internal control mechanisms, while complying with all applicable statutory, regulatory, and data-security guidelines.

The system must also ensure high availability, resilience, performance efficiency, and business continuity, with the capability to handle increasing loan volumes, new product rollouts, evolving compliance needs, and technological advancements without disruption.

### 5.2.1 SCOPE OF WORK

#### a. End-to-End Implementation

The Bidder shall be responsible for the supply, installation, configuration, customization, integration, commissioning, operation, and maintenance of the Loan Origination System (LOS) at both the Data Centre (DC) and Disaster Recovery (DR) locations in compliance with the technical requirements and functional scope defined in this RFP.

#### b. Installation, Configuration and Customization

The Bidder shall be responsible for the end-to-end deployment, installation, configuration, customization, operationalization, and management of the LOS at the DC and DR sites, including provisioning and integration of all required system components, middleware, APIs, interfaces and implementation of necessary security controls.

#### c. Training

The Bidder shall provide comprehensive training, demonstrations, and user enablement programs for Bank officials, including IT teams and business stakeholders, covering system functionalities, workflow operations, reporting, and system administration. The training shall include user manuals, training materials, and hands-on sessions to ensure effective adoption and usage of the system.

#### d. System Availability (Uptime)

The Bidder shall ensure system availability (uptime) of  $\geq 99.90\%$  at the DC and DR, measured on monthly basis, excluding approved maintenance plans or windows.

#### e. Warranty and OEM Support

The overall solution shall be provided with a comprehensive warranty and OEM support for a period of five (05) years. During the warranty period, the Bidder/OEM shall provide all updates, upgrades, patches, security updates, and version enhancements at no additional cost to the Bank.

#### f. Operation and Maintenance (O&M)

i. The Bidder shall be solely responsible for the end-to-end operational and technical maintenance of the LOS and allied software, including incident management, problem



resolution, system tuning, enhancements and continuous compliance. The Bidder shall deploy adequately skilled and certified IT professionals with proven experience in LOS operations, configuration, workflow management, and customization. Such deployment may be on-site and / or off-site, as determined by the Bank based on requirements and criticality.

- ii. The Bidder shall provide 24x7x365 Level-1 support through a remote helpdesk or back-office, with escalation to Level-2 and Level-3 support teams of the OEM, as and when required.
- iii. The O&M obligations shall commence from the date of successful installation, commissioning, Go-Live, and written acceptance / UAT certification issued by the Bank.
- iv. O&M costs shall be payable as per the commercials quoted by the Bidder. In case of non-performance, breach of SLAs, or sub-standard service delivery, the Bank reserves the right to levy penalties, withhold payments, invoke performance guarantees, or take any other action deemed appropriate.

#### 5.2.2 Key Features and Functionalities Required:

The scope of work defined below outlines the overall architecture, operational framework, and minimum capabilities required for a robust and high-quality LOS. The intended solution must enable faster loan processing, improved operational efficiency, and enhanced borrower experience across all delivery channels.

For ease of understanding, a brief description of the scope of work along with key project objectives and functional/technical requirements of the LOS is provided as under:

The proposed Loan Origination System (LOS) for the Bank should provide end-to-end digital processing capabilities and support the following key functional modules:

##### 5.2.2.1 Loan Application Management

The system should enable:

- Online capture of loan applications
- Support for multiple loan products, including:
  - Crop Loans
  - Kisan Credit Card (KCC)
  - Self-Help Group (SHG) Loans
  - MSME Loans
  - Gold Loans
  - Housing Loans
  - Personal Loans
- Customer profile management
- Capture of co-borrower and guarantor details

##### Key Data Fields:

- KYC details
- Income details
- Land records (for agricultural loans)
- Collateral details

##### 5.2.2.2 KYC and Identity Verification

The LOS should integrate with external systems for identity verification, including:

- Aadhaar e-KYC
- PAN verification
- CKYC Registry
- DigiLocker
- Credit Bureaus

##### Objectives:

- Fraud prevention



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- Regulatory compliance

#### **5.2.2.3 Document Management System (DMS)**

The system should provide:

- Upload and secure storage of documents
- Digital verification capabilities
- Version control and audit trail

#### **Typical Documents:**

- Aadhaar
- PAN
- Income proof
- Land records
- Property documents
- Bank statements

#### **5.2.2.4 Credit Appraisal and Scoring**

The LOS should support comprehensive credit evaluation, including:

- Financial analysis
- Credit scoring
- Risk rating

#### **Key Parameters:**

- Debt-to-income ratio
- Repayment capacity
- Collateral valuation
- Credit bureau score

The system should automatically generate:

- Credit appraisal notes
- Risk grading

#### **5.2.2.5 Workflow and Approval Management**

The system should support configurable approval workflows, such as:

**Branch Manager → Regional Office → Head Office → Credit Committee**

#### **Key Features:**

- Role-based access and approvals
- Parallel and sequential workflows
- Escalation mechanisms
- Configurable approval limits

#### **5.2.2.6 Collateral Management**

The system should manage various types of collateral, including:

- Land
- Property
- Gold
- Fixed deposits
- Vehicles

#### **Features:**

- Collateral valuation
- Loan-to-Value (LTV) calculation
- Charge creation and tracking



#### **5.2.2.7 Loan Product Configuration**

The LOS should allow configuration of:

- Interest rates
- Loan tenure
- Repayment schedules
- Moratorium periods
- Subsidy schemes

#### **Examples:**

- KCC (Kisan Credit Card)
- PMEGP
- Mudra Loans
- NABARD schemes

#### **5.2.2.8 Automated Document Generation**

The system should automatically generate:

- Loan application forms
- Credit appraisal notes
- Sanction letters
- Loan agreements
- Hypothecation deeds

This will minimize manual intervention and standardize documentation.

#### **5.2.2.9 Disbursement Management**

The LOS should:

- Integrate with the Core Banking System (CBS)
- Support single and multiple disbursements
- Track pre-disbursement conditions

#### **5.2.2.10 Integration with Core Banking System (CBS)**

The LOS must integrate seamlessly with the Bank's CBS to:

- Create loan accounts
- Fetch and update customer data
- Post disbursement transactions

#### **5.2.2.11 Monitoring and MIS Reports**

The system should generate comprehensive MIS reports, including:

- Loan pipeline reports
- Branch-wise performance
- Pending approvals
- Rejected applications
- Sector-wise lending

#### **Purpose:**

- Management decision-making
- Regulatory and NABARD reporting

#### **5.2.2.12 Regulatory Compliance**

The LOS should comply with:

- RBI guidelines
- KYC/AML requirements
- Audit and logging standards
- Data security and privacy norms



#### 5.2.2.13 Mobile / Field Officer Application

The system should provide mobile capabilities for field operations, including:

- Field verification
- Geo-tagged photographs
- Offline data capture
- On-site loan origination

#### 5.2.2.14 Analytics and Early Warning System

The LOS should support advanced analytics, including:

- Risk analytics
- Early warning signals for NPAs
- Portfolio monitoring and insights

#### 5.2.2.15 Project Objectives

- **Digitization & Standardization of Processes:** Automate and standardize loan origination workflows across all branches and digital channels to ensure uniformity, accuracy, transparency, and reduction of manual intervention.
- **Reduction in Turnaround Time (TAT):** Enable straight-through processing (STP) to accelerate loan processing, approvals, and disbursements. The Bank shall finalize and communicate the TAT matrix at the time of issuance of Purchase Order (PO).
- **Regulatory & Policy Compliance:** Ensure full compliance with RBI, KYC, AML, CIBIL/credit bureau, UIDAI, CKYC, IT Act, and other applicable statutory and regulatory guidelines.
- **Scalability, Security & Configurability:** Deliver a secure, configurable, and scalable enterprise-grade platform capable of supporting future business expansion and evolving regulatory requirements.
- **Seamless Integration Capability:** Support API-based and secure integrations with CBS, LMS, credit bureaus, KYC/ID authentication agencies, Aadhaar/UIDAI, PAN/Income Tax systems, CKYC, HRMS, and other internal or external third-party applications/services.

**Therefore, the proposed LOS must be a feature-rich, workflow-driven, analytics-enabled enterprise solution supporting the end-to-end digital lending lifecycle, including (but not limited to):**

- Loan application intake and capture
- KYC and identity verification
- Credit assessment and scoring
- Appraisal and risk evaluation
- Approval and sanction workflows
- Documentation and agreement management
- Disbursement authorization and execution
- Monitoring, reporting, dashboards, and audit trails

The Bidder shall be responsible for the end-to-end supply, customization, implementation, testing, deployment, integration, data migration (where applicable), training, warranty & support for next 05 years. The LOS must be successfully integrated with the Bank's Core Banking System (CBS) and other relevant systems such as HRMS, UIDAI, CKYC, PAN services, credit bureaus, and third-party interfaces as specified by the Bank.



S No	Feature / Functionality Required
1.	<p data-bbox="336 331 571 360"><b>Origination Channels</b></p> <p data-bbox="336 383 1434 506">The Loan Origination System (LOS) must be equipped to accept loan applications through multiple origination channels to ensure accessibility, efficiency, and scalability. The platform should support a seamless and unified experience across all digital and assisted touchpoints. The system must capture, track, and process applications from the following sources:</p> <p data-bbox="336 528 719 557"><b>1.1 Bank Branches (Internal Users)</b></p> <ul data-bbox="384 573 1434 831" style="list-style-type: none"><li>● LOS should provide a secure, role-based interface for bank employees to initiate and process loan applications directly from within the branch premises.</li><li>● Users such as Relationship Officers, Branch Managers, and Credit Officers should be able to capture applicant data, scan and upload documents, check eligibility, and forward applications through workflow stages.</li><li>● Integration with document scanners and biometric devices (if applicable) should be supported for in-branch verification.</li></ul> <p data-bbox="336 853 767 882"><b>1.2 Customer Self-Service Portal (Web)</b></p> <ul data-bbox="384 898 1434 1122" style="list-style-type: none"><li>● A customer-facing web portal should allow retail and business customers to apply for loans from anywhere, at any time.</li><li>● The portal must be mobile responsive and user-friendly, guiding the customer through the application with dynamic field validations and tooltips.</li><li>● Applicants should be able to upload KYC, income, and collateral documents, track application status, and receive real-time notifications (SMS/email).</li></ul> <p data-bbox="336 1144 890 1173"><b>1.3 Mobile Banking Application (Android and iOS)</b></p> <ul data-bbox="384 1189 1434 1447" style="list-style-type: none"><li>● The LOS must integrate with the bank's mobile banking application to enable in-app loan applications.</li><li>● Customers should have access to personalized pre-approved offers or initiate new loan applications using minimal input, auto-filled using KYC-linked data (e.g., PAN, Aadhaar, CKYC).</li><li>● The app should support features like document upload via camera, biometric authentication, eKYC, and digital signature (eSign).</li></ul> <p data-bbox="336 1469 635 1498"><b>1.4 Field Agent Application</b></p> <ul data-bbox="384 1514 1434 2013" style="list-style-type: none"><li>● A mobile or tablet-based application should be provided for field sales agents or loan officers to capture customer details during field visits.</li><li>● The application must work in both online and offline modes, syncing data when connectivity is restored.</li><li>● The Bank also intends to implement Geo-tagging to track the progress of construction of individual houses through geo-tagged photographs and to facilitate verification of existing units and properties. This will aid in both pre-sanction and post-sanction monitoring of disbursed loans. Accordingly, the LOS application should provide functionalities for Geo-tagging, photo capture, on-the-spot document uploads, e-KYC, and lead assignment, to enable enhanced control, tracking, and transparency.</li><li>● In order to capture the customer and loan holder details, geo-tag assets and building locations, and visualize the collected data on a GIS-based dashboard for effective monitoring, analysis, and reporting, the solution shall include a web-based portal and a mobile application with integrated functionalities.</li></ul>



	<p><b>1.5 Third-Party API Integrations (DSA/Marketplace/Fintech Partners)</b></p> <ul style="list-style-type: none"><li>● The LOS should provide a secure, standards-based API layer to integrate with external lead sources such as Direct Selling Agents (DSAs), loan aggregators, NBFCs, fintech marketplaces, and other partner ecosystems.</li><li>● The system must be capable of validating, de-duplicating, and prioritizing leads from these channels, while maintaining source attribution for commission and tracking purposes.</li><li>● API authentication, data throttling, lead enrichment, and real-time status updates back to partners should be supported.</li></ul> <p><b>1.6 Automated Customer Credit Rating / Credit Profile Generation</b></p> <ul style="list-style-type: none"><li>● The LOS should generate a credit rating or credit profile for customers automatically, based on the data captured during on boarding and assessment.</li></ul> <p><b>1.7 Multi-Credit Score Provider Support for Single Customer</b></p> <ul style="list-style-type: none"><li>● The system should enable downloading or generating credit scores from multiple credit score providers (e.g., CIBIL, CRIF, Experian, Equifax) for the same customer, allowing flexibility and richer risk assessment.</li></ul> <p><b>1.8 Configurable Loan Sanctioning Channels Based on Hierarchy &amp; Criteria</b></p> <ul style="list-style-type: none"><li>● The LOS must support hierarchical sanctioning workflows, reflecting the bank's delegation of authority:</li><li>● Sanction channels based on approval levels such as Branch, Zonal Office, and Head Office.</li><li>● Differentiation based on loan amount thresholds, loan type, and the CMA (Credit Monitoring Arrangement) status of the customer.</li></ul>
2.	<p><b>Functional Modules</b></p> <p><b>2.1 Lead and Application Management</b></p> <p>The Loan Origination System shall provide robust capabilities to manage end-to-end loan applications through the following functionalities:</p> <ul style="list-style-type: none"><li>● It should support a light or low-code platform where fields and pages can be added on the lender's side and reflected in both the web and mobile apps in real time.</li><li>● The solution must support processing of unsecured loan applications in under 10 minutes, from initiation to preliminary approval.</li><li>● Form cloning capability should be available to replicate existing application forms with editable fields.</li><li>● Lead de-duplication checks should be enforced to avoid redundant records across channels and systems.</li><li>● The solution must support dynamic and configurable digital loan application forms based on product type, customer segment, and channel of origination.</li><li>● Forms should allow the capture of detailed borrower information, including primary applicant, co-applicants, guarantors, and entity details (in case of business loans).</li><li>● Mandatory and optional fields should be fully configurable through a rule-based engine or administrative interface.</li><li>● The system must validate all required fields with real-time checks for completeness, format accuracy, and document presence.</li></ul>



- It must enforce flags or prompts when required fields are missing or documents are not uploaded.
- The solution shall support real-time integration with identity verification services (eKYC, Aadhaar, PAN, GSTN, etc.) to prefill or verify applicant data.
- Application forms should be mobile-responsive and optimized for all user interfaces (branch staff, web portal, agent app).

## **2.2 Eligibility and Pre-Screening**

The solution must support real-time eligibility and pre-screening of applicants based on bank-defined business rules to streamline application intake.

- The system shall perform real-time eligibility checks during application capture, validating against parameters such as income, product type, loan amount, customer segment, employment type, and geographic location.
- Applicants who do not meet the Bank's minimum eligibility criteria (such as income thresholds, location restrictions, or any other defined parameters) shall be subject to manual review and rejection by the Bank officials. However, depending upon the need at a later stage, the system should also be capable of performing real-time or automatic rejection, with appropriate status tagging and reason capture for audit and reporting purposes.
- The solution must support instant blacklist checks using configurable lists such as internal defaulters, known fraud profiles, RBI defaulters, and external watch lists. Based on the blacklist results, the system shall be capable of both manual and automatic restriction or prevention of loan sanctioning for any applicant appearing in such lists.
- The platform should integrate with the bank's internal credit policy engine to evaluate pre-screening logic dynamically, with support for versioning and rule updates without code deployment.
- Eligibility decision outcomes (approved to proceed, refer, reject) must be logged and displayed to users with a clear explanation for transparency and audit trails.

## **2.3 Document Management**

The solution must offer a centralized, configurable, and audit-compliant document management module for collecting, validating, and storing applicant documents.

- The system shall support product-specific document checklists, mapped to loan type, applicant category (e.g., individual, MSME), and customer segment, with the ability to mark documents as mandatory or optional.
- Documents should be uploadable through multiple interfaces, including the branch portal, mobile applications, customer self-service portal, field agent app, and integrated third-party partner systems.
- Validation rules should allow auto-checking for document completeness, expiry, duplication, and format compliance (e.g., PDF, image, max file size).
- Every uploaded document must carry a full audit trail capturing uploader ID, channel, timestamp, verification status, and verifier details.
- The system must allow secure document storage with encryption at rest and in transit, along with easy retrieval and viewing for underwriting and audit teams.

## **2.4 KYC and Identity Verification**

The solution must include a robust, multi-mode KYC and identity verification module that ensures compliance with regulatory requirements and supports seamless onboarding.

- The system shall support Aadhaar-based eKYC through multiple modes, XML upload, OTP-based authentication, and biometric capture integrated with UIDAI-compliant services.



- PAN verification must be supported via integration with NSDL or authorized third-party APIs to validate name, status, and format in real-time.
- Video KYC functionality should be available with features like AI-based liveness detection, facial matching with ID proofs, geo-tagging, and timestamping as per RBI norms.
- CKYC integration should support search, update, upload, and download functionalities. The system must be able to fetch, map, and update CKYC records using the KIN (KYC Identifier) and allow seamless autofill of customer details wherever applicable.
- The KYC module should maintain a complete audit trail of all verification attempts and outcomes, accessible by compliance and audit personnel.
- All KYC data must be securely stored in encrypted format with access controls, in line with applicable data privacy regulations.

### **2.5 Credit Bureau Integration**

The solution must support seamless and automated integration with all major credit bureaus to enable real-time applicant credit assessment.

- The system shall fetch credit reports automatically from leading bureaus, including CIBIL, CRIF High Mark, Experian, and Equifax, through secure APIs.
- Retrieved reports should be parsed to extract key data points such as credit score, current obligations, DPD history, and inquiry count.
- The solution must support the generation of an internal credit summary and bureau scorecard that is viewable by underwriters or used in auto-decisioning.
- Bureau-specific rules and policy checks—such as minimum score thresholds, delinquency flags, and active account limits—should be configurable and automatically applied.
- System should flag exceptions (e.g., multiple write-offs, recent settlements) and route such applications for manual review with appropriate alerts.
- All bureau interactions and decisions must be logged with time stamps for audit purposes, and reports must be stored in applicant records securely.
- The system shall support the automated generation and upload of CIBIL TUDF files in accordance with the credit bureau's format and compliance requirements.

### **2.6 Credit Rule Engine:**

- A dedicated Rule Engine must be included, supporting complex validation logic across multiple parameters from API data sources and internal inputs.
- Rules must be configurable to trigger appropriate workflow actions such as Straight Through Processing (STP), Manual Review, or Under Review status.

### **2.7 Field Verification**

The solution must support comprehensive field verification workflows to validate applicant, business, and collateral information on-ground.

- The system shall allow creation and assignment of field verification tasks to bank users, DSAs, or third-party agencies based on applicant type, loan amount, or policy rules.
- Field tasks should be assigned via an intuitive dashboard with SLA timelines, and status tracking should be available in real-time.
- The mobile field verification application should support geo-tagged capture of photos, videos, voice notes, and digital signatures during field visits, ensuring authenticity and traceability of data.



- The geo-location and time-stamp of all field activities should be auto-captured and stored for audit compliance.
- The system should enable uploading of structured field verification reports (with checklists) for residence, business, employment, or asset validation.
- Configurable workflows must support verification of collateral documents, property photographs, and asset condition with maker-checker approval stages.
- Integration with third-party field verification Vendors via APIs should also be supported.
- All field data collected should be mapped back to the application for further decisioning and risk evaluation.

### **2.8 Financial Analysis**

The solution must offer an automated and robust financial analysis engine to evaluate applicant affordability and creditworthiness.

- The system shall auto-parse and extract financial data from uploaded documents such as bank statements (PDF/Excel), income tax returns (ITRs), salary slips, and financial statements.
- Automated bank statement analysis must include transaction categorization, average balance, salary credits, EMI deductions, and bounce tracking.
- GST data must be fetched via integration with GSP APIs and analysed to assess revenue patterns, tax compliance, and business health.
- Key financial metrics such as FOIR (Fixed Obligation to Income Ratio), DSCR (Debt Service Coverage Ratio), LTV (Loan to Value), and EMI/NMI (Net Monthly Income) should be calculated automatically and mapped to product-level policies.
- The system shall support a risk scoring mechanism that generates a financial risk score based on income stability, cash flow trends, obligations, and financial document consistency.
- All financial data and scores should feed into the underwriting engine for further decision-making and audit trails.
- The analysis engine should be configurable and support rule updates without code changes.
- An Approval Authority Matrix must be configurable to define multi-level approval workflows based on loan type, amount, or internal policy.

### **2.9 Risk Assessment and Underwriting**

The solution must include a flexible and robust underwriting framework capable of both automated and manual decision-making.

- The system shall include an internal rule-based underwriting engine that evaluates borrower applications based on configurable policy parameters such as credit score, financial ratios, KYC, and document verification outcomes.
- The platform should optionally support AI/ML-based scoring models that leverage historical repayment behaviour, borrower profiles, and other relevant data points to generate predictive risk scores for enhanced credit assessment and decision-making. The system should also be capable of integrating with existing credit risk engines, data repositories, and external data sources (such as credit bureaus and analytics platforms) to improve the accuracy and reliability of predictive scoring.
- An automated decisioning engine shall be provided to determine approval, rejection, or referral outcomes based on underwriting rules or AI scores.
- Provision must exist for underwriters or credit officers to perform manual reviews and overrides. All manual decisions must be logged with timestamped audit trails, including decision rationale and user details.



- The underwriting engine should allow product-wise configurations, adjustable score thresholds, and conditions for referral or auto-approval.
- The system must ensure transparency of credit decision outcomes for audit, compliance, and internal risk monitoring.

#### **2.10 Workflow Management**

The system must support configurable, role-based workflows for efficient loan processing and decision-making across organizational hierarchies.

- The solution shall enable the configuration of multi-level workflows involving stakeholders such as Credit Officers, Branch Managers, Risk Analysts, and Senior Approvers based on loan type, amount, or location.
- Workflows must be dynamic and allow routing of applications based on predefined rules such as product type, ticket size, borrower segment, and geography.
- Each workflow step must include assignment rules, SLAs, and escalation paths if tasks are delayed or SLA breaches occur.
- SLA tracking must be available for all user roles, with real-time status updates and visual dashboards to monitor aging, bottlenecks, and pending approvals.
- The system should allow for workflow overrides with appropriate logging and justification, as well as support re-routing or reassignment of tasks.
- Workflow configurations must be manageable by admin users through a no-code or low-code interface without requiring Vendor intervention.

#### **2.11 Offer and Sanction Generation**

- The system should facilitate the automated generation and secure dispatch of loan sanction letters, customized according to the respective loan product and customer segment.
- The solution must support auto-generation of sanction letters using configurable templates based on loan product, customer type, and underwriting outcome.
- Templates should allow dynamic insertion of borrower details, approved amount, applicable interest rate, tenure, EMI, and other sanctioned terms.
- The system must allow credit or risk managers to edit and finalize terms and conditions before generating the sanction letter, with change logs maintained.
- Generated sanction letters must be available in PDF format and dispatched digitally via email, SMS with secure links, and/or customer portal access.
- The system must support bulk generation of sanction letters for batch processing, and track delivery status (sent, delivered, viewed, and acknowledged).
- All issued sanction letters should be archived with a timestamp, an audit trail, and versioning capabilities for compliance and future reference.
- Document Versioning must be supported to track changes, updates, and revisions to uploaded documents across the application lifecycle.

#### **2.12 Agreement and Documentation**

The system shall automate the generation, execution, and secure storage of loan agreements and supporting documentation, ensuring compliance with regulatory and internal policy standards.

- The solution must support auto-generation of loan agreements, CAM and annexures using predefined, configurable templates populated with approved loan data and customer details.



- The platform must support digital execution of agreements using Aadhaar-based eSign (OTP and biometric), and/or Digital Signature Certificates (DSC), with audit-compliant workflows.
- All signed documents, including annexures, must be securely stored with encryption and access controls, supporting versioning, audit trail, and retrieval through search filters.
- The system must allow for multi-party execution (borrower, co-applicant, guarantor) and notify stakeholders upon completion.
- A dashboard should be available for operations/legal teams to monitor pending, in-process, and completed documentation activities.

### 2.13 Disbursement Readiness

The system must validate all pre-disbursement conditions and coordinate with downstream systems to ensure a secure, accurate, and compliant disbursal process.

- The platform must enforce a configurable pre-disbursement checklist, including verification of signed agreements, KYC completion, collateral validation, and credit approval status.
- Only upon successful checklist validation, the system should trigger a disbursement readiness flag and enable authorized users to proceed.
- Integration must be supported with the Core Banking System (CBS) or fund transfer module via APIs to push sanctioned disbursal amounts and initiate real-time transfer.
- The solution should generate disbursement advice, acknowledgments, and disbursal letters as per product-specific formats.
- A seamless interface with the Loan Management System (LMS) is required to pass loan account details, disbursed amount, disbursal date, and EMI start date for repayment tracking and scheduling.
- The system must maintain a secure audit trail of all actions and user activities related to disbursement.

### 2.14 Notifications and Alerts

The system should provide real-time communication to applicants and internal stakeholders through configurable alerts, ensuring timely updates and improved transparency.

- The platform must support automated notifications via SMS, Email, and WhatsApp to applicants at each stage of the loan lifecycle, lead creation, application progress, approval, rejection, disbursement, etc.
- Internal users (e.g., credit officers, branch managers) must receive alerts for pending actions, SLA breaches, or approvals awaiting their attention.
- Notification templates should be fully configurable, with dynamic placeholders (e.g., customer name, application ID, loan status) and support for multilingual content.
- Trigger rules for notifications must be event-driven and support conditional logic—for example, notifying only for high-ticket loans or specific products.
- A central log of all sent messages and alerts, with delivery status and timestamps, must be available for audit and compliance tracking.
- Integration with third-party notification gateways should be supported through secure APIs.

### 2.15 Reports and Dashboards

The system should enable comprehensive reporting and visual analytics for performance monitoring and audit purposes.

- Provision for MIS reports covering Turnaround Time (TAT), lead and application drop-offs, sanction rates, disbursal volumes, rejection reasons, and more.



	<ul style="list-style-type: none"><li>● The system must maintain a complete audit trail of all actions taken on each application, including timestamps, user actions, status changes, and document uploads.</li><li>● A visual funnel dashboard to track applications across stages—lead, pre-screening, underwriting, approval, disbursal—must be available for management visibility.</li><li>● Dashboards must be role-based, with drill-down capabilities and export options (CSV, Excel, PDF).</li><li>● Users should be able to schedule reports and set alert thresholds for performance indicators.</li><li>● Support for custom report creation using selectable fields and filters should be available to authorized users.</li></ul> <p><b>2.16 Administration and Configuration</b></p> <p>The platform must offer robust configuration capabilities to empower business teams and enforce governance.</p> <ul style="list-style-type: none"><li>● Role-based access control must be supported, allowing granular permissions by module, action type (view/edit/approve), and branch or region.</li><li>● Users should be manageable through a central admin console, with support for bulk upload, deactivation, and password policy enforcement.</li><li>● Admin users must be able to configure loan products, including interest calculation methods, processing fees, penalties, repayment frequency, moratoriums, and tenures.</li><li>● The platform should include a dynamic form builder and rules engine, enabling creation of custom application forms and decisioning logic without code changes.</li><li>● Business users should be able to adjust operational parameters (e.g., FOIR %, score thresholds, document requirements) using a user interface rather than code changes.</li><li>● Configuration changes should be version-controlled, with logs for all edits and rollback capability for critical updates.</li></ul>
3.	<p><b>Technical and Integration Requirements</b></p> <p>The proposed system must be designed for seamless integration with core banking systems (TCS BaNCS), external data providers, and internal enterprise solutions using secure APIs and scalable architecture.</p> <p><b>3.1 CBS Integration</b></p> <ul style="list-style-type: none"><li>● The system must support bi-directional integration with existing Core Banking Systems (BaNCS) to fetch customer/applicant master data, create loan accounts post-approval, and push disbursement instructions.</li><li>● Must accommodate variations across CBS platforms using standardized APIs or middleware connectors.</li></ul> <p><b>3.2 Credit Bureau APIs</b></p> <ul style="list-style-type: none"><li>● Native integration should be available for pulling reports from CIBIL, CRIF, Experian, and Equifax.</li><li>● Parsing of raw bureau XML/JSON and mapping to internal fields must be automated, with logs maintained for every pull.</li></ul> <p><b>3.3 Identity Verification APIs</b></p> <ul style="list-style-type: none"><li>● Aadhaar verification via UIDAI (both OTP and biometric modes) must be supported.</li><li>● PAN verification via NSDL and CKYC checks via CERSAI must be integrated and mapped to application workflows.</li></ul>



	<ul style="list-style-type: none"><li>● Response management should include handling of success, failure, and timeout cases with retries.</li></ul> <p><b>3.4 Document and eSign APIs</b></p> <ul style="list-style-type: none"><li>● Integration with DigiLocker for auto-fetching of KYC and income documents.</li><li>● eSign functionality through NSDL/CDSL for Aadhaar-based OTP signing, as well as Digital Signature Certificate (DSC) support for enterprise borrowers.</li><li>● If required, the system should also support integration with state-authorized e-Stamping service providers, enabling the use of pre-approved document templates and jurisdiction selection as per applicable state laws and regulations.</li></ul> <p><b>3.5 Notification APIs</b></p> <ul style="list-style-type: none"><li>● Seamless connection with SMS, Email, and WhatsApp messaging providers must be enabled.</li><li>● Support for templated messages with dynamic placeholders, audit logs, delivery status capture, and retry logic is required.</li></ul> <p><b>3.6 Other System Integrations</b></p> <ul style="list-style-type: none"><li>● Tight integration with CBS for disbursement, repayment schedule creation, and status updates.</li><li>● <b>Archival/Document Management Systems</b> for long-term storage of KYC, agreements, and communications.</li><li>● <b>GSP (GST Suvidha Providers)</b> for real-time GST data pull and reconciliation.</li></ul>
4.	<p><b>Deployment Architecture</b></p> <p>The proposed solution must support a modern, scalable, and secure architecture that caters to both centralized back-office teams and decentralized field staff. Deployment should align with the bank's IT strategy and regulatory compliance needs.</p> <p><b>4.1 Web-Based Platform with Responsive UI</b></p> <ul style="list-style-type: none"><li>● The system must be accessible via modern web browsers (Chrome, Firefox, Edge) with a responsive user interface adaptable to desktops, laptops, and tablets.</li><li>● UI/UX should follow accessibility and usability best practices, with role-based dashboards and actionable widgets.</li></ul> <p><b>4.2 Android and iOS Mobile App for Field Teams</b></p> <ul style="list-style-type: none"><li>● A dedicated Android and iOS application must be available for field officers, DSA agents, and branch staff.</li><li>● The app should support offline data capture, geo-tagging, photo/video uploads, KYC collection, and real-time sync when online.</li></ul> <p><b>4.3 RESTful APIs for Third-Party Ecosystem</b></p> <ul style="list-style-type: none"><li>○ The system should expose RESTful APIs for seamless integration with external platforms, including CBS, LMS, GSPs, credit bureaus, payment gateways, and analytics tools.</li><li>○ APIs must follow OAuth 2.0 or token-based authentication, with detailed documentation and versioning support.</li></ul> <p><b>4.4 Flexible Deployment Options</b></p> <ul style="list-style-type: none"><li>● The platform will be deployed on the DC and DR of the Bank.</li><li>● Deployment should support high availability (HA) and disaster recovery (DR).</li></ul> <p><b>4.5 High Availability, Scalability, and Branch-Wise Access Controls</b></p>



	<ul style="list-style-type: none"><li>● The architecture must ensure 99.9% uptime, with load balancing, failover mechanisms, and horizontal scaling capabilities.</li><li>● Role-based and branch-level access controls must be enforceable, ensuring data privacy and jurisdictional segregation of operations.</li></ul>
5.	<p><b>Security and Compliance</b></p> <p>The proposed solution must ensure robust security controls, strict access governance, and full compliance with applicable regulatory frameworks. Security should be embedded by design across infrastructure, application, data, and integration layers.</p> <p><b>5.1 Role-Based Access Control (RBAC)</b></p> <ul style="list-style-type: none"><li>● The system must support fine-grained RBAC, enabling differentiated access based on roles (e.g., Credit Officer, Branch Head, Risk Manager).</li><li>● Permissions should be configurable for modules, forms, actions (view/edit/delete), and data levels (branch/product/customer).</li></ul> <p><b>5.2 End-to-End Encryption</b></p> <ul style="list-style-type: none"><li>● All communication must be encrypted using TLS 1.2 or higher for data in transit.</li><li>● Sensitive data at rest (PII, financials, KYC) must be stored using AES-256 encryption, with secure key management practices.</li></ul> <p><b>5.3 Multi-Factor Authentication (MFA)</b></p> <ul style="list-style-type: none"><li>● The platform should support MFA via OTP (SMS/email), Authenticator apps, or biometric authentication for mobile app users.</li><li>● Admin and sensitive roles must be mandated to use MFA.</li></ul> <p><b>5.4 Continuous Audit Trails and Activity Logging</b></p> <ul style="list-style-type: none"><li>● All critical user and system activities must be logged and timestamped, including login attempts, data updates, approvals, overrides, etc.</li><li>● Audit logs should be tamper-proof, searchable, and exportable for compliance reviews.</li></ul> <p><b>5.5 Regulatory Compliance</b></p> <ul style="list-style-type: none"><li>● The system must adhere to security and privacy standards laid out by RBI Guidelines, Information Technology Act, UIDAI regulations, and DPDPA 2023.</li><li>● Customer consent, data minimization, masking, and retention controls must be built-in.</li></ul> <p><b>5.6 Regular Backups and DR Architecture</b></p> <ul style="list-style-type: none"><li>● Automated daily incremental and weekly full backups must be maintained with encrypted storage.</li><li>● A DR environment with replication, regular failover drills, and RTO/RPO metrics must be supported.</li></ul>
6.	<p><b>Infrastructure and Hosting</b></p> <p>The Loan Origination System (LOS) shall be deployed at the DC and DR site on the Bank's Cloud Infrastructure for a period of 05 years, strictly in accordance with all applicable regulatory, statutory, and security requirements.</p> <p><b>6.1 High Availability and Scalability:</b></p> <ul style="list-style-type: none"><li>● The solution offered must ensure 99.9% or higher uptime, with built-in redundancy, load balancing, and failover mechanisms across zones / sites.</li></ul>



	<ul style="list-style-type: none"><li>● The solution must be scalable on demand to handle increased workloads, seasonal peaks, and new loan products without major re-architecture.</li></ul> <p><b>6.2 Server Monitoring and Observability:</b></p> <ul style="list-style-type: none"><li>● The monitoring, observability, and day-to-day management of the underlying hardware infrastructure, including enforcement of security, performance, and compliance requirements, shall be undertaken by the Cloud Service Provider (CSP) engaged by the Bank. The LOS Vendor shall not be held responsible for these activities; however, the Vendor shall provide necessary coordination, technical support, and access to systems/logs, as may be required by the Bank or its authorized representatives from time to time.</li></ul> <p><b>6.3 Disaster Recovery and Backup:</b></p> <ul style="list-style-type: none"><li>● A comprehensive DR plan with quarterly DR drills must be conducted in presence of the Bank, with drill reports submitted for audit.</li><li>● Automated daily incremental and weekly full backups must be maintained, with retention periods defined as per Bank's IT policy.</li><li>● Data must reside within Indian Territory only; no replication or transfer outside India is permitted.</li><li>● The Vendor must ensure RTO (Recovery Time Objective) <math>\leq</math> 4 hours and RPO (Recovery Point Objective) <math>\leq</math> 15 minutes, unless otherwise agreed by the Bank.</li></ul> <p><b>6.4 Security and Compliance</b></p> <ul style="list-style-type: none"><li>● Hosting must comply with ISO 27001, ISO 22301 and RBI cyber security framework and guidelines.</li><li>● Vendor shall ensure data confidentiality, encryption at rest and in transit, and strict access control.</li><li>● The Bank shall own all data and configurations; Vendor must provide secure data handover at contract termination or exit.</li></ul>
7.	<p><b>User Management and Roles</b></p> <p>The proposed system must support comprehensive user management with clearly defined roles and responsibilities to streamline workflows, maintain data security, and ensure operational accountability across the lending lifecycle.</p> <p><b>7.1 Role-Based Access and Permissions</b></p> <ul style="list-style-type: none"><li>● The solution must allow configuration of role-specific permissions, including module-level access, action rights (create, read, update, delete), and branch/product-level data visibility.</li><li>● Users should only be able to access data and functions relevant to their role.</li></ul> <p><b>7.2 User Roles Supported</b></p> <ul style="list-style-type: none"><li>● <b>Credit / Loan Sanctioning Officer or Authority</b><ul style="list-style-type: none"><li>○ Responsible for reviewing loan applications, performing initial assessment, and entering remarks.</li><li>○ Access to borrower documents, credit scores, and eligibility data.</li></ul></li><li>● <b>Branch Managers</b><ul style="list-style-type: none"><li>○ Final authority for application approval at the branch level.</li><li>○ Can oversee Credit Officers' activities and approve/reject cases as per limits.</li></ul></li><li>● <b>Field Agents</b><ul style="list-style-type: none"><li>○ Access is limited to assigned leads/customers.</li></ul></li></ul>



	<ul style="list-style-type: none"><li><input type="radio"/> Can capture customer data, upload documents, and collect eSignatures using the mobile app.</li></ul> <ul style="list-style-type: none"><li>● <b>Risk / Credit Head</b><ul style="list-style-type: none"><li><input type="radio"/> Can define and update credit policies and underwriting rules.</li><li><input type="radio"/> Responsible for exception approvals, policy override decisions, and overall credit risk monitoring.</li></ul></li><li>● <b>Administrators</b><ul style="list-style-type: none"><li><input type="radio"/> Control over system configurations such as user creation, product setup, workflow design, and integration settings.</li><li><input type="radio"/> Responsible for security policies, audit trail access, and backup/restore functions.</li></ul></li><li>● <b>Super Users (Head Office)</b><ul style="list-style-type: none"><li><input type="radio"/> Elevated access for organization-wide monitoring, cross-branch reporting, audit support, and performance insights.</li><li><input type="radio"/> Can initiate system-level changes with appropriate audit logging.</li></ul></li></ul> <p><b>7.3 User Hierarchy and Workflow Routing</b></p> <ul style="list-style-type: none"><li><input type="radio"/> Workflows should auto-route applications and tasks based on role hierarchy and approval matrices.</li><li><input type="radio"/> Access logs and actions by each role must be recorded for transparency and accountability.</li></ul> <p><b>7.4 Bulk User Management and Audit</b></p> <ul style="list-style-type: none"><li><input type="radio"/> Support for bulk user creation, role assignment, and deactivation.</li><li><input type="radio"/> Admin dashboard to track user activity, login history, and access patterns.</li></ul> <p>Note: The Bank reserves the right to rename, restructure, or redefine the titles and roles mentioned in this document, as deemed necessary to meet organizational requirements.</p>
8.	<p><b>Training and Change Management</b></p> <p>The Vendor shall be fully responsible for conducting comprehensive training and structured change management programs to ensure successful adoption of the LOS across all levels of the Bank. The training must be designed to build long-term capability within the Bank and minimize Vendor dependency.</p> <p><b>8.1 Training Strategy and Delivery</b></p> <ul style="list-style-type: none"><li>a. A Bank-approved training plan must be submitted before project rollout.</li><li>b. Adopt a Train-the-Trainer model covering Head Office and regional staff.</li><li>c. Conduct centralized and regional sessions / workshops (physical / online) for hands-on platform training.</li><li>d. Provide sandbox/test environment access for practice during training.</li><li>e. All training sessions must be recorded and archived for future reference.</li></ul> <p><b>8.2 Training Materials</b></p> <ul style="list-style-type: none"><li>a. Develop and deliver role-based Standard Operating Procedures (SOPs) covering key modules and workflows.</li><li>b. Provide detailed user manuals and quick reference guides for day-to-day operations.</li><li>c. Create video tutorials for core functionalities, user on boarding, and self-learning.</li></ul>



	<p>d. Maintain an up-to-date FAQ document based on user queries.</p> <p><b>8.3 Change Management Support</b></p> <p>a. The Vendor shall provide on-ground and/or remote go-live support across all identified branches and offices during rollout.</p> <p>b. A hyper care support window of minimum 4 weeks post-Go-Live must be provided to stabilize operations and address transition issues.</p> <p>c. A structured feedback and grievance mechanism must be set up to capture user challenges, system gaps, and training needs during the transition.</p> <p>d. SOPs, user guides, and configurations must be updated promptly based on feedback.</p> <p>e. Vendor must conduct refresher training sessions after 6 months and annually thereafter during the contract period, without additional cost to the Bank.</p>
9.	<p><b>Support and Maintenance</b></p> <p>The Vendor shall provide comprehensive, SLA-driven support and maintenance services to ensure uninterrupted operations, timely resolution of issues, and continuous compliance with RBI/Bank policies.</p> <p><b>9.1 Dedicated Support Team</b></p> <p>The Vendor shall assign a dedicated support team comprising implementation specialists, application support engineers, and escalation managers for the duration of the contract.</p> <p>a. A clear escalation matrix must be shared with the Bank, including phone numbers and email ids at each support level (L1, L2, L3) with defined response timelines.</p> <p>b. Any change in the support team or SPOCs shall require prior approval from the Bank.</p> <p><b>9.2 SLA-Based Resolution of Issues</b></p> <p>The Vendor shall adhere to strict Service Level Agreements (SLAs) for response and resolution times, with penalties applicable for non-compliance.</p> <p>a. <b>L1 Support</b> - Resolution of basic queries, access issues, and operational support within 4 business hours.</p> <p>b. <b>L2 Support</b> - Configuration-level changes, workflow fixes, and intermediate issues resolved within 24 hours.</p> <p>c. <b>L3 Support</b> - Code-level fixes, patch deployment, enhancements, and critical issues resolved within 72 hours or as agreed for major releases.</p> <p>d. For critical/high-severity issues impacting business continuity, response must be within 1 hour and resolution or workaround within 4 hours, irrespective of support level.</p> <p><b>9.3 Ticketing and Helpdesk</b></p> <p>a. The Vendor shall provide the Bank with access to a secure online ticketing / helpdesk system for real-time issue logging, categorization, prioritization, and status tracking.</p> <p>b. The ticketing system must maintain complete audit trails with timestamps, assigned engineers, and closure notes for each incident.</p> <p>c. Bank officials must have administrative access to monitor ticket history, SLA compliance, and escalation status.</p> <p><b>9.4 Review and Updates</b></p> <p>a. Monthly support performance review meetings must be conducted with the Bank's IT and business teams to review SLA adherence, open issues, and root cause analysis of incidents.</p>



	<ul style="list-style-type: none"><li>b. The Vendor shall provide quarterly release notes covering feature enhancements, patches, regulatory compliance updates, and security fixes.</li><li>c. Any regulatory or security patch mandated by RBI, NPCI, or Government authorities must be implemented within 15 days of release, without additional cost to the Bank.</li><li>d. A quarterly compliance and uptime report shall be submitted to the Bank, signed by the Vendor's authorized representative.</li></ul>
10	<p><b>Deliverables - Scope of Work for the Vendor / SI</b></p> <p>The Vendor shall be responsible for providing the following deliverables as part of the project scope:</p> <p><b>10.1 Configuring of Loan Origination System (LOS)</b></p> <ul style="list-style-type: none"><li>a. Delivery of a fully configured, integrated, and Bank-approved LOS platform, aligned to the Bank's loan products, workflows, and policies.</li><li>b. Must include all regulatory compliance requirements (RBI, Cooperative Banking guidelines).</li><li>c. Any change in workflows or new loan products during the contract period must be configurable without any development or additional cost.</li></ul> <p><b>10.2 Integration with various Portals and APIs</b></p> <p>The Vendor shall complete all necessary API integrations, including but not limited to:</p> <ul style="list-style-type: none"><li>a. CBS (Core Banking System) deployed by the Bank.</li><li>b. Credit Bureaus (CIBIL, Equifax, Experian, CRIF Highmark)</li><li>c. KYC/CKYC, Aadhaar, DigiLocker, eSign, eStamping</li><li>d. Notifications (SMS, email, WhatsApp, push notifications)</li><li>e. Regulatory Interfaces (RBI returns, CIC reporting)</li><li>f. Other Bank-specified systems and third-party integrations.</li><li>g. Vendor shall ensure APIs are secure, version-controlled, and tested.</li></ul> <p><b>10.3 Environment Setup</b></p> <ul style="list-style-type: none"><li>a. Deployment of separate SIT, UAT, and Production environments with clear migration and release management processes.</li><li>b. Ensure end-to-end data encryption (at rest &amp; in transit), access control, and vulnerability patching.</li><li>c. UAT and Production must be validated by Bank-appointed auditors before sign-off.</li></ul> <p><b>10.4 Training Materials</b></p> <ul style="list-style-type: none"><li>a. Comprehensive role-based training materials (administrators, credit officers, branch staff, IT support).</li><li>b. Includes: SOPs, detailed user manuals, quick reference guides, and multilingual video tutorials.</li><li>c. Training materials shall remain the intellectual property of the Bank and must be updated with every new feature or release.</li></ul> <p><b>10.5 Go-Live Checklist</b></p> <p>Vendor shall submit a signed Go-Live checklist covering:</p> <ul style="list-style-type: none"><li>a. Functional readiness</li><li>b. Technical and infrastructure validation</li><li>c. Security and penetration testing results</li></ul>



	<p>d. Data migration validation</p> <p>e. UAT sign-off</p> <p>f. Go-Live will not be approved without the Bank's written acceptance.</p> <p><b>10.6 Warranty and Technical Support</b></p> <p>a. The Vendor must provide a Baseline Infrastructure Requirement Document (BIRD) specifying the exact vCPU, RAM, and IOPS needed for the LOS. Once the Bank provides this capacity, the Vendor guarantees that the application's performance (e.g. screen load time &lt; 3 seconds). Any performance lag due to software inefficiency shall be rectified by the Vendor at no additional cost.</p> <p>b. During the warranty and support period, the Vendor shall be fully responsible for the following, without any additional cost to the Bank:</p> <ul style="list-style-type: none"> <li>o Ensuring smooth, stable, and uninterrupted operation and maintenance of the Loan Origination System (LOS).</li> <li>o Identifying, rectifying, and resolving bugs, defects, errors, security vulnerabilities, performance issues, and technical glitches within a defined SLA at no extra cost.</li> <li>o Providing timely quarterly updates, patches, security fixes, and product enhancements, aligned with industry best practices, bank policies, and regulatory guidelines (including but not limited to RBI).</li> <li>o Carrying out required modifications, enhancements, or customizations to ensure continued compliance with updated or new regulatory, statutory, or security directives issued by RBI, SEBI, NABARD, NPCI, or any other competent authority, as well as to meet evolving business requirements of the Bank, without undue delay.</li> </ul> <p>c. The Bank shall not bear any additional financial liability towards bug fixing, upgrades, enhancements, compliance-driven changes, or version updates during the warranty and support period.</p>
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**5.2.3 DETAILED TECHNICAL SPECIFICATIONS AND COMPLIANCE MATRIX OF LOS:**

S No	Requirements	Available (Y/N)
1	The Vendor shall deploy the LOS at the DC and DR sites on the Bank's Cloud Infrastructure, ensuring a minimum uptime of 99.9% on a quarterly basis. Any failure to meet the stipulated uptime shall attract penalties and corrective actions in accordance with the SLA defined by the Bank.	
2	The solution architecture must be scalable and support an increase in concurrent users/instances, ensuring that application and database server resource utilization (CPU and memory) remains below 70% under peak load conditions.	
3	The proposed solution must support Single Sign-On (SSO) across all LOS modules and should be capable of seamless integration with the Core Banking System (CBS), namely TCS BaNCS, including the ability to push and pull data to and from the CBS.	
4	The proposed solution should be platform-agnostic and shall not be dependent on any specific hardware configuration.	
5	The proposed solution must support deployment in both single-instance and multi-instance configurations, as per the Bank's requirements.	



6	The proposed solution must support multi-currency and multi-product LOS operations and administration. Must be capable of centralized, decentralized (localized), and/or hub-and-spoke deployment models. The system should include built-in capabilities for assignment and reassignment of tasks across branches, zones, and organizational units.	
7	The proposed solution should be based on a workflow-driven architecture for application processing, transaction origination, and lifecycle management.	
8	Supports real time replication of data from production site to DR site and permit manual and automatic shift of the application to the DR site.	
9	Application must support database and OS level clustering.	
10	Application should be light weight that is easily accessible even in branches with low bandwidth availability.	
11	The selected Vendor needs to deploy the application in the Production, DR and Training and Development / UAT environments.	
12	Product can be customized for different jurisdictions as per the local Regulations as well as client needs.	
13	The product should offer maximum flexibility in User administration for all the modules while making available all the required user control tools at the hands of the Bank users. The solution should support super administration for the Bank as a whole as well as local administrators and user controls at Head/ Regional/ branch level.	
14	The Vendor should provide necessary changes in the LOS to meet the regulatory/statutory guidelines/requirement free of cost to the Bank during the contract period.	
15	The Vendor shall undertake proactive monitoring and capacity planning well in advance at regular intervals and advise the Bank on software/hardware upgrades.	
16	Adequate staging procedures for supporting staging and availability of system 24x7x365.	
17	Test environments should be 50% to production environment in terms of data, whereas application wise test environment should be replica of production environment.	
18	Integrity of data to be maintained at 100% of time.	
19	Encryption to be used for data traveling between LOS and other interfacing applications.	
20	LOS should comply with the IT Security Policy, Cyber Security Policy and IT Policy of the Bank.	
21	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.	
22	Client account, transaction data or any sensitive information is encrypted when in transit.	
23	System provides comprehensive audit trail and audit logs features to monitor activity of all programs/functions/processes and data files etc. and as per Bank's Policy and/or requirements. Audit logs should contain logs for all users including admin Users.	
24	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.	
25	Ability to define groups so that access can be categorized.	



26	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 like KCC in camp mode.	
27	Provide support to standard messaging protocols for interfacing.	
28	The system should have the ability to rollback a transaction to a particular stage and restart, if required.	
29	Interface able to handle exceptions (e.g. will output to log files, retries) when unsuccessful. Able to handle continual processing or gracefully terminated.	
30	The application should support various web servers and web server should scale to future Bank requirements.	
31	Provide support for store-and-forward mechanism in case of a communication breakdown.	
32	Transaction screens should display system information including Processing Date, Current Time, Current User and other necessary information.	
33	Daily activity reports are provided to highlight all the transactions being processed during the day.	
34	Recording of Unsuccessful attempts to log-in to the system.	
35	System to provide session log files. The user should be able to analyse the information (e.g., account id, session time etc.).	
36	The system should be able to capture and track the client's public and private IP addresses.	
37	Support for integration with standard report writers to generate user defined reports.	
38	The application software should be Platform independent w.r.t. OS, third party tools etc.	
39	The Vendor should provide perpetual Corporate License of the software(s) to the Bank having no limitation based on No of the Users, No. of the Branches, Nature, Location and Type of Branches etc.	
40	Facility to interface with any Negative database of Customers, Property, Vendor, Sourcing Agency (external database if available) etc.	
41	Proposed Software is to be integrated with Core Banking Solution i.e. BaNCS (running in Oracle DB) for fetching Customer and other Data required for processing, Online account Opening and other referral work.	
42	The LOS system architecture must be scalable and must support increasing number of users and concurrent processing	
43	System should be able to access and use Customer and other information from Core Banking System during Loan processing. Accounts are to be opened in CBS.	
44	System software and required hardware for supporting the required present/future volume to be mentioned as part of the technical requirement. It can be given with the current concurrency of 1500 and annual increase of up to 15-20% for next 5 years. Volume of loan applications processed per day can be taken as 2000 on average day. Sizing of storage should be computed accordingly which can be sustained for the entire contract period.	
45	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 Bank's Officials on the move	
46	System should provide separate Admin Modules for System and User Admin functionalities.	
47	System should be capable of validating data at entry as well as during "Save" level.	
48	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.	
49	All integration should be in STP mode with/without minimum intervention from user and leveraging existing platform	
50	Application should work satisfactorily with low bandwidth.	
51	Application should be compatible with any standard Web Browser like Internet Explorer 8.0 and above/ Mozilla Fire Fox/ Google Chrome etc.	
52	System integration testing will be followed by user acceptance testing, plan for which has to be submitted by the Vendor to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests etc. Bank staff/ third Party Vendor designated by the Bank 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 Bank.	
53	<p>Computer security and information security audits of the LOS and all associated software components/applications may be carried out by the Bank, or by any external/internal auditor appointed or authorized by the Bank. The Vendor shall fully cooperate and provide all necessary access, documentation, technical support, and resources required to complete such audits.</p> <p>The Vendor shall, at no additional cost to the Bank, facilitate and/or conduct a source code audit/review of the solution (including all customizations and integrations), whenever required by the Bank or the designated auditor.</p> <p>Any gaps, risks, vulnerabilities, non-compliances, configuration weaknesses, or deficiencies identified during the audit shall be comprehensively rectified, remediated, and re-validated by the Vendor within the mutually agreed timelines, without any financial implications to the Bank.</p>	
54	The system must provide an inbuilt tool or facility that enables the Bank's technical team to independently create, customize, configure, or modify any report, document, page, form, workflow, loan parameter, loan scheme, loan product, or loan amount computation methodology, without requiring support or intervention from the selected Bidder or OEM and without requiring source code changes.	

#### 5.2.4 FUNCTIONAL SPECIFICATIONS:

S No	Description	Available (Y)/ Customizable (C)/ To be developed (D)
<b>1</b>	<b>GENERAL REQUIREMENTS</b>	
1.1	The system should define, configure, and support multiple loan products and portfolios, like Working Capital Loans, Term Loans, Overdrafts, Real Estate Loans, Non-Fund Based Facilities (e.g., LC, BG), Hire Purchase, and other	



	product categories as required by the Bank. It must also support all customer segments such as Retail, MSME, and Agriculture (both Farm and Non-Farm Credit), with full alignment to the Bank's lending policies and regulatory guidelines.	
1.2	System should have the ability to define, generate and collect leads and manage external agencies and their users like Direct Selling Agency (DSA), dealers, builders, Bank Mitra, valuation agencies, Law Firms, verification agencies, BCs and BFs etc. Should allow creation of user groups under each business partner and creation of users under each group as part of Corporate License.	
1.3	System should have the ability to allocate relevant cases to these external agencies and give controlled access to work or give them facility to upload their reports.	
1.4	System should have facility to calculate Fee for DSAs, Valuer, LIEs, Lawyers and other third parties.	
1.5	System should be able to receive various reports in predefined form from authorized Vendors through internet, email, and other electronic media in a secured manner.	
1.6	<p>Software should deliver the followings:</p> <ul style="list-style-type: none"> <li>- Lead Origination.</li> <li>- Lead Management/Database management</li> <li>- Loan Origination System.</li> <li>- Integration with Bank's Core Banking System.</li> <li>- End-to-end workflow management.</li> <li>- Ability to define &amp; manage different origination channels.</li> <li>- Support different loan products and loan types/processes.</li> <li>- Secured access using profile definition.</li> <li>- Audit trail of data/ processes.</li> <li>- Powerful structured and configurable workflow for automatic routing of application.</li> <li>- Supports multi-level loan product hierarchy.</li> <li>- Support multi-tier rate structure like fixed/floating.</li> <li>- Support multi-tier lending power structure.</li> <li>- Supports application processing for individual and non-individual customers.</li> <li>- Non individual customers to include various constitutions like proprietorship, partnership, Companies, trusts, societies, Corporations, LLP, foreign entities, local branches of foreign entities, sovereign, SHG/JLG/FPO etc.</li> <li>- User configurable parameters/ processes. New product launch and defining/amending product parameters to be internally enabled for Bank user.</li> <li>- 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 Bank internally, in case of need.</li> <li>- Rule based credit evaluation to provide internal credit checking, Credit rating, credit scoring, risk assessment, execution of power delegated and compliance check.</li> </ul>	



	<ul style="list-style-type: none"> <li>- Document flow, imaging and archiving.</li> <li>- Image processing abilities, including pictures taken by webcam and other similar image forms.</li> <li>- Image processing abilities so that image fed as input is properly populated in output.</li> <li>- Application details and status enquiry should be possible.</li> <li>- Generate letters, forms, loan legal documentation &amp; all desired template automatically. The generated forms to be modifiable/ configurable from front end by Bank only without depending on Vendor.</li> <li>- Interface to external/internal systems.</li> <li>- E-Signature/ Digital signature enabled that can be applied at any stage of processing.</li> <li>- Possibility of enhancement with add-ons like Analytics, third party users/ auditors/ valuers / advocates/ stock auditors/ due diligence agencies.</li> <li>- Ability to perform 3rd party Verifications, Valuations, Field Investigations etc.</li> <li>- Ability to define repayment variations like balloon, moratorium (skip) in the product. Ability to change repayment options, in case of need.</li> <li>- EMI, Non-EMI / Principal Distributed and other methods of payment supported.</li> <li>- Interest and principal moratorium supported.</li> <li>- Specific data entry screens designed for a given customer type.</li> <li>- Additional details like financial data for a specific period captured for corporate customer.</li> <li>- Combinations like individual/ corporate as a borrower/ co-borrower/ guarantor or vice-versa are supported.</li> <li>- De-dupe parameter specific to customer type can be defined.</li> <li>- Document set specific to customer type can be defined.</li> <li>- KYC verification/Due diligence module.</li> <li>- System should be able to capture and validate various data for KYC norms as per RBI norms from time to time like Customer Type, Customer Profile, Customer Address, KYC documents etc.</li> <li>- Restructured account Module along with Configurable business rules as per policy and approvals.</li> <li>- Dashboard reporting: few specific reports that are needed <ul style="list-style-type: none"> <li>• Report on pending proposals.</li> <li>• Report on pending documentation.</li> <li>• Report on pending security creation</li> <li>• Report on an industry, etc.</li> <li>• Any other report required by the Bank</li> </ul> </li> </ul> <p>This list is only illustrative. Any type or number of reports can be drawn from the system as per the requirement of the Bank.</p>	
1.7	Ability to generate automated e-mails / SMSs to applicants / valuers / other agencies, users etc. as per the requirement.	



	<p>System should have the ability to send Reminder Emails and SMS to designated higher Officials of the Bank which can be scheduled in the system as online mode/batch mode.</p> <p>The Software should store all e-mail/electronic communications/SMS (external and internal for recommendations, concurrence etc. electronically as part of all loan documentations.</p> <p>System should have provision to generate alerts/SMS/e-mails from each stage – normal alerts and exceptional alerts.</p>	
1.8	Ability to perform 3rd party Verifications, Valuations, Field Investigations, credit bureau checks, geo-tagging etc. with minimum human intervention etc.	
1.9	Secured access using profile definition	
1.10	System should keep history of each of parameters change.	
1.11	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.	
1.12	Single implementation supporting multiple portfolios	
1.13	<p>The LOS system shall have a business rules engine to support different types of Application routing mechanism including-</p> <ul style="list-style-type: none"> <li>- Sequential routing (Tasks are to be performed one after the other in a sequence),</li> <li>- Parallel routing (Tasks can be performed in parallel by splitting the tasks among multiple users and then merging as single composite process instance.</li> <li>- The system should support conditional merging of multiple parallel activities i.e. Response from mandatory parallel process stages before it can be forwarded to next stage),</li> <li>- Rule based routing - One or another task is to be performed, depending on predefined rules,</li> <li>- 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.</li> </ul>	
1.14	Seasonal cash flows/repayment defining capabilities.	
1.15	Should store various units of land area prevailing in various states and also to convert it to standard units like acre, hectare, sq. ft., sq. meters, sq. yard etc.	
1.16	Parameterization, historical data management, verifying data quality, migrating data, user acceptance testing, documentation, knowledge transfer and support.	
1.17	After fetching data from internal/external system, system should store it and make it available for subsequent processes/checks as and when required.	
1.18	Should capture the company/organization details and flag in the account in case of loans under MOU/tie-ups (existing or future).	
1.19	All the upgrades of the software solution should be provided to the bank free of cost for the entire contract period.	
1.20	Comprehensive training manual with built-in "help" menu in system. Define and view help against each item.	
1.21	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.	



1.22	Output has to be a printable format with full alignment of text, images & tables (in A4, A3, legal, letter etc. paper sizes)	
1.23	Multilingual (English & Hindi Languages) output templates. Moreover, proposed solution should have feasibility to include the major regional/scheduled language at a later date.	
1.24	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.	
1.25	PSR (Post sanction review) Submission and management.	
1.26	System should have mobile/tab solutions for field functionality, client visits, including data & document, pictures uploads or on website upload by third party agency.	
1.27	Automatic picking up of charges (if any) for deviations/modifications/processing etc. for each type of facilities/borrower.	
1.28	Automatic printing of all the applicable forms and documents as per requirement of the Bank.	
1.29	Solution for improving Data quality through automated processing & reduced manual interventions.	
1.30	Generation of bank specified documents like application forms, loan appraisal, sanction letter and documentation with prefilled data.	
1.31	Loan management system including loan origination, complete processing including (Appraisal, sanction and documentation), disbursement & post sanction Loan management including review/renewal and monitoring.	
1.32	Restructured account Module along with Configurable business rules as per policy and approvals.	
1.33	Single Loan Application with suitable Annexure to process single or multiple Facilities/ borrowers (Fund based & Non-Fund based) as per the Bank's requirement.	
1.34	Any number and types of facilities to be configurable.	
1.35	Ability to define various masters e.g. Calendar Master, Business Partners, Deviation reason master, Product master (including pricing etc.), Customer master (With ID details etc.), Policy criteria master, Company master, Customer service master, Collateral detail master, Interest Rate Master, Other Masters as relevant for the software/as required by the bank,	
1.36	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.	
1.37	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 master's level in the system.	
1.38	System should be able to restrict access to data based on user's position/Role/combination of both in the organization, eg. Branch employees should not be able to access Sales data and vice versa.	
1.39	System should be able to customize the screen based on user's hierarchy in the organization. Restricted viewing or viewing of related fields only.	



1.40	The system should be able to capture the verification of application/ documents/ KYC with digital signature.	
1.41	System should have Flexibility through extensive Parameterization, Workflow and Configuration of Rules.	
1.42	System should provide user definable rules for scoring, de- dupe, eligibility, customer exceptions, workflow movement, etc. using rule builder.	
1.43	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 Bank in desired format.	
1.44	Solution should facilitate bulk upload of information through batch files containing the application details.	
1.45	System should be capable of supporting product features. This may be as: <ul style="list-style-type: none"> <li>- Regular product parameters.</li> <li>- Special campaign or category parameters</li> <li>- Exceptions (approved through a defined process)</li> </ul>	
1.46	MIS/data input that requires interfacing with the core Banking system/ document management system/ any other system to retrieve/ compare/ validate existing customer details.	
1.47	It should be possible to integrate with and derive data from bank's other systems.	
1.48	System should have controlled interface with external/internal web links/ data sources/ reference sources for data verification/ data and information feeding/ checking information.	
1.49	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 Banks/ 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.	
1.50	System should have validation based on Due diligence/ compliance checks through interface.	
1.51	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.	
1.52	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.	
1.54	System should have capability for horizontal and vertical processing 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.	
1.55	Report on workflow management both for reporting as well as to have a comment & work log of the complete user trail.	
1.56	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.	
1.57	Ability to automatically send notifications/SMS/E-mail of rejections/ approvals to appropriate personnel with predefined data and conditions.	
1.58	Generation/ transmission of email alerts/ advice /SMS at various stages of the processing.	
1.59	System should be able to function two-way interactions with Core Banking System where loans approved in LOS can be automatically open in Core Banking without repeat data entry.	
1.60	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.	
1.61	Should handle substitution (Assign/Reassign) due to leave/ Emergency/Transfer/Improvement of TAT. Only Authorized Officials should be allowed for this job.	
1.62	System should have start date and end date for a particular workflow/loan products based on set parameters.	
1.63	System should have a provision to capture Sector/sub- sector, Borrower category, Occupation code and other BSR details as required by RBI and statutory authorities.	
1.64	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.	
1.65	System should provide facility to define and administer different rating criteria for different industries / branches /group of customers.	
1.66	System should have facility for OCR based bank statement analysis, GST analysis and ITR analysis	
<b>2</b>	<b>LEAD MANAGEMENT</b>	
2.1	Manual Lead Creation through front line staff.	
2.2	Bulk Lead Creation through Excel sheet/XML upload.	
2.3	Lead Creation through integration with Bank's website, Mobile apps, TAB, ATMs, KIOSK, Business Correspondents (BC), Business Facilitator (BF), Direct Selling Agent (DSA), online lead providers such as psbloansin59minutes.com, BankBazaar etc.	
2.4	Automatic/ Manual lead assignment to users/ branches based on pre-defined logic like PIN code, type of lead etc.	
2.5	Manual Lead Assignment/Re-assignment	
2.6	Lead De-duplication	
2.7	Capture Detailed information of the lead	
2.8	Add and modify lead details	
2.9	Should process modification sanction with the same lead number by changing status of lead before loan account opening.	
2.10	Attach, scan documents	



2.11	Initiate leads for multiple products through single application	
2.12	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	
2.13	Lead should be forwarded (allocated) to Sales Team/ Branch through SMS/ e-mail with unique reference number	
2.14	Below details of the lead to be captured (more can be configured, if required) <ul style="list-style-type: none"> <li>- Lead Details Family Details Wallet Details</li> <li>- Existing liabilities with same and other banks Household details</li> <li>- Account Details</li> </ul>	
2.15	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.	
2.16	Supervisor should be able to override the distribution of the tasks to Users and reroute to other Users to speed up Loan Application Processing.	
2.17	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.	
<b>3</b>	<b>USER MANAGEMENT</b>	
3.1	System should provide complete user management feature <ul style="list-style-type: none"> <li>- that allows the correct level of user to add new users and remove users.</li> <li>- that allows the correct level of user to modify the access a user requires.</li> <li>- Facility to add users to designated business unit/branch/ processes/ roles.</li> <li>- System should allow definition/modification of the approval limits, branches and organization structure which could be centralized or decentralized.</li> <li>- The system should include ensuring screen level security in all screens, depending on security group/ level of each user.</li> <li>- System should be configurable to have more user types/ levels to accommodate process changes/ audit or any other functional/ reporting requirement.</li> </ul>	
<b>4</b>	<b>WORKFLOW &amp; ALLOCATION</b>	
4.1	System should have workflow which can be configured/ parameterized depending on channel, product, scheme, source, and any other available fields.	
4.2	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.	
4.3	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.	
4.4	System should provide Fast track processing feature whereby a single user (duly designated) to process an application from start to finish or may have limited access to a specific task.	
4.5	System should provide <ul style="list-style-type: none"> <li>- Ability to define role, profile, level, branch, location-based allocation rules for each user along with holidays.</li> </ul>	



	- Ability to reallocate or reassign cases from one user to another.	
4.6	System should provide multiple to and fro movement of workflow items possible. Comprehensive Reports for workflow.	
4.7	System should have the ability to have workflows for credit lines based on the current process of the Bank. 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.	
4.8	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.	
4.9	Some of the common steps that should be followed in applications workflow are as follows. <ul style="list-style-type: none"> <li>- Quotations</li> <li>- Quick /Detailed data entry</li> <li>- Duplicate Check /Review</li> <li>- Credit Scoring</li> <li>- Document Process</li> <li>- Credit Bureau Check (CIBIL etc.)</li> <li>- Verifications Details</li> <li>- Multi-level credit evaluation</li> <li>- Decision Making</li> <li>- Disbursement</li> <li>- Monitoring</li> <li>- Review renewal</li> </ul>	
4.10	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 seek clarification on the same.	
4.11	System should have facility to put applications on hold till pending actions are completed.	
4.12	Application can be returned to any earlier stage in the workflow if required.	
<b>5</b>	<b>APPLICATION AND DETAILED DATA ENTRY</b>	
5.1	Customer information at detailed level should be captured.	
5.2	Customer's detailed information should be maintained. Add Borrower, Co-borrower and Guarantor details.	
5.3	Loan and product details are added with various repayment parameters.	
5.4	Multiple collaterals are accepted as security	
5.5	This process should allow the user to enter missing data/ modify the existing data and then re-submit the application for further processing.	
5.6	Provisions for giving Specific recommendations for any modifications/deviations by the user/sanctioning authority.	
5.7	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.	



5.8	Product validations to be checked. If violated, rectification activity performed.	
5.9	Provision to add specific comments/litigations for a particular case/lead to be provided.	
5.10	Option to reject the application/lead for ineligible customers with appropriate justifications by the appropriate higher authority.	
5.11	Upload scanned images of signed Application form, KYC and statement of means.	
5.12	Extract the details filled in online application automatically.	
5.13	System should support error / warning / action messages for doubtful / wrong entries during Data Entry, Modification and Saving Stage.	
5.14	System should be able to flag and alert (pop up message) the user for missing essential information.	
<b>6</b>	<b>APPLICATION INPUT AND TRACKING</b>	
6.1	Should capture customer details like:	
	<ul style="list-style-type: none"> <li>- Borrower Information</li> <li>- Personal information</li> <li>- Application details of Loan               <ul style="list-style-type: none"> <li>a. Customer profile, constitution, address, demographic details etc.</li> <li>b. Customer KYC details,</li> <li>c. Employment Details,</li> <li>d. Loan details,</li> <li>e. Guarantor/ Co-applicant details,</li> <li>f. Customer exposure with other Banks,</li> <li>g. Land Holding Details,</li> <li>h. Asset &amp; liability details</li> <li>i. Existing Cultivation pattern,</li> <li>j. Date of appraisal initiation</li> <li>k. Registering the application details in a user defined format</li> <li>l. Borrower Master data</li> <li>m. Customer Follow Up reports</li> <li>n. Write Up Details</li> <li>o. Financials /CMA DATA</li> <li>p. Comments on crop/product</li> <li>q. Facility Details</li> <li>r. Pricing Details</li> <li>s. Security Details</li> <li>t. Standard Terms &amp;Conditions</li> <li>u. Credit Rating/scoring results</li> <li>v. Ratios and calculation from rating input/output sheets</li> <li>w. Document checklist</li> </ul> </li> </ul>	
6.2	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.	



6.3	Should provide space to provide additional information that may be relevant in making credit decision e.g. number of bounced instruments, failed standing orders.	
6.4	System should support Qualitative Data Extraction (QDE), Dynamic Data Extraction (DDE) and checking of the data for any corrections extensively to ensure integrity of data.	
6.5	System should have facility to validate the data being entered with validations like mandatory/ non-mandatory, format validations etc.	
6.6	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.	
6.7	Support multiple sub-borrowers in a single loan (viz. self- help groups).	
6.8	Facility of Application tracking across the life cycle of the loan application and across business partners.	
6.9	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 Bank.	
6.10	System should provide for search facilities across the screens in various modules during various stages of processing	
<b>7</b>	<b>PRODUCT CONFIGURATION</b>	
7.1	<p>System should have following facilities:</p> <ul style="list-style-type: none"> <li>- A multi-level hierarchy for defining financials loan product.</li> <li>- Ability to attach risk policies at any these levels.</li> <li>- Support for multiple interest rate type liked fixed.</li> <li>- Ability to define repayment variations like EMI, non-EMI, balloon, moratorium (skip), in the product.</li> <li>- Intermittent and last balloon payment supported.</li> <li>- Interest and principal moratorium supported.</li> <li>- Servicing of interest during moratorium in line with repayment frequency supported</li> <li>- Support for individual and corporate customer.</li> <li>- Specific data entry screens designed for both customer types.</li> <li>- Additional details like financial data for a specific period captured for corporate customer.</li> <li>- Combinations like individual as a borrower and corporate as co-borrower/Guarantor and</li> <li>- De dupe parameter specific to customer type can be defined.</li> <li>- Loan products can be defined as corporate products offering more processing flexibility.</li> <li>- Document set specific to Customer type can be defined.</li> </ul>	
7.2	System should be able to define various hierarchies:- Defining the organization hierarchy (at least 10 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.	



7.3	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.	
<b>8</b>	<b>CUSTOMER MANAGEMENT</b>	
8.1	System must generate a unique customer id & searching based on the defined parameters with full / partial matching. Full/ partial matching option to be configurable.	
8.2	System should allow automatic fetching of the customer data for an existing customer <ul style="list-style-type: none"> <li>- Customer Profile</li> <li>- Exposure Details</li> <li>- Group Exposure if any</li> <li>- Existing Facility Details</li> <li>- Limit details</li> <li>- Classification detail</li> <li>- Securities etc.</li> </ul>	
<b>9</b>	<b>DE-DUPE &amp; NEGATIVE DATABASES CHECK</b>	
9.1	Provision to configure rules for De-dupe at customer/ product level.	
9.2	De-dupe rules to be configured for applicant as well as asset/ collateral.	
9.3	System supports algorithm based duplicate check.	
9.4	Unique rule sets can be defined for individual, Business units and corporate applicant types	
9.5	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 Bank	
9.6	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.	
9.7	System should have an option to reject the application for customer based on the compliance check results.	
9.8	Escalation Matrix pre-defined.	
9.9	System should have the ability to view the existing history, relationship of the customer with Bank.	
9.10	System should be able to do the de-dupe against CBS.	
<b>10</b>	<b>CREDIT EVALUATION/ RATING</b>	
10.1	Interface with Internal credit rating system for borrowers.	
10.2	Scoring parameters-based assessment abilities in case of schematic lending.	
10.3	Should provide flexibility in defining credit scoring rules/ policies with different multiple combinations and base criteria, provide on-line credit scoring processing with auto approvals.	
10.4	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.	



10.5	Should key in financial/ non-financial data and use the same for scoring.	
10.6	Generation of rating input from CMA DATA.	
10.7	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 scoring engine real time or in batches.	
10.8	System should have capability to interface with multiple credit bureaus and use the results of same in scoring.	
10.9	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.	
<b>11</b>	<b>ELIGIBILITY</b>	
11.1	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 Bank/Product norms from front end only.	
11.2	Should arrive at eligible loan amount for a customer based on these rules and data entered for application.	
<b>12</b>	<b>ANALYSIS</b>	
12.1	Evaluation of Credit Limit, Credit Scoring and Appraisal.	
12.2	System should be able to capture CMA data furnished by the customer (either through uploading/ manual entry)	
12.3	System should support financial analysis based on parameters like: NPV, IRR and Benefit-Cost ratio, Debt Service ratios, sensitivity, FCFF, FCFE, or other similar tools. or any other ratios.	
12.4	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.	
12.5	Excel based template/ file upload/ processing facility to be provided.	
12.6	Credit assessment based on product specific guidelines/Requirements.	
12.7	Standard analysis of financials using basic analytics, Key financial ratios and benchmark.	
12.8	System should allow defining ratios like operating profit, margin, etc. based on formulae and data obtained in financial statements.	
12.9	System should support details like Average and benchmark ratios.	
12.10	Financial data for the customer can be derived using excel reports/ CMA data.	
12.11	Analysis of CMA Data/ Generation of projections for 2 years based on CMA Data (Audited Balance sheet)	
12.12	System should capture any Number of years for which the financial projections/ cash flow/ loan /covenants data can be recorded & processed.	



12.13	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)	
12.14	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 Bank's monthly / quarterly monitoring reports.	
12.15	Data should be uploaded for audited/ unaudited/ draft/ in-house/ projected balance sheet.	
12.16	Standard analysis of financials using basic analytics and using various methods of lending like Turnover	
<b>13</b>	<b>DOCUMENT MANAGEMENT</b>	
13.1	Should define the documents checklist for an application, applicant, asset etc.	
13.2	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.	
13.3	Should track the receipt of Documents for an application.	
13.4	Maintains separate Error list which contains documents that are marked as error.	
13.5	Should upload documents against documents checklist/ data in different formats like jpg, jpeg, png, pdf etc.	
13.6	Should update, to inquire, archive and retrieve the documents.	
13.7	Should defer, waive the documents with approval from competent authority based on customer request.	
13.8	Should support document waiver process with an approval flow and comments by the approving authority.	
13.9	Should allow adding new documents in existing list at multiple stages.	
13.10	Should define mandatory, non- mandatory documents.	
13.11	Should track documents stage wise.	
13.12	Should mark the number of pages, date of receipt, and location of the document while receiving it.	
13.13	Should have a verification of the documents by a different user.	
13.14	Should maintain scanned image of applications, forms, appraisals, reports, cover documents, visit reports, security documents etc.	
13.15	Based on each product and parameter bank specific documents/ forms to be generated automatically with pre-filled fields based on the input fields given.	
<b>14</b>	<b>DOCUMENT CONFIGURATION and DOCUMENT CHECK LIST</b>	
14.1	Three Tier Document Definitions. <ul style="list-style-type: none"> <li>- Document Code – Identification of documents should be done</li> <li>- 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.</li> </ul>	



	- Document family – Similar type of documents to be grouped together in a family. Branch should be able to view the documents required easily.	
14.2	Applicable document sets can be configured at applicant, application and asset level.	
14.3	Stage at which the documents are expected to be received can be configured.	
14.4	Provision should be there to make available the automatic document checklist based on application data according to pre-configured document set.	
<b>15</b>	<b>DOCUMENT RECEIPT</b>	
15.1	Documents should be received or verified at 3 levels. These are applicant level, asset level and application level.	
15.2	Depending on the stages, documents can be received till post disbursement.	
15.3	Provision to upload scanned images of documents available at multiple stages.	
15.4	Should waive a certain document.	
15.5	Should defer a certain document to a future date / stage.	
15.6	Provision to verify/ upload received documents.	
15.7	Documents configured to be received post disbursement are tracked through email/ SMS alerts	
<b>16</b>	<b>DOCUMENT VERIFICATION</b>	
16.1	All KYC documents can be E-verified after they are received by the designated officer.	
16.2	Multiple types of verification should be supported viz.: Field Investigation, Office Verification, Residence Verification, Personal Interview and Organization Verification	
16.3	Multiple instances of a single verification type	
16.4	Assigning verification requests to Internal and External users	
16.5	Verification is a 3-step process - Initiate Verification - Perform Verification - Accept Verifications	
16.6	Should re-initiate verification if required	
16.7	System should also support third party verification (report update etc.)	
16.8	Should define Escalation matrix/ Queue Management	
16.9	Should interface with external agencies/ authorities for documents verification.	
16.1	Auto assignment to empanelled Advocates and Engineers for Legal scrutiny report and Engineer valuation.	
16.11	Provision for reports to be uploaded by the empanelled advocates and engineers directly through an interface exclusive for this purpose.	
16.12	Documents can be marked as satisfactory or non- satisfactory.	
16.13	Flagging of pending documents account wise and follow up.	
<b>17</b>	<b>FEES &amp; CHARGES</b>	



17.1	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.	
17.2	Should collect fees and charges based on the checklist of generated charges partially or fully.	
17.3	Apart from system identified fees, provision to add for additional fee type should be there.	
17.4	Should waive or defer a charge after the approval of competent authority.	
17.5	Should integrate the facility for collection of fees for external agencies like DSA, Business Correspondents, CIBIL etc.	
17.6	Should integrate with banks collection system (existing or proposed)	
17.7	Offer letter to have detailed fee and charge calculation which can be directly debited to Core banking on triggers.	
<b>18</b>	<b>DEVIATION MANAGEMENT</b>	
18.1	System should define deviation based on rules for pricing, demographics and other parameters.	
18.2	Generation of deviations automatically by the system and allocation to designated authority for approval.	
18.3	Maker Checker process for deviation approval.	
18.4	Facility to add certain user deviations based on the discretion of the user/ competent authority.	
18.5	Should support following deviations: <ul style="list-style-type: none"> <li>- Multi-Level Deviations.</li> <li>- System defined deviations triggered based on the configuration</li> <li>- Additional manual deviations</li> <li>- Role based deviation approval</li> </ul>	
18.6	Ability to define credit deviation matrix for a hierarchy of reviewers and approvers, credit committee, or a hierarchy of credit committees	
18.7	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	
<b>19</b>	<b>USER WORKSPACE</b>	
19.1	System should allow user to see all application he has to work on in a single view.	
19.2	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 etc.	
19.3	User should also be able to view cases in a pool and request to attend the case to start working on same with approval of allocating authority.	
19.4	Supervisor user should be able to view records of his subordinates and be able to take actions on same.	
<b>20</b>	<b>COLLATERAL MANAGEMENT</b>	



20.1	System should define different collaterals and attributes in the systems which must be captured for a collateral.	
20.2	System should capture collaterals for an application.	
20.3	System should generate technical and legal valuation for a collateral and allocate it to a user or agency and capture the valuation details.	
20.4	Workflow based valuation process - initiate valuation request, valuation report details, accept valuation and attach collateral.	
20.5	Multiple instances of a single valuation request can be generated.	
20.6	System should calculate eligibility based on collateral value and Net Present Value (NPV).	
20.7	System have facility to upload, display and print valuation documents/legal reports into the system.	
20.8	System should have Ability to configure single/ multiple collateral at application level.	
20.9	Collateral processes like entry, valuation and attachment should be supported as workflow activities.	
<b>21</b>	<b>VERIFICATION MANAGEMENT</b>	
21.1	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.	
21.2	The system must perform data validation and pre-checks for critical fields such as phone numbers, email IDs, income, and addresses, etc. to ensure accuracy and reliability of the data before it is submitted or processed by the Bank or its authorized agencies.	
21.3	Should initiate and do field investigations.	
21.4	Should capture details and documents related to each verification.	
<b>22</b>	<b>TERMS &amp; CONDITION MANAGEMENT</b>	
22.1	Facility T&C list has to be automatically selected on the basis of facility type selection.	
22.2	Provision should be there for bringing in any changes/ amendments by the users/ approval authorities.	
22.3	Borrower standard T&C needs to be selected on the basis of borrower type.	
<b>23</b>	<b>CREDIT APPROVAL</b>	
23.1	Multi-level approval based on sanction limits.	
23.2	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.	
23.3	System should allow authorized personnel to override system credit approval or rejection recommendations but with an audit trail that can be tracked.	
23.4	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.	



23.5	Multiple committee members can be defined along with veto and non-veto members.	
23.6	Provision to define committees like approval committee, pricing committee etc.	
23.7	Automatic approval / rejection based on decisions taken.	
23.8	System should generate Credit Appraisal report in a printable and/or screen readable form.	
23.9	System should provide for definition of the minimum requirements for one to qualify for a credit facility generally and within each stage.	
23.1	System should allow reviewing personnel to view defined sets of information/ comments on each credit request.	
23.11	Should view the application data in a summarized form to take credit action.	
23.12	Ratification process for decisions taken is supported.	
23.13	Should generate Sanction tickets and term sheets for Customers/ Bank with mandatory fields and T&C.	
<b>24</b>	<b>COVENANT MANAGEMENT SYSTEM</b>	
24.1	Should view/ input financials & non-financial covenants based on pre-defined rules.	
24.2	Periodic monitoring (with manual intervention) of covenants.	
24.3	Report generation on compliance/ non- compliance.	
<b>25</b>	<b>REVIEW/ RENEWAL</b>	
25.1	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.	
25.2	System should allow timely review/renewal of application as per the above processes.	
25.3	System should provide previous approvals / rejections in the system history.	
25.4	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.	
<b>26</b>	<b>EXCEPTION HANDLING</b>	
26.1	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.	
26.2	System should be able to re-routing the case to an appropriate officer in case of any changes or amendments to be made.	
26.3	System should automatically reroute the case in case of any data change based on which the approval was done.	
26.4	System should allow to reject the application with reason. The system should allow review of rejected applications through a screen that includes the reason for rejection.	
26.5	System should allow to review rejected applications for reopening in special cases by authorized user.	
26.6	Facility to recommend an application if it is not in users approving authority.	



26.7	System should facilitate archival of rejected applications for de-dup purposes.	
26.8	Once an application for credit is closed, it should not be possible to change the data.	
26.9	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.	
26.1	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.	
<b>27</b>	<b>OFFER LETTER &amp; LOAN DOCUMENTS</b>	
27.1	Generate pre-printed offer letter & Loan Documents for customer.	
27.2	Should capture the acceptance by the customer.	
27.3	Allow printing of approval/ rejection letter in desired format.	
27.4	Should view the status of applications under process Stage wise, branch wise and user wise.	
27.5	System should support generation of sanction advice as per the format/requirement of the Bank which shall be shared at the time of SRS.	
27.6	Customer correspondence, including reminder letters, etc. automatically generated by the system in accordance with defined parameters.	
27.7	The system should handle and generate documents like but not limited to: <ul style="list-style-type: none"> <li>- Loan Sanction Letter Loan Rejection Letter</li> <li>- Loan Related Agreements/documents</li> <li>- Security document</li> <li>- All other document forms</li> </ul> Format/template of each document should be flexible and admin user can add or modify the document as per bank's requirement.	
27.8	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 master's level in the system.	
<b>28</b>	<b>APPRAISAL NOTE and LIMIT MANAGEMENT</b>	
28.1	System to have the capability to show a snapshot view on a click of the entire appraisal on a single click	
28.2	Should print the appraisal sheet for offline study of the appraisal	
28.3	Limit management <ul style="list-style-type: none"> <li>- System should have push / pull abilities for customer limit positions to / from CBS.</li> <li>- Interchangeability from funded to non-funded &amp; vice- versa.</li> <li>- Multiple levels of sub limits.</li> </ul>	
28.4	Loan Amortization schedule	
<b>29</b>	<b>DISBURSEMENT</b>	
29.1	Should generate a disbursement request / voucher/ form based on facility type.	



29.2	Should generate pre disbursement compliance sheet/ certificate	
29.3	Disbursement release and Disbursement approval	
29.4	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.	
29.5	Support for Partial Disbursement/ full disbursement/disbursement in stages as per sanction terms and conditions.	
29.6	Principal and interest repayment on partially disbursed amounts	
29.7	Should enter disbursement details like beneficiary, mode of disbursement etc.	
29.8	Have maker checker process for disbursement approval.	
29.9	Facility to update disbursement details once the disbursement has been done, if needed.	
29.10	Facility to update details of asset created if any, like machine details, project details etc. and make it available to use afterward.	
29.11	Facility to do multi tranche disbursement for loans.	
<b>30</b>	<b>POST SANCTION FOLLOW UP</b>	
30.1	The System should have a separate dashboard 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 Bank's policy. The functional requirement of the post sanction module will be as follows.	
30.2	<p>This should enable the Bank to manage the customer profiles to whom the loans have been disbursed. The customer records must be accessed and fetched from the database of CBS (TCS BaNCS). Integration of LOS with the existing CBS to the extent has to be carried out by the SI. The monitoring system should have the following functions:</p> <ul style="list-style-type: none"> <li>- Customer Information: System should have ability to display the customer's fund and non-fund-based exposures details.</li> <li>- Co-obligant and Guarantor: System should provide the view of the list of co-obligants and guarantors associated with the loan.</li> <li>- 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 various departments/authorities in a single location and the same should be available during review/renewal of the facilities.</li> <li>- Security: Details of the securities (primary and collateral) provided to the loans along with first/second/pari-passu charge to be made available and security coverage of the loans also to be made available. Pending for creation of charge with various statutory authorities like CERSAI, MCA, Registrar Office, Transport Authorities etc., also to be made available. Further, the details of the legal report, vetting report, valuation date, Fair Market Value, realizable value, Distress Sale value etc, should be captured.</li> <li>- 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.</li> <li>- Insurance Details: The system should be able to capture details of the insurance available against charged securities (both Primary as well as Collateral). This helps the branches to renew the validity of the</li> </ul>	



	Insurance on time to safeguard the bank's interest when need arises. 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 for renewal to the Insurance Company concerned.	
30.3	The system should have provision to submit the project completion reports, stage-wise disbursement of term loan etc., of a customer with respect to the loan. The workflow is enabled upon successful completion of the document. <ul style="list-style-type: none"> <li>· Project Completion Certificate</li> <li>· Stage wise disbursement of term Loans</li> <li>· Post Sanction Inspection Report/ end use monitoring</li> </ul>	
30.4	The controlling offices should be provided with options to monitor and follow-up actions for rectifications.	
30.5	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.	
30.6	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 ZO/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.	
<b>31</b>	<b>NOTIFICATION MANAGEMENT</b>	
31.1	Facility to provide real time notification of case as per configuration of the Bank	
31.2	Alert to be given by the system after the sanction for registration, cancellation or modification of charges at external agencies.	
31.3	Should automatically send notifications of rejections/approvals to appropriate personnel/customers with predefined data and conditions.	
31.4	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.	
31.5	System should have the ability to send SMS alerts to the customer on Vital information related to Processing of Loan as well as offering of other facility.	
31.6	Should automatically notify or alert when the loan is disbursed.	
31.7	Should define templates for SMS, email, letters for notifications based on existing templates of the Bank.	
<b>32</b>	<b>PRODUCT MANAGEMENT</b>	
32.1	Should define new portfolios, products, schemes based on the current/proposed offering of the Bank.	



32.2	Should define pricing (fixed, floating) with different frequencies like yearly, monthly etc. along with ability to set up rules for risk-based pricing.	
32.3	Calculation of interest sacrifice/ surplus, in case interest rate is changed due to certain reasons.	
32.4	Should restrict the availability of the product location wise.	
32.5	Should copy and configure new product internally without Vendor support.	
32.6	System must have capability for pricing to be based on the tenor of the loan. The system should give capability for longer tenors to have higher pricing.	
32.7	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.	
32.8	Capability for balance transfers In the event that a customer has an existing loan with another institution, the system must allow for input of this information at origination. This will allow for this information to be reviewed at verification.	
32.9	Full Ad-hoc Limit Management System where temporary limits can be processed in the system.	
32.1	There should be risk weightage and automatic loan interest setting as per CIBIL score of the entity.	
32.12	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.	
<b>33</b>	<b>RULE BUILDER</b>	
33.1	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.	
33.2	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.	
<b>34</b>	<b>INTEGRATION WITH BANK CBS AND THIRD-PARTY PORTALS / APPS</b>	
34.1	Should support tie ups with Vendors, Institutions, Organizations etc.	
34.2	Configure APIs/any other mode for connecting to third party portals hosted by GOI/RBI/NABARD/ any other govt. or non-govt. dept. or agency etc.	
34.3	The proposed software should be able to pick up Interest Rate, various master data, Reference Codes from Core Banking Software (i.e. TCS BaNCS) for regular processing of Loan applications	
34.4	Post account opening, proposed software should be able to create Security Records (SRM creation in i.e. TCS BaNCS).	
34.5	System should have the ability to view the match details and compare the matched parameters to be sure that the customer match is exact and then map them against same customer id.	
34.6	System should have provision to validate and use user input Cust Id (Existing Cust Id) to open the Loan account in Core Banking System. However, for new	



	customers, system should create a new cust id and open the account using the new cust id.	
34.7	System should be able to integrate seamlessly with Banks Core Banking System (CBS).	
34.8	Interfacing with other external/internal systems, including but not limited to Core Banking solution, Risk Rating Models, Scoring Models, CIBIL, UIDAI, IT Website, MCA website/data, EC, CRILC, Market Reports, CERSAI, ECGC, Defaulter list, DGFT, Sub registrar office websites (to verify land documents) and any other website/portal which would help in validation of data provided by customer.	
34.9	System should check the depository/RBI Fraud Depository and show that the account/ entity is shown as Red Flag Account (RFA)/ not from other Banks.	
34.1	Auto checking of CERSAI from the portal for loans in which CERSAI registration is mandatory. Auto upload/bulk upload of the data on CERSAI portal for approved loan applications.	
34.11	Digital signature should be enabled for the corporate entity and auto updation of registration of charges on the site of MCA.	
34.12	User credentials to be linked to internal CBS/other systems as required by the Bank.	
<b>35</b>	<b>REPORTS/ MIS &amp; DASHBOARDS</b>	
35.1	Provide standard reports which are printable in PDF and exportable to Word or Excel or other data analysis formats.	
35.2	Allows report configuration by allowing customizing report parameters.	
35.3	System should be able to generate reports like: <ul style="list-style-type: none"> <li>- Applications received</li> <li>- Applications approved</li> <li>- Applications declined</li> <li>- Sourcing Performance Turnaround Time (TAT) Reports</li> <li>- SLA reports</li> <li>- Applications pending</li> <li>- Disbursement of applications</li> <li>- Pending documents application</li> <li>- Pending verification</li> <li>- Pre-finalized company rating report</li> <li>- Final company rating report</li> <li>- Interim Industry Rating Report</li> <li>- Final Industry Rating Report</li> <li>- Company Financials Report</li> <li>- Score Mismatch Report</li> <li>- Risk Rating Reference Report</li> <li>- Industry Benchmark Report</li> <li>- Company Comparison Report</li> <li>- Case Status Report</li> <li>- User Access Rights Report</li> <li>- Audit Report</li> </ul>	



	<ul style="list-style-type: none"><li>- Executive Summary Report</li><li>- User Login Logout Report</li><li>- Periodically reports in PDF/ MS Word/ MS excel/ HTML, etc.</li></ul>	
35.4	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.	
35.5	Report should be available from the system on the proposals approved but not accepted by the customer.	
35.6	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 Bank from time to time.	
35.7	The Software should support definition of new customized reports based on existing data and other calculated logic.	
35.8	MIS should be available through system like branch wise exposure, industry wise exposure etc.	
35.9	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	
35.1	System should generate a report which gives the category wise application received, approved, pending during a particular period.	
35.11	System should provide Vendor wise detail report for ascertaining TAT and quality of work performed by the Vendor, BC and others.	
35.12	Exception reports/ Deviation Reports to be available to Authorized users only	
35.13	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.	
35.14	The system should have the capability of report generation on compliance/ non-compliance.	
35.15	The system should have the capability to generate report for Periodic monitoring (with manual intervention) of covenants.	
35.16	System should have Irregularity & Compliance Based reporting.	
35.17	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).	
35.18	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.	
35.19	Should define operational dashboard parameters, presentation style, levels, products, etc.	



35.2	Should have provision for graphical representation of account details including history transactions of customer/ bank statement analysis.	
35.21	Should generate any type of report as desired by the Bank from time to time.	
35.22	Support for online access of reports/dashboards as per the requirement of the Bank.	
35.23	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.	
35.24	System should have TAT monitoring in hours and minutes.	
35.25	Ability to time stamp for each activity from end-to-end for Turnaround Time (TAT) calculation.	
35.26	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 must 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 Bank users/ Administrators. The reports can be generated for different domain like universal, Region specific and frequency for generating these reports should be as per Banks requirement.	
35.27	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 Bank. The tool should be configurable by Users for developing ad-hoc reports also.	
<b>36</b>	<b>AGRICULTURE SEGMENT (Specific Requirements)</b>	
36.1	Solution to have workflow & application suitable for all type of loan ranging from simple loan like Crop loan, Gold Loan to complicated loans like Agro processing Commercial loans etc.	
36.2	<p>The system should allow the definition and management of loan products and portfolios in accordance with the Bank's requirements and the types of loan products offered by the Bank, enabling flexibility to configure product features, eligibility criteria, interest rates, and repayment terms., like</p> <p><b>Farm Credit:</b></p> <ul style="list-style-type: none"> <li>- Kisan Credit Card (KCC)/ Seasonal agricultural (Short and long duration) loan to individual farmers/SHGs/JLGs/ FPOs.</li> <li>- Agricultural term loans (Allied Agri activities, Dairy, Poultry, Beekeeping, Tractors, Machinery, Land Development, Second Hand Tractors etc.) to individual farmers/SHGs/JLGs/FPOs.</li> <li>- Advances for vehicles.</li> <li>- Agriculture Produce Pledge Loan / Financing against warehouse receipt.</li> <li>- Dealers of Agriculture Inputs, Farm Building and Structures.</li> <li>- Conversion of short duration term loan to loan duration term loan.</li> <li>- System should have the provision to capture the required information related to claiming of crop insurance against the KCC/agricultural loan.</li> <li>- Scheme for Loan against Gold Ornaments / Jewellery.</li> </ul> <p><b>Agriculture Infrastructure Schemes:</b></p>	



	<ul style="list-style-type: none"> <li>- Financing of Construction of Storage facilities (warehouse, market yards godown and silos) including cold storage units/ cold storage chains designed to store agriculture produce/products irrespective of location with or without tie up with FCI/PUNGRAIN etc.</li> <li>- Financing of Plant Tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi-composting</li> </ul> <p><b>Agri-allied and ancillary Activities:</b></p> <ul style="list-style-type: none"> <li>- Food and Agro Processing and other product that Bank may launch in future.</li> <li>- Agri-clinic and agri business to agri graduates.</li> <li>- Loans to MFIs and Co-operative Societies of farmers.</li> <li>- Dairy Loan, Poultry Loan and various other allied activities</li> </ul> <p><b>Loans against following scheme:</b></p> <ul style="list-style-type: none"> <li>- SHG/ JLGs provided directly by Bank to individual living below a particular income level in rural and urban areas.</li> <li>- Housing projects for weaker sections</li> <li>- Any other loan scheme as per the requirement of the Bank would be required to be brought into LOS.</li> </ul>	
36.3	System should upload information through batch as well as online mode containing the application details.	
36.4	Integration of crop loan with PMFBY portal	
36.5	SHG loan processing and able to collect/ retrieve/ process individual member details and loan disbursement to individual members' bank account.	
36.6	Provision to store purity of gold (in carats) and its weight to calculate eligibility amount in case of Gold Loans.	
36.7	System should be capable of capture, store and process Loan applications based on State wise/District wise/ Crop wise/ Irrigation facility wise/ and any other definable parameter wise Scale of Finance as per RBI/NABARD guidelines on yearly basis.	
<b>37</b>	<b>MSME SEGMENT (Specific Requirements)</b>	
37.1	Should define various kinds of loan schemes like trader, small business loan, mudra, loan to professional/self- employed, commercial vehicle, doctor loan as per the currently available Bank schemes and any scheme that is brought in future. Details shall be shared during SRS.	
37.2	Integration of Government sponsored scheme MSME accounts with relevant portal	
37.3	System should be capable of capturing, storing and processing Loan applications based on state wise/District wise.	
37.4	System should have provision to capture vital data (including Financial Documents Type of Organization, Business registration number, Place of incorporation, Number of years in business Equity Structure, Ownership structure, Contact Information, Directors & Key Management, Business operations etc.) as required for Non-Individual Customers, Risk rating and MIS	
37.5	System should be able to update comprehensive stock statement, book debts, tangible and intangible securities for calculating initial working capital limit, drawing power, loan limits etc.	



37.6	Should allow the borrower to provide the data of more than one GST registrations.	
37.7	Should provide a detailed MCA report of Companies in order to equip the Bank with the information to better assess the proposal of the borrower.	
37.8	Should provide Bank a gateway to fetch Land records like Non-encumbrance Certificate (NEC).	
37.9	Sales Team/ Branch should complete Data Entry in LOS and submit the file to SME Hubs.	
<b>38</b>	<b>RETAIL SEGMENT (Specific Requirements)</b>	
38.1	System should be capable of capturing, storing and processing Loan applications based on state or district wise, and any other definable parameter wise as per RBI/NHB guidelines on yearly basis.	
38.2	The system should define and support loan portfolios like Housing loans, Vehicle loans, Mortgage-backed loans, Consumer durable loans, Personal loans, Education loans, Reverse Mortgage Loans, Commercial Vehicle Loans, Small Business Loans classified under Retail Credit, Rent Receivable Loans, Loan Against Gold Jewellery / Gold Coins, Microfinance.	
38.3	The system shall provide a secure interface and seamless integration with Central and/or State Government Educational Loan Portals to automatically capture, and map all required fields into the LOS for educational loan applications. However, the applicable loan scheme, eligibility criteria, and sanctioning norms shall be determined, validated, and configured strictly in accordance with the Bank's policies and guidelines.  The system must support real-time or near real-time synchronization, verification, and validation of data received from the respective portals to ensure accuracy, completeness, consistency, and non-redundancy of applicant information.	
<b>39</b>	<b>Customization &amp; Modification of LOS in line with loan products being offered by the Bank</b>	
39.1	Irrespective of the scope of work and functional requirements / specifications outlined in the RFP, the Bidder shall be fully responsible for end-to-end customization, configuration and successful implementation of the solution as per the Bank's requirements and to its full satisfaction. The proposed solution must be capable of handling all processes, workflows, and parameters associated with the 84 loan products currently offered by the Bank. A detailed list of these loan products is available on the official website of the Bank.	
39.2	During the initial warranty and support period of one (1) year, the Bidder shall accommodate and implement all changes, customization, and modification requested by the Bank at no additional cost, provided such requests are relevant to the scope, functionality, performance, or usability of the implemented solution.	

**FURTHER CUSTOMIZATION AND MODIFICATION OF LOS - POST GO LIVE FOR 500 MAN-DAYS**

In case, any subsequent customization, enhancement, modification, integration, or re-development of the LOS is required after Go-Live, the same shall be undertaken by the Bidder as per the actual requirements of the Bank for a cumulative total of 500 (Five Hundred) man-days during the warranty & support period of five (05) years.



For the purpose of calculation, one (01) man-day shall be defined as eight (08) hours of productive work (excluding any breaks), irrespective of onsite or offsite delivery, and shall be duly certified by the Bank officials.

All such requirements shall be initiated by the Bank through a formal **Change Request (CR)** specifying the scope, expected deliverables, timelines, and acceptance criteria. The Vendor shall provide a detailed technical and commercial effort estimation, along with the implementation plan, within five (05) working days from receipt of the CR. Work on the approved CR shall commence only upon written approval of the Bank.

The Bidder shall ensure timely completion of all approved CRs, and each deliverable shall undergo UAT, required documentation, re-deployment, and formal sign-off prior to closure. Any unutilized man-days at the end of the contract period shall lapse automatically, without any financial claim or payment to the LOS Vendor.

Any requirement beyond the allocated 500 man-days shall be payable by the Bank based on the unit man-day rates already quoted in the commercial bid, which shall remain valid for the entire contract duration. However, any regulatory, statutory, security-related, or compliance-driven changes mandated by Banking Regulators / Government Authorities / RBI from time to time shall not be counted within the 500 man-days limit.

### 5.3 SOFTWARE REQUIRED FOR DC AND DR:

All types of operating systems (OS), databases (DB) and other licensed software required for hosting, running and maintaining the LOS and associated applications at the DC and DR shall be provided by the Bidder as per the need of the solution. All licenses must be genuine, valid, OEM-supported, and compliant for the entire contract period including warranty and ATS, without any additional cost to the Bank. The Bidder must clearly specify the OS and database type, version, edition, licensing model, and quantity in the technical bid.

#### 5.3.1 Deployment of LOS at DC and DR sites:

1. Based on the operational and business requirements of the Bank, the Bidder shall deploy the Loan LOS at the Data Centre in a High Availability (HA) architecture. The LOS at the Disaster Recovery (DR) site shall be deployed in a standalone configuration (i.e., without HA), unless otherwise specified by the Bank.
2. The Bank shall provide the underlying hardware / IT infrastructure, including space, power, connectivity, racks, and related facilities at both DC and DR sites. The Bidder shall, however, clearly specify all infrastructure requirements, including quantity, sizing, configurations, and capacity planning, in its proposal. The Bidder shall also provision, install, and quote all required supporting software, tools, utilities, and applications as per the solution requirements.
3. The Bidder shall be responsible for the installation, configuration, commissioning, and integration of all required software components and for ensuring compatibility with the Bank-provided infrastructure. The Bidder shall also create, configure, and manage all Virtual Machines (VMs) at both DC and DR sites in accordance with the proposed architecture and sizing requirements. The Bidder shall ensure seamless data synchronization between DC and DR to support business continuity and disaster recovery objectives.
4. The Bidder shall provide and provision all necessary operating systems, databases, middleware, licenses, and related software components required for deployment at both DC and DR sites, in accordance with the solution design and LOS requirements.
5. Deployment of the LOS at the DR site shall be undertaken only after successful rollout, completion of User Acceptance Testing (UAT), and Go-Live of the LOS at the DC, unless otherwise directed by the Bank.
6. The Bidder shall be responsible for establishing, implementing, and managing data backup, restoration, and recovery mechanisms, including periodic testing, to meet the Bank's business continuity and disaster recovery requirements.

#### 5.3.2 Security and Compliance Requirements

- The solution must ensure **end-to-end encryption** for data **at rest and in transit**, adhering to industry-standard encryption protocols such as **TLS 1.2 or TLS 1.3** (or higher, if available and approved).



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- The system must support **Role-Based Access Control (RBAC)** with **Multi-Factor Authentication (MFA)** for all administrative and privileged user access.
- The solution must comply with the applicable **Regulatory and Security Standards**, like:
  - RBI Cyber Security Framework
  - ISO 27001 (Information Security Management Standard)
  - ISO 22301 (Business Continuity Management Standard)
  - MeitY Guidelines and applicable directives
- **Backup and Recovery**
  - Automated, policy-driven backup mechanisms must be implemented to ensure a **Recovery Point Objective (RPO) ≤ 15 minutes** and **Recovery Time Objective (RTO) ≤ 1 hours**.
  - **Quarterly Disaster Recovery (DR) drills** must be conducted, and **detailed reports** must be submitted to the Bank for review and compliance verification.
- All application, transactional, and associated data must **reside within India**. **Cross-border data storage, processing, or transfer is strictly prohibited** under any circumstances.
- In the event of any violation, non-compliance, default, or negligence, the Bidder/Implementing Agency shall be solely and fully responsible and liable for all consequences, including legal, financial, regulatory, and reputational impacts arising thereof.



## BID PROPOSAL PROFORMAE

### 6.1 TECHNICAL BID RESPONSE

Bidders are advised to kindly adhere to the following Table of Contents and attach all the relevant documents in the given order along with their Technical Bid:

S No	Description of the Document / Enclosure to be attached	Enclosed (Yes/No)	Page No.
1.	Bid Covering Letter		
2.	Letter of Authority to be stated on the Letter Head of the Company		
3.	General Profile of the Bidder		
4.	Details about the Tender Fee and Earnest Money Deposit (EMD)		
5.	Copy of company incorporation certificate.		
6.	Copies of valid GST Registration and PAN number allotted by the respective authorities.		
7.	An undertaking that your firm is not involved in any Bankruptcy filing or for protection from it.		
8.	An undertaking that your firm has not been blacklisted.		
9.	A consolidated certificate (single-page), duly certified and issued by the Chartered Accountant (CA) of the Bidder and OEM, indicating the annual turnover for each of the last 03 financial years.		
10.	Deviation Sheet (as per the format) to highlight the deviations in the Terms and Conditions of the RFP.		
11.	Deviation Sheet (as per the format) to highlight the deviations in the Technical Specs and Sope of Work requested in the RFP.		
12.	Compliances to Technical Specifications duly signed and stamped by the OEM. Datasheets of the products quoted by the Bidders must also be attached.		
13.	Manufacturing Authorization Certificate duly signed and stamped by the concerned OEM (s) as per the format given in the Bid Document.		



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14.	All the relevant documents in support of the <b>General, Technical and Commercial eligibility criteria</b> as requested under Section 4.1, 4.2 and 4.3 of the RFP may be attached here in the given order.		
15.	Bill of Material-cum-Compliance Sheet for Hardware and Software		
16.	Detailed specifications of the hardware and software proposed by the Bidder, along with Make and Model / Part No./ Version, etc. supported with Datasheets / Brochures / Catalogues, etc. and BoM (Bill of Material).		
17.	Any other document / information related to Bid		

**Note:**

It is the sole responsibility of the Bidder to attach and upload all relevant and requisite documents with the technical bid. However, the Bank reserves the absolute right to request any additional documents or clarifications during the technical evaluation as per the rules, provided that such requests do not affect or alter the outcome of the tendering process.

(Signatures)

Name:  
Designation:  
Seal

Date:  
Place:



## 6.2 **BID COVERING LETTER**

To:

The Managing Director,  
The Kangra Central Cooperative Bank Ltd,  
Dharamshala-(HP)  
176 215.

**Reference: RFP Notice No. KCCB/IT/2026/LOS/A**

Dear Sir / Madam,

**Supply, Installation, Customization, Implementation, and Maintenance of a Loan Origination System (LOS) at the DC and DR site on the Bank's Cloud Infrastructure for a period of 05 years, including procurement of all required software licenses.**

### **1 Terms & Conditions**

1.1 I/We, the undersigned bidder(s), having thoroughly read and examined the specifications, scope of work, and all bidding documents pertaining to this Request for Proposal (RFP), hereby propose to supply, install, configure and maintain the required goods & services in full compliance with the provisions of the bidding documents.

1.2 I/We, the undersigned bidder(s), having submitted the qualifying information as required in the RFP, hereby agree to abide by all the terms and conditions stipulated therein. If any additional information or documentary evidence is required during the evaluation of our bid, I/We undertake to provide the same promptly and to the satisfaction of the Bank / Consultants.

### **2 Rates and Validity**

2.1 All the rates quoted in our proposal are in accordance with the terms and conditions specified in the bidding documents. These rates, along with all other terms and conditions of this proposal, shall remain valid for a period of 180 days from the last date of bid submission.

2.2 I/We have reviewed the applicable provisions of the Indian Income Tax Act and hereby declare that, should there be any changes in Income Tax, surcharge on Income Tax, or any other corporate taxes under the law, I/We shall comply with and bear such revised tax liabilities accordingly.

### **3 Deviations**

I/We declare that all goods & services shall be delivered strictly in accordance with the technical specifications, time schedule, and all other terms outlined in the Request for Proposal (RFP), except for the deviations explicitly listed in the Technical Deviation Proforma. Furthermore, I/We agree that any additional conditions found in the proposal documents, other than those stated in the approved deviation proforma, shall be considered null and void and will not be given effect.

### **4 Bid Pricing**

I/We hereby also declare that the rates quoted in our proposal are fully in accordance with the terms and conditions specified in the bidding documents.

### **5 Earnest Money**

I/We have enclosed the Earnest Money Deposit (EMD) as required under Section 4.12 of the Request for Proposal (RFP) document. In the event of any default on our part, the EMD is liable to be forfeited in accordance with the provisions specified in the RFP.



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**6 Performance Bank Guarantee**

I / We shall submit a Bank Guarantee within the stipulated time as required under Section 4.17 of the Request for Proposal Document.

**7 Declaration**

I/We hereby declare that our proposal has been submitted in good faith, without any collusion or fraudulent intent. The information provided in the proposal is true and correct to the best of my/our knowledge and belief, and nothing has been concealed. We further confirm that our firm shall supply all goods & services in accordance with the technical specifications, scope of work, and other requirements outlined in the RFP, ensuring full satisfaction of the Bank.

Thanking you,

Yours faithfully,

(Signatures)

Name:

Designation:

Seal

Date:

Place:



**6.3 PROFORMA FOR LETTER OF AUTHORITY**

Letter of authority for attending **Pre-Bid Conference, Opening of Technical and Financial Bid, and to undertake any communication, clarification, representation, or correspondence** with the Bank relating to the RFP.

Ref. No. \_\_\_\_\_

Dated \_\_\_\_\_

To

The Managing Director,  
The Kangra Central Cooperative Bank Ltd,  
Dharamshala-(HP)  
176 215.

**Reference: RFP Notice No. KCCB/IT/2026/LOS/A**

Dear Sir,

I/We, \_\_\_\_\_, hereby authorize the following representative(s) to attend the Pre-Bid Conference and to undertake any communication, clarification, representation with The Kangra Central Cooperative Bank Ltd., Dharamshala in connection with the above-referenced RFP:

1. Name & Designation \_\_\_\_\_ Signature \_\_\_\_\_
2. Name & Designation \_\_\_\_\_ Signature \_\_\_\_\_

I/We further confirm that all commitments, declarations, clarifications, statements, and representations made by the aforementioned authorized representative(s), whether written or verbal, shall be deemed to have been made on our behalf and shall be fully binding on our organization.

Yours faithfully,

Signature

Name and Designation:

For and on behalf of:

Note: This letter of authority should be on the letter head of the company and should be signed by a competent authority.



THE KANGRA CENTRAL COOPERATIVE BANK LTD.,  
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**6.4 BIDDER'S PROFILE**

S.No.	Description	Response		
1	Bidder's Proposal Reference No. and Date			
2	Registered Name of the Company / Bidder			
3	Address of the Head Office / Registered Office			
4	Registration No. and Registration Authority			
5	Year of Incorporation / Establishment			
6	Legal Status (Govt./PSU/Public/Private etc.)			
7	Have you ever been debarred or blacklisted			
8	<b>Complete Business Address for Correspondence</b> Location: Street: City: PIN Code:			
9	Name of the <b>Head of the Organization</b> Designation Telephone Number e-Mail Address			
10	Name of the <b>Contact Person</b> Designation Telephone Number e-Mail Address			
12	Official Website of the Company			
13	Quality Certification, if any			
14	Bidder's Turnover and Positive Net Worth during last 03 years	FY	Turnover (In Crores)	Positive Net Worth
		2022-23		
		2023-24		
		2024-25		

(Signatures)

Name:  
Designation:  
Seal

Date:  
Place:



**6.5 DETAILS ABOUT TENDER FEE AND EARNEST MONEY DEPOSIT**

Reference: RFP Notice No. KCCB/IT/2026/LOS/A

The Tender Fee and Earnest Money Deposit (EMD) may be drawn in favour of “**The Managing Director, KCCB**” and payable at Dharamshala (H.P.).

**TENDER COST OF ₹ 5,000/- (RUPEES FIVE THOUSAND ONLY)**

Name of the Bank	
Demand Draft / Bankers Cheque / Cash Receipt No. / Detail about Online Transactions	
Dated	
Amount	

**EARNEST MONEY DEPOSIT (EMD) OF ₹ 10,00,000/- (RUPEES TEN LACS ONLY):**

Name of the Bank	
Demand Draft / Bankers Cheque/ FDR No. etc.	
Dated	
Amount	

Note: Demand Draft / Bankers Cheque / Copy of Cash Receipt and Online Transactions need to be put up in a sealed envelope and must be submitted in physical to the Bank. For ready reference, scanned copies may also be uploaded along with the bid on the e-procurement portal.

(Signatures)

Name:  
Designation:  
Seal

Date:  
Place:



**6.6 DEVIATIONS FROM THE DETAILED TECHNICAL SPECIFICATIONS**

Reference: **RFP Notice No. KCCB/IT/2026/LOS/A**

Bidder is required to comply with the requirements of the Bid Document and not to stipulate any exceptions or deviations. In case it is unavoidable, Bidder may stipulate exceptions and deviations to Bid requirements only as per the format below and enclose this with technical Bid.

Following are the Deviations and Variations from the detailed specifications and scope of work given in this Tender. These deviations and variations are exhaustive. Except for these deviations and variations, all the goods and services shall be provided as per the specifications mentioned in the RFP Document.

S No	Bid Document Reference		Subject	Statement of Deviations and Variations
	Page No	Clause No		

Any exceptions / deviations expressed or included elsewhere in the Bid Document will not be valid. I/We, therefore, certify that we have not taken any exceptions/deviations anywhere in the Bid and I/ we agree that if any deviation/exception is mentioned or noticed, our Bid may be rejected.

Further, I/We confirm that our Bid complies with the total techno-commercial requirements of bidding document without any deviation

(Signatures)

Name:  
Designation:  
Seal

Date:  
Place:



**6.7 DEVIATIONS FROM THE TERMS AND CONDITIONS**

Reference: **RFP Notice No. KCCB/IT/2026/LOS/A**

Bidder is required to comply with the requirements of the Bid Document and not to stipulate any exceptions or deviations. In case it is unavoidable, Bidder may stipulate exceptions and deviations to Bid requirements only as per the format below and enclose this with technical Bid.

Following are the Deviations and Variations from the terms & conditions of this Tender. These deviations and variations are exhaustive. Except for these deviations and variations, all the goods and services shall be provided as per the terms and conditions mentioned in the Tender Document.

S No	Bid Document Reference		Subject	Statement of Deviations and Variations
	Page No	Clause No		

Any exceptions / deviations expressed or included elsewhere in the Bid Document will not be valid. I/We, therefore, certify that we have not taken any exceptions/deviations anywhere in the Bid and I/we agree that if any deviation/exception is mentioned or noticed, our Bid may be rejected.

Further, I/We confirm that our Bid complies with the total techno-commercial requirements of the Bidding document without any deviation

(Signatures)

Name:  
Designation:  
Seal

Date:  
Place:



THE KANGRA CENTRAL COOPERATIVE BANK LTD.,  
DHARAMSHALA

**6.8 PRFORMA FOR OEM'S AUTHORIZATION**

(To be issued on OEM's official letterhead with seal and signature)

Ref. No.: \_\_\_\_\_

Date: \_\_\_\_\_

To  
The Managing Director,  
The Kangra Central Cooperative Bank Ltd.,  
Dharamshala (H.P.) - 176 215

**Bid Reference: RFP Notice No. KCCB/IT/2026/LOS/A, invited by the Bank for the "Supply, Installation, Customization, Implementation, and Maintenance of a Loan Origination System (LOS) at the DC and DR site on the Bank's Cloud Infrastructure for a period of 05 years, including procurement of all required software licenses."**

Dear Sir/Madam,

We, \_\_\_\_\_ (Name of the OEM), being an established and reputed Original Equipment Manufacturer / Developer / Supplier of \_\_\_\_\_ (Name of Product / Solution), having our Factory / Registered Office / Development Centre at \_\_\_\_\_, do hereby authorize M/s \_\_\_\_\_ (Name and Address of the Authorized Partner / Bidder) to submit a bid, execute the contract, and perform all necessary obligations related to the above-mentioned RFP on our behalf for the supply, installation, configuration, commissioning and support of: \_\_\_\_\_ (Name of the Product / Solution / Module).

**We hereby confirm that:**

- 1. We shall supply, support, and fulfil all obligations and commitments related to the offered product/solution in accordance with the scope, technical specifications, standards and requirements defined in the RFP.*
- 2. We undertake to provide comprehensive warranty, technical support, updates, upgrades, security patches, bug fixes, and maintenance services for the entire contract period, including any extensions, as applicable, without any dilution in quality, deliverables, or performance.*
- 3. We commit to fully support our authorized partner/bidder to ensure compliance with all SLA requirements, functional and technical specifications, security controls, availability / uptime commitments, performance benchmarks, and any other obligations outlined in the RFP and subsequent contract documents.*

This authorization is issued specifically against the above RFP and shall remain valid for the entire bidding process and contract period.

Yours faithfully,

**Authorized Signatory**  
(Signature and Stamp)

**Note:** This Manufacturer's Authorization Form (MAF) must be issued on the official letterhead of the OEM / Manufacturer / Developer and must be duly signed by an authorized and competent signatory as per the organization's authorization hierarchy. The MAF shall be submitted by the Bidder as part of its bid in the prescribed format, failing which the bid is liable to be rejected.



**6.9 BILL OF MATERIAL CUM COMPLIANCE SHEET FOR HARDWARE AND SOFTWARE**

Following is the exhaustive bill of material with make and model / part numbers / license details. Further, we abide ourselves by the compliances indicated as per the desired specifications.

Reference: RFP Notice No. KCCB/IT/2026/LOS/A

S N	Description of the Items quoted	Make	Model / Part No. / Software License/ Version, etc.	Qty.	Compliance (Yes/No)
<b>Detail of Loan Origination System (LOS) and all associated components / middleware requested in the RFP:</b>					
1.	Core LOS				
2.	Any additional or associated application, middleware, utility, component or solution required to ensure full compliance, end-to-end functionality, interoperability, security, seamless integration and successful rollout of the LOS as per the specs and scope of work defined in the RFP				
3.	Any other				
<b>Detail of Operating Systems, Databases and other licensed software required to host the LOS:</b>					
4.	Operating Systems				
5.	Databases				
6.	Any other licensed software / tool				
List of additional software, licenses, tools, solution or third-party components that are not specified in this RFP but are essentially required for the successful rollout and implementation of the LOS. The Bidder must clearly specify all such items along with complete information (usage, specifications, quantities and costs).					
7.					
8.					

In addition to the above Bill of Materials (BoM), the Bidder shall clearly specify all requirements for IT hardware/resources to be provisioned by the Bank on the Cloud, including appropriate sizing and quantities, in the format prescribed below:

**Servers and Software Stack required for the Deployment of the LOS in High Availability (HA) mode at the DC:**

S.No	Server Component	Nos.	Minimum Specs (No. of CPU Cores, RAM, Storage, etc.)	OS, DB and other licensed software required
1	SIT SERVER			
2	UAT SERVER			
3	Production Application Server			
4	Production Database Server			
5	Monitoring / Log Server			
6	Web Server			
7	Any Other (Plz. specify)			



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**Servers and Software Stack required for the Deployment of the LOS in Standalone mode at the DR site:**

S.No	Server Component	Nos.	Minimum Specs (No. of CPU Cores, RAM, Storage, etc.)	OS, DB and other licensed software required
1	Production Application Server			
2	Production Database Server			
3	Monitoring / Log Server			
4	Web Server			
5	Any Other (Plz. specify)			

(Signatures)

Name:  
Designation:  
Seal

Date:

Place:



### 6.10 PROFORMA COMMERCIAL BID

For quoting the rates, please refer to the MS Excel Sheet uploaded on the e-procurement portal of Govt. of HP. However, a sample format is given below:

S No	Description of goods & services needed as per the specifications and scope of work mentioned in the RFP (a)	Unit (u)	Qty. (q)	Base Price in ₹ (p)	Gross Price in ₹ (g) = (p)×(q)	GST + other levies, as applicable on (g) in ₹ (t)	TOTAL Price including GST and other levies in ₹ (g) + (t)
<b>[A] Loan Origination System (LOS), along with all associated / allied software and applications, to be hosted at DC and DR sites:</b>							
1.	One-time supply, installation, configuration, customization, testing, data migration, and successful implementation/deployment of the Core LOS software with perpetual enterprise licenses (active-passive setup) at the Data Centre (Bank's cloud), along with five (05) years of comprehensive warranty and OEM support.	Lot	1				
2.	One-time supply, installation, configuration, customization, and implementation of all associated applications, middleware, utilities, components, or solutions required to ensure full compliance, end-to-end functionality, interoperability, security, seamless integration, and successful rollout of the LOS, in accordance with the technical specifications and scope of work defined in this RFP.	Lot	1				
3.	One-time Customization, Implementation and Integration of LOS with existing CBS and Third-Party Portals / APPs, etc.	Lot	1				
4.	Training and Live Demonstration to the Users and Senior Management of the Bank as per need.	Lot	1				
5.	One-time Installation, Configuration, Testing and Deployment of LOS at the DR site (Bank's cloud).	Lot	1				
6.	Operation and Maintenance of the LOS on a 24×7×365 basis for a period of five (05) years post Go-Live at both the Data Centre (DC) and Disaster Recovery (DR) sites, including the implementation of all regulatory, statutory, and compliance-related updates/changes as mandated by banking regulators from time to time.	Per Year	5				
7.	Post Go-Live, any further customization or modification of the LOS required to meet the business needs of the Bank during the five-year warranty and support period, for a total of 500 man-days.	Per Man-Days	500				
<b>[B] Supply, installation and configuration of Operating Systems (OS), Databases (DB) and associated software required to deploy the LOS at the DC and DR along with 05 years comprehensive warranty &amp; OEM support:</b>							
8.	Operating System licenses for DC	Lot	1				
9.	Operating System licenses for DR site	Lot	1				
10.	Databases licenses for DC	Lot	1				
11.	Databases licenses for DR site	Lot	1				
12.	Any other licensed software needed for DC and DR	---	---				



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[C]	<b>Miscellaneous (Any other solution, technology, goods &amp; services that are not explicitly specified in this RFP but are required to ensure completeness, compliance, and full functionality of the proposed solution for next 05 years):</b>						
13.	To be quoted by the Bidder	---	---				
14.	To be quoted by the Bidder	---	---				
<b>Grand Total [A+B+C], i.e. Criterion for declaring L1)</b>							

**Note:**

1. All underlying IT hardware required for hosting the Loan Origination System (LOS) at the Data Centre (DC) and Disaster Recovery (DR) sites shall be provisioned by the Bank in accordance with the project requirements specified by the Bidder. However, all other components, items, and services required for successful implementation must be duly considered, included, and quoted by the Bidders in their proposal.
2. Accordingly, the Bidder must thoroughly assess all technical, functional, and operational requirements in advance and should be included in its techno-commercial bid all necessary hardware (where applicable), software, licenses, utilities, third-party tools, and any other components required for complete end-to-end implementation of the solution. The Bidder shall be solely responsible for ensuring the completeness, adequacy, and successful delivery of the solution. The Bank shall not be liable to procure, supply, or fund any item not explicitly detailed, specified, and priced in the Bidder's technical and commercial proposals.
3. The quantities mentioned in this RFP are indicative and are intended solely for evaluation and determination of the L1 Bidder. The Bank reserves the right to place Purchase Orders (POs) for any or all items, with revised or varied quantities, either in a single go or in a phased / staggered manner during the contract period, based on actual requirements. Payment shall be made on a pro-rata basis for the actual quantity of goods and/or services procured or availed by the Bank.
4. The Bidder shall be responsible for providing technical support for all software components, including operating systems, databases, and other associated software, covering updates, patches, upgrades, bug fixes, performance tuning, and security/vulnerability management throughout the contract period of 05 years.
5. Proposals submitted in any format other than the prescribed format shall not be evaluated and shall be summarily rejected. Bidders are advised to quote in Indian Rupees (INR) only.
6. The rates quoted under this RFP shall remain firm and fixed throughout the contract period. In case of any default or delay on the part of the Vendor, penalties shall be levied as per the terms and conditions of this RFP.
7. All payments against goods and services under this RFP shall be released by the Bank in accordance with the Payment Schedule specified in **Section 4.10**.



## ANNEXURES

### A.1 **DRAFT SERVICE LEVEL AGREEMENT**

*(To be executed on non-judicial stamp paper of appropriate value)*

BE it known to all that **M/s** \_\_\_\_\_, hereinafter referred to as the Vendor and The Kangra Central Cooperative Bank Ltd, Dharamshala (KCCB), hereinafter referred to as the Bank, agree to enter into this mutually binding contract in order to afford best support and preventive and on call maintenance services to the Bank as per the following terms and conditions:

Definitions:

<b>Bank</b>	The Kangra Central Cooperative Bank Ltd., Dharamshala, Distt. Kangra (HP) - 176 215, India. Official Website: <a href="https://kccbhp.bank.in/">https://kccbhp.bank.in/</a>
<b>Consultant</b>	National Institute of Technology, Hamirpur (H.P) - 177 005. <a href="http://www.nith.ac.in">http://www.nith.ac.in</a>
<b>Name and Address of the Vendor</b>	
<b>Name of the Work</b>	Supply, Installation, Customization, Implementation, and Maintenance of a Loan Origination System (LOS) at the DC and DR site on the Bank's Cloud Infrastructure for a period of 05 years, including procurement of all required software licenses.

#### 1. **Purpose:**

The purpose of this Support Service Level Agreement (SLA) is to formalize an arrangement between the Vendor and the Bank to deliver specific support services, at specific levels, and at an agreed-upon cost. This document is intended to provide details of the provision of support services to the Bank. This SLA will evolve over time, with additional knowledge of the client requirements, as well as the introduction of new applications and services into the support portfolio provided to the Bank. This SLA shall form an integral part of the contract and shall be enforceable during the entire contract period.

#### 2. **Scope of Agreement:**

The following services shall be provided by the Vendor in response to the calls / complaints and tickets booked by the Bank related to any aspect of the LOS and allied applications / middleware. The Bank shall provision and provide the required cloud infrastructure, including but not limited to Compute, Storage, and Network, for deployment of the Loan Origination System (LOS) at both Data Centre (DC) and Disaster Recovery (DR) sites. The scope covers the operation, maintenance, and support of the Loan Origination System (LOS) and all associated application, middleware, database supplied by the Vendor for both DC and DR.

#### i. **Operation, Maintenance and Support**

The Vendor shall ensure round-the-clock (24x7x365) operation, monitoring, and maintenance of the LOS application, databases and middleware, etc. excluding IT infrastructure supporting LOS at DC and DR. The Vendor shall attend, troubleshoot, and resolve all LOS-related issues- including application bugs, workflow failures, performance degradation, integration breakdowns, infrastructure faults, and security incidents within the timelines defined in the SLA, irrespective of holidays or non-business hours.



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DHARAMSHALA

**ii. Logging and Monitoring of LOS Components**

The Vendor's onsite/offsite technical team shall maintain complete logs and status record related to:

- LOS application health
- API and third-party integrations
- LOS database performance
- Server, storage, virtualization, and network resources supporting LOS

These logs shall be regularly reviewed, updated, and made available to the Bank during audits, evaluations, and technical reviews. In the event of any sudden failure or malfunction of hardware, the Vendor shall immediately notify the Bank and the Cloud Service Provider and shall extend full cooperation in initiating and ensuring timely remedial actions.

**iii. Dedicated Help Desk and Support Operations**

To ensure smooth functioning of LOS and related services, the Vendor or OEM shall maintain a dedicated help desk. The Vendor needs to share the following details:

- Contact details of support personnel
- Dedicated phone numbers and email
- Escalation matrix (L1/L2/L3 and OEM)
- Support window and shift timings

This information shall be shared with all LOS users, branch teams, and relevant Bank officials.

**iv. Ticket Management, Issue Resolution and Reporting**

The Vendor shall maintain detailed records of all LOS related incidents, service requests, change requests, enhancements, and system alerts raised by the users, Bank authorities, or monitoring systems.

Support engineers must:

- Acknowledge tickets within the defined SLA
- Diagnose and resolve issues within the committed timelines
- Provide Root Cause Analysis (RCA) for recurring or major incidents
- Maintain audit-compliant ticket history and closure notes
- All ticket handling shall align with ITIL-based incident and problem-management practices.

**v. Ensuring LOS Availability and Uptime at DC AND DR**

The Vendor shall ensure uninterrupted availability and operation of LOS and all related IT Software components at DC and DR, ensuring minimum 99.9 % application uptime as defined in the SLA.

Responsibilities include:

- Proactive health checks
- Performing preventive, predictive, and corrective maintenance
- Ensuring real-time data replication and DR readiness for LOS
- Any downtime must be communicated and handled as per SLA and escalation protocol.

**vi. Software Licenses, Renewals, and Upgrades**

- All licenses must be issued and registered in the name of the Bank.
- Vendor shall provide all updates, patches, security fixes, and version upgrades for LOS, database, middleware and related components during the warranty and support period at no additional cost.



- Ensure backward compatibility or provide migration support when required.
- Train Bank stakeholders on major LOS updates or technological changes.
- In case of premature termination of contract by the Bank, pro-rata license cost for the full year shall be settled with the Vendor as applicable.

**vii. OS Patch Management, Security and Incident Reporting**

The Vendor shall maintain, patch, and update OS, database, middleware, web servers, and security components for LOS servers at DC and DR.

The Vendor shall also ensure:

- Proper hardening of LOS servers
- Regular application of security updates
- Protection of data and infrastructure against malware, intrusion, or misuse
- Immediate reporting of any hardware theft, security breach, or misuse of LOS resources
- Compliance with Bank's Cyber Security, ISMS, and data-protection policies.
- All incidents must be reported immediately to designated Bank authorities and consultants.

**viii. Compliance with GoI, RBI, MeitY, and State Government Guidelines**

The Vendor shall adhere to all applicable ICT, cyber-security, data-storage, audit, and system-usage guidelines issued by – Govt. of India, RBI, MeitY, Govt. of HP, Bank's internal policies, etc.

The Vendor shall maintain logs of LOS user activity, system access, administrative operations, API transactions, and network activities for a minimum of 02 months (or higher if required by regulations).

In case of an IT Audit, the technical team of the firm shall help and assist the Bank. During the contract, the authorities of the Bank or the Consultants may assign any other related work related to operation and maintenance of IT infrastructure or services to the staff of the firm on a mutual agreed upon terms & conditions.

***Services Automatically Provided Under This Agreement***

This section defines the services that shall be automatically provided by the Vendor/SI to the Bank.

**a. Corrective Maintenance**

The Vendor shall provide corrective maintenance for the LOS application and all related components deployed at the Bank's DC and DR. This includes:

**b. Root-Cause Analysis (RCA)**

- Conducting analysis to identify the underlying causes of reported issues or failures.
- Implementing measures to eliminate or mitigate identified root causes.
- Preparing and submitting RCA reports to the Bank within the mutually agreed timelines.

**c. Bug Fixes / Rectification of Defects**

- Emergency repair of any defect, malfunction, or non-conformance that prevents the LOS from functioning as per approved specifications.
- Resolution of system errors, application hangs, incomplete workflows, halted screens, and unexpected or incorrect outputs rendering the system unusable.
- Deployment of patches, fixes, and configuration updates necessary to restore operations.

**d. Ticket Status Updates**

The Vendor or OEM shall:

- Provide updates on all tickets through their complaint/ticket management system.
- Ensure timely diagnosis and communication from the nearest support location or remotely



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through Vendor's e-Support Centres.

- Maintain transparency on progress, actions taken, and expected resolution timelines.

#### ***Requests for Support Specifically Covered Under This Agreement***

##### **a. System Monitoring**

The Vendor shall perform periodic monitoring of production systems to assess system health, performance levels, and availability. Alerts and anomalies will be communicated promptly to the Bank.

##### **b. Preventive Maintenance**

Preventive maintenance shall be carried out at least twice a year, or as specified by the Bank. Activities shall include system inspection, performance tuning, log review, resource optimization, and health checks of application, middleware, OS, database, and hardware components.

##### **c. Level 1 and Level 2 Support**

The Vendor shall provide first-line (Level 1) helpdesk support for issue like login failures, initial diagnosis, and basic troubleshooting. The Level 2 support includes the infrastructure-level support for technical issues requiring specialist intervention, assistance to the Bank's IT team for joint diagnosis and resolution and execution of configuration changes required for issue closure, subject to Bank approval.

##### **d. Status Reporting**

The Vendor shall compile and submit monthly status reports containing summary of calls/tickets raised, resolved, and pending, major incidents, RCA summaries, and corrective actions, system performance and uptime metrics, risks, dependencies, and recommendations. These reports shall be reviewed monthly with the Bank's management.

##### **e. Knowledge Management**

The Vendor shall establish and maintain a knowledge base to record the issues occurring repeatedly and their resolutions, configuration updates, known bugs, and corrective steps, standard troubleshooting guides and SOPs. The objective is to reduce escalations to Level 3 support and enhance the Bank's self-reliance.

#### ***Requests for Support NOT Covered Under This Agreement***

The following services are excluded from the scope of this SLA. However, the Vendor may submit separate proposals / SOWs if the Bank requires these services:

##### **a. Evaluation of New Systems**

Assessment, evaluation, or approval of new software or hardware including systems developed by the Bank or third-party Vendors is outside the scope of this SLA.

##### **b. Specific Trainings**

Any training on technologies / tools beyond what is contracted under this RFP shall be chargeable and provided only upon Bank's request.

##### **c. Adaptive Maintenance**

Upgrades, migrations, or conversions required due to adoption of new technologies, platforms, or tools by the Bank shall not be covered unless separately contracted.

### **3. Changes to the Agreement**

#### **a. Termination of Agreement**

The Bank reserves the sole right to terminate the Agreement if the Vendor fails to provide satisfactory services as per the Purchase Order/SLA. A one month (30 days) prior written notice will be served to the Vendor in such cases.



**b. Amendment to the Agreement**

Any modification or amendment to this Agreement shall require written approval from both the Bank and the Vendor. Amendments shall be executed through a formal addendum. Annual review windows may be utilized to make mutually agreed adjustments.

**c. Revision of Support Levels**

Levels of Effort to address problem tickets will be reviewed and adjusted accordingly for all new systems implemented, or decommissioned, during the term of this agreement. All changes will be conducted by the Vendor and the Bank jointly, with an addendum made to this agreement.

**d. Renewal of Agreement**

At the end of the contract period, renewal may be considered based on the Bank's discretion and Vendor performance.

**4. Call Management Process**

The Bank shall lodge or book the complaints / problem tickets to the Vendor's complaint or ticket management system through either of the following gateways:

- a. **Toll-Free Number:**
- b. **Email:**
- c. **Postal Address:**

Upon receipt, the Vendor shall immediately acknowledge the ticket. The time of acknowledgement shall be considered the start time for SLA measurement.

**5. Term of the Agreement**

This Agreement shall come into force from the date of acceptance by both parties and shall remain valid for five (05) years, unless terminated earlier as per the terms of this SLA.

**6. Levels of Support**

There are three levels of support, level 1, 2 and 3. These levels, which are integrated into the Bank's support process, are defined as follows:

- a. **Level 1:** This is support provided by the appropriate Vendor help desk when it receives the Support Request from the Bank. This represents general helpdesk support for initial diagnosis and resolution of basic issues. If this level of support cannot resolve the problem, the Support Request is passed to the Vendor's level 2 support, which is the infrastructure support specialist.
- b. **Level 2:** This is support provided by an infrastructure support or subject matter specialist, focusing on the resolution of operational and system-level issues not resolved at L1. All operational issues will be resolved at this level. If resolution requires system configuration etc., the same will be passed to the Vendor's level 3 support.
- c. **Level 3:** This is the final expert, advanced and specialized support from the Vendor or OEM, for handling of complex issues, code fixes, and escalations requiring deep system expertise

The SLA shall govern the performance, service quality, uptime commitments, support obligations, and responsibilities of the selected Bidder / System Integrator (SI) for the Supply, Installation, Customization, Implementation, Integration, Testing, Commissioning, and Maintenance of the Loan Origination System (LOS) at the Bank's Data Centre (DC) and Disaster Recovery (DR) sites, along with the procurement, installation, and upkeep of the related hardware and software components, for a period of five (05) years from the date of UAT / Go-Live.

**7. Service Level Definitions:**



This agreement binds the Vendor to meet the following expected levels of support services along with response and final resolution timelines as mentioned below:

Priority	Description	Response Time	Workaround Time	Resolution Time
<b>1 - Critical</b>	Fatal production issue / calls that have severe impact on business affecting large numbers of users like complete LOS outage, inability to log in, workflow failure, corruption of data, DC-DR sync failure, security breach, major financial risk	15 Minutes (24x7)	2 Hours	6 Hours
<b>2 - High</b>	Loss of critical business function like major functionality failure, performance issue affecting 20 % users, partial workflow blockage.	30 Minutes (24x7)	4 Hours	12 Hours
<b>3 - Medium</b>	Issues with workaround, intermittent failures / problems, minor functional impact.	4 Hours (Business Hours)	1 Day	3 Days
<b>4 - Low</b>	User interface corrections, cosmetic issues, non-critical issues.	1 Business Day	N/A	7 Days

The above service levels will be applicable for problems logged within local business hours (09:00 AM to 06:00 PM), Tuesday to Friday.

The Service Level commences from the time the call is acknowledged by the Vendor. The SLA clock will end with the delivery of the solution and restoration of business.

#### 8. Service Performance Standards and Penalty Applicable

Measurement	Definition	Performance Target
System Availability	Percentage of time LOS system is available outside of maintenance window of scheduled outages.	99.9% availability each month
Client Response / Resolution Time	Response and resolution times for any support issue	Meeting 95% performance of standards mentioned in section above
Number of Unscheduled Outages	Number of outages during the Core Availability Time	12 times in a year, but within the system availability of 99.5% for the month of occurrence of the outage/s
Scheduled outages	Outages planned for system maintenance with minimum 48 hours' notice to the Customer	Normal scheduled outages should be between 21:00-06:00 hrs. Maintenance outages if needed during 06:00-21:00 hrs. must not exceed 60 minutes per outage

#### Responsibility Assignment Matrix (RACI)

The Bidder shall adhere to the following Responsibility Matrix, where 'Infrastructure Availability' is the Bank's domain, but 'Application Availability, Security Patching and Functional Uptime' are the sole responsibility of the Vendor.



(R: Responsible, A: Accountable, C: Consulted, I: Informed)

Activity / Task	Bank (Cloud Owner)	Vendor (LOS Provider)
Provisioning of Cloud VMs/Physical Servers	R / A	I
Provisioning of Storage (SAN/Cloud Block)	R / A	C
Supply of LOS Application Licenses	I	R / A
Installation of OS, DB, & Middleware	I	R / A
Hardening of OS & DB (Security Patching)	C	R / A
CBS Integration (API/Middleware Setup)	C	R / A
LOS Application Configuration & Customization	I	R / A
Network Connectivity (VPN/MPLS Setup)	R / A	C
DR Replication Configuration (Ground to Cloud)	C	R / A
UAT (User Acceptance Testing) Execution	R / A	R
VAPT (Security Audit) & Bug Fixing	I	R / A
Application Uptime & Performance (SLA)	I	R / A
Hardware/Cloud Infrastructure Uptime	R / A	I

**SLA Matrix for Application Availability:**

Component	Location	Minimum Availability	Measurement Method	Penalty for Non-Compliance
LOS Application (All Modules)	DC	99.5% per month	Monthly uptime reports	Penalty as per uptime shortfall matrix
LOS Application (Failover/DR)	DR	99% per month	DR readiness checks, replication logs	Penalty if failover fails or DR not in sync
OS, Database, Middleware,	DC/DR	99.5% per month	Monitoring tools	Penalty for impact on LOS availability

**DR (Disaster Recovery) SLA:**

DR Synchronization	DR Drill Requirements
<ul style="list-style-type: none"> <li>RPO: Max 15 Minutes</li> <li>RTO: Max 30 Minutes</li> </ul>	<ul style="list-style-type: none"> <li>DR drill must be conducted twice a year.</li> <li>DR must run successfully at least once per year.</li> </ul>

**Patch, Upgrade & Security Compliance SLA:**

Activity	Timeline for Deployment	Penalty for Delay
Critical Security Patches	Within 24 Hours of OEM release	Will be decided mutually at the time of PO.
High Priority Patches	Within 72 Hours	
Regular Updates / Minor Patches	Within 15 Days	



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<b>Version Upgrades</b>	As per Bank-approved plan	
<b>Vulnerability Fixes (CERT-In/RBI)</b>	As per timeline mandated by regulator	

**SLA Exclusions**

- Bank or Cloud side failures.
- Planned maintenance (with 48 hours prior notice).
- Force majeure conditions.

**Penalty clause for not meeting SLA terms:**

That one instance of failure in SLA terms will be penalized to the Vendor as one week warranty extension of the products or applicable amount of penalty as mentioned in the PO will be deducted while verifying and making the payment to the Vendor.

However, if the problem is not rectified even after one week of raising the fault ticket, the Consultant / Bank will recommend suitable penalty which will be binding on the Vendor.

THE VENDOR BY ITS SIGNATURE ACKNOWLEDGES THAT IT HAS READ THIS AGREEMENT (INCLUDING THE TERMS AND CONDITIONS, UNDERSTANDS THEM AND AGREES TO ABIDE BY THEM.

**SIGNED FOR AND ON BEHALF OF M/s** \_\_\_\_\_

Authorized Signatory  
NAME & TITLE:  
Date:

**ACCEPTED FOR AND ON BEHALF OF THE KANGRA CENTRAL CO-OPERATIVE BANK LTD., DHARAMSHALA.**

Authorized Signatory  
NAME & TITLE:  
Date:

**WITNESSED BY THE CONSULTANT**

Authorized Signatory  
NAME & TITLE:  
Date:



**A.2 LOCATIONS OF THE BANK AND ITS ZONAL OFFICES / BRANCHES**

S.No.	Name of Branch	Address	District
1	Head Office	The Kangra Central Co-operative Bank Ltd., Head Office Dharamshala, Sekhar Jyoti Bhawan, Civil Lines, Dharamshala HP-176215	Kangra
<b>1. Zonal Office Alampur</b>			
S.No.	Name of Branch	Address	District
1	ZO Alampur	The Kangra Central Co-operative Bank Ltd., Zonal Office Alampur Tehsil Jaisinghpur, District Kangra HP-176062	Kangra
2	Alampur	The Kangra Central Co-operative Bank Ltd., Alampur Tehsil Jaisinghpur, District Kangra HP- 176062	Kangra
3	Bheri	The Kangra Central Co-operative Bank Ltd., Bheri Tehsil Jaisinghpur, District Kangra HP- 176082	Kangra
4	Dagoh	The Kangra Central Co-operative Bank Ltd., Dagoh Tehsil Jaisinghpur, District Kangra HP- 176076	Kangra
5	Duhak	The Kangra Central Co-operative Bank Ltd., Duhak, Tehsil Palampur, District Kangra HP- 176075	Kangra
6	Gander	The Kangra Central Co-operative Bank Ltd., Gander, Tehsil Palampur, District Kangra HP- 176097	Kangra
7	Harsi	The Kangra Central Co-operative Bank Ltd., Harsi Tehsil Jaisinghpur, District Kangra HP- 176082	Kangra
8	Jaisinghpur	The Kangra Central Co-operative Bank Ltd., Jaisinghpur Tehsil Jaisinghpur District Kangra HP-176095	Kangra
9	Kotlu	The Kangra Central Co-operative Bank Ltd., Kotlu Tehsil Jaisinghpur, District Kangra HP- 176096	Kangra
10	Lambagoan	The Kangra Central Co-operative Bank Ltd., Lambagoan Tehsil Jaisinghpur, District Kangra HP-176096	Kangra
11	Thural	The Kangra Central Co-operative Bank Ltd., Thural, Tehsil Palampur, District Kangra HP- 176107	Kangra
12	Upper Lambagaon	The Kangra Central Co-operative Bank Ltd., Upper Lambagoan Tehsil Jaisinghpur, District Kangra HP-176096	Kangra
13	Wahe Da Patt	The Kangra Central Co-operative Bank Ltd., Wahe Da Patt Tehsil Palampur, District Kangra HP-176107	Kangra
<b>2. Zonal Office Palampur</b>			



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S.No.	Name of Branch	Address	District
1	ZO Palampur	The Kangra Central Co-operative Bank Ltd., Zonal Office Palampur, Tehsil Palampur District Kangra HP-176061	Kangra
2	Bhawarna	The Kangra Central Co-operative Bank Ltd., Bhawarna Tehsil Palampur, District Kangra HP- 176083	Kangra
3	Daroh	The Kangra Central Co-operative Bank Ltd., Daroh Tehsil Palampur, District Kangra HP-176107	Kangra
4	Dheera	The Kangra Central Co-operative Bank Ltd., Dheera Tehsil Palampur, District Kangra HP- 176101	Kangra
5	Garh Jamula	The Kangra Central Co-operative Bank Ltd., Garh Jamula Tehsil Palampur, District Kangra HP-176093	Kangra
6	MB Palampur	The Kangra Central Co-operative Bank Ltd., MB Palampur, Tehsil Palampur District Kangra HP-176061	Kangra
7	Nagri	The Kangra Central Co-operative Bank Ltd., Nagri Tehsil Palampur, District Kangra HP- 176059	Kangra
8	Pahra	The Kangra Central Co-operative Bank Ltd., Pahra Tehsil Palampur, District Kangra HP- 176087	Kangra
9	Rajpur	The Kangra Central Co-operative Bank Ltd., Rajpur Tehsil Palampur, District Kangra HP- 176051	Kangra
10	Sulah	The Kangra Central Co-operative Bank Ltd., Sulah Tehsil Palampur, District Kangra HP- 176085	Kangra
11	SA Palampur	The Kangra Central Co-operative Bank Ltd., SA Palampur, Tehsil Palampur District Kangra HP- 176061	Kangra
12	Thakurdwara	The Kangra Central Co-operative Bank Ltd., Thakurdwara Tehsil Palampur, District Kangra HP-176102	Kangra
13	Jalag	The Kangra Central Co-operative Bank Ltd., Jalag VPO Jalag Tehsil Jaisinghpur, District Kangra HP-176094	Kangra

### 3. Zonal Office Baijnath

S.No.	Name of Branch	Address	District
1	ZO Baijnath	The Kangra Central Co-operative Bank Ltd., Zonal Office Baijnath Tehsil Baijnath District Kangra HP-176225	Kangra
2	Baijnath	The Kangra Central Co-operative Bank Ltd., Baijnath Tehsil Baijnath District Kangra HP- 176225	Kangra



3	Bir	The Kangra Central Co-operative Bank Ltd., Bir Tehsil Baijnath District Kangra HP-175041	Kangra
4	Chadiar	The Kangra Central Co-operative Bank Ltd., Chadiar Tehsil Baijnath District Kangra HP-176088	Kangra
5	Deol	The Kangra Central Co-operative Bank Ltd., Deol Tehsil Baijnath District Kangra HP-176125	Kangra
6	Mahakal	The Kangra Central Co-operative Bank Ltd., Mahakal Tehsil Baijnath District Kangra HP-176125	Kangra
7	Padhiarkhar	The Kangra Central Co-operative Bank Ltd., Padhiarkhar Tehsil Palampur, District Kangra HP-176061	Kangra
8	Panchrukhi	The Kangra Central Co-operative Bank Ltd., Panchrukhi Tehsil Palampur, District Kangra HP-176103	Kangra
9	Paprola	The Kangra Central Co-operative Bank Ltd., Paprola Tehsil Baijnath District Kangra HP-176115	Kangra
10	Rakkar Bheri	The Kangra Central Co-operative Bank Ltd., Rakkar Bheri Tehsil Baijnath District Kangra HP-176063	Kangra
11	Sansal	The Kangra Central Co-operative Bank Ltd., Sansal Tehsil Baijnath District Kangra HP-176125	Kangra
12	TC Bir	The Kangra Central Co-operative Bank Ltd., Tibetan Colony Bir Tehsil Baijnath District Kangra HP-176077	Kangra
<b>4. Zonal Office Dehra</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Dehra	The Kangra Central Co-operative Bank Ltd., Zonal Office Dehra Tehsil Dehra District Kangra HP-177101	Kangra
2	Bankhandi	The Kangra Central Co-operative Bank Ltd., Bankhandi Tehsil Dehra District Kangra HP-177114	Kangra
3	Dehra	The Kangra Central Co-operative Bank Ltd., Dehra Tehsil Dehra District Kangra HP-177101	Kangra
4	Haripur	The Kangra Central Co-operative Bank Ltd., Haripur Tehsil Dehra District Kangra HP-176028	Kangra
5	Jawalamukhi	The Kangra Central Co-operative Bank Ltd., Jawalamukhi Tehsil Dehra District Kangra HP-176031	Kangra
6	Khundian	The Kangra Central Co-operative Bank Ltd., Khundian Tehsil Khundian District Kangra HP-176030	Kangra



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7	Majheen	The Kangra Central Co-operative Bank Ltd., Mahjheen Tehsil Khundian District Kangra HP- 176032	Kangra
8	Muhal	The Kangra Central Co-operative Bank Ltd., Muhal Tehsil Dehra District Kangra HP-177117	Kangra
9	Nagrota Surian	The Kangra Central Co-operative Bank Ltd., Nagrota Surian Tehsil Jawali District Kangra HP-176027	Kangra
10	Paisa Road	The Kangra Central Co-operative Bank Ltd., Paisa Road Tehsil Dehra District Kangra HP- 177101	Kangra
11	Ranital	The Kangra Central Co-operative Bank Ltd., Ranital Tehsil Kangra District Kangra HP- 176029	Kangra
<b>5. Zonal Office Dadasiba</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Dadasiba	The Kangra Central Co-operative Bank Ltd., Zonal Office Dadasiba Tehsil Jaswan Kotla District Kangra HP-177106	Kangra
2	Adhwani	The Kangra Central Co-operative Bank Ltd., Adhwani Tehsil Jawalamukhi District Kangra HP-176066	Kangra
3	Chanour	The Kangra Central Co-operative Bank Ltd., Chanour Tehsil Dehra District Kangra HP- 177113	Kangra
4	Dadasiba	The Kangra Central Co-operative Bank Ltd., Dadasiba Tehsil Jaswan Kotla District Kangra H. P 177106	Kangra
5	Jourbar	The Kangra Central Co-operative Bank Ltd., Jourbar Tehsil Jaswan Kotla District Kangra HP- 177112	Kangra
6	Kasba Kotla	The Kangra Central Co-operative Bank Ltd., Kasba Kotla Tehsil Jaswan Kotla District Kangra HP-177111	Kangra
7	Nehran Pukhar	The Kangra Central Co-operative Bank Ltd., Nehran Pukhar Tehsil Dehra District Kangra HP- 177104	Kangra
8	Pragpur	The Kangra Central Co-operative Bank Ltd., Pragpur Tehsil Dehra District Kangra HP- 177107	Kangra
9	Rakkar	The Kangra Central Co-operative Bank Ltd., Rakkar Tehsil Dehra District Kangra HP-177043	Kangra
10	Sansarpur Terrace	The Kangra Central Co-operative Bank Ltd., Sansarpur Terrace Tehsil Jaswan Kotla District Kangra HP-176501	Kangra
11	Shantla	The Kangra Central Co-operative Bank Ltd., Shantla Tehsil Dehra District Kangra HP- 177034	Kangra



<b>6. Zonal Office Indora</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Indora	The Kangra Central Co-operative Bank Ltd., Zonal Office Indora Tehsil Indora District Kangra HP-176401	Kangra
2	Badukhar	The Kangra Central Co-operative Bank Ltd., Badukhar Tehsil Indora District Kangra HP- 176058	Kangra
3	Dah Kulara	The Kangra Central Co-operative Bank Ltd., Dah Kulara Tehsil Indora District Kangra HP- 176402	Kangra
4	Damtal	The Kangra Central Co-operative Bank Ltd., Damtal Tehsil Indora District Kangra HP- 176403	Kangra
5	Dhameta	The Kangra Central Co-operative Bank Ltd., Dhameta Tehsil Fatehpur District Kangra HP- 176025	Kangra
6	Dhangupeer	The Kangra Central Co-operative Bank Ltd., Dhangupeer Tehsil Indora District Kangra HP- 176403	Kangra
7	Indora	The Kangra Central Co-operative Bank Ltd., Indora Tehsil Indora District Kangra HP- 176401	Kangra
8	Kandrori	The Kangra Central Co-operative Bank Ltd., Kandrori Tehsil Indora District Kangra 176402	Kangra
9	Lohara at Fatehpur	The Kangra Central Co-operative Bank Ltd., Lohara at Fatehpur Tehsil Fatehpur District Kangra HP- 176053	Kangra
10	Makroli	The Kangra Central Co-operative Bank Ltd., Makroli Tehsil Indora District Kangra HP- 176022	Kangra
11	Rehan	The Kangra Central Co-operative Bank Ltd., Rehan Tehsil Nurpur District Kangra HP- 176022	Kangra
12	Sathana	The Kangra Central Co-operative Bank Ltd., Santhana Tehsil Fatehpur District Kangra HP- 176025	Kangra
13	Thakurdara	The Kangra Central Co-operative Bank Ltd., Thakurdwara Tehsil Indora District Kangra HP- 176403	Kangra
<b>7. Zonal Office Nurpur</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Nurpur	The Kangra Central Co-operative Bank Ltd., Zonal Office Nurpur Tehsil Nurpur District Kangra HP 176202	Kangra
2	Bhadwar	The Kangra Central Co-operative Bank Ltd., Bhadwar Tehsil Nurpur District Kangra HP- 174321	Kangra



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3	Bharmar	The Kangra Central Co-operative Bank Ltd., Bharmar Tehsil Jawali District Kangra HP- 176021	Kangra
4	Baranda	The Kangra Central Co-operative Bank Ltd., Baranda Tehsil Nurpur District Kangra HP- 176201	Kangra
5	CB Nurpur	The Kangra Central Co-operative Bank Ltd., CB Nurpur Tehsil Nurpur District Kangra HP- 176202	Kangra
6	Chalwara	The Kangra Central Co-operative Bank Ltd., Chalwara Tehsil Nurpur District Kangra HP- 176023	Kangra
7	Gangath	The Kangra Central Co-operative Bank Ltd., Gangath Tehsil Nurpur District Kangra HP- 176204	Kangra
8	Ganoh	The Kangra Central Co-operative Bank Ltd., Ganoh Tehsil Nurpur District Kangra HP- 176051	Kangra
9	Harsar	The Kangra Central Co-operative Bank Ltd., Harsar Tehsil Jawali District Kangra HP 176023	Kangra
10	Jassur	The Kangra Central Co-operative Bank Ltd., Jassur Tehsil Nurpur District Kangra HP- 176201	Kangra
11	Jawali	The Kangra Central Co-operative Bank Ltd.,Jawali Tehsil Jawali District Kangra HP- 176023	Kangra
12	Kotla	The Kangra Central Co-operative Bank Ltd., Kotla Tehsil Nurpur District Kangra HP-176205	Kangra
13	Lubh	The Kangra Central Co-operative Bank Ltd., Lubh Tehsil Jawali District Kangra HP-176023	Kangra
14	Nurpur	The Kangra Central Co-operative Bank Ltd., Nurpur Tehsil Nurpur District Kangra HP 176202	Kangra
15	Raja Ka Talab	The Kangra Central Co-operative Bank Ltd., Raja Ka Talab Tehsil Jawali District Kangra HP- 176051	Kangra
16	Sadwan	The Kangra Central Co-operative Bank Ltd., Sadwan Tehsil Nurpur District Kangra HP- 176202	Kangra
<b>8. Zonal Office Kangra</b>			
S.No.	Name of Branch	Address	District
1	ZO Kangra	The Kangra Central Co-operative Bank Ltd., Zonal Office Kangra Tehsil Kangra District Kangra HP-176001	Kangra
2	Bagli	The Kangra Central Co-operative Bank Ltd., Bagli Tehsil Kangra District Kangra HP-176209	Kangra
3	Charri	The Kangra Central Co-operative Bank Ltd., Charri Tehsil Shapur District Kangra HP-176217	Kangra



4	Dramman	The Kangra Central Co-operative Bank Ltd., Dramman Tehsil Shapur District Kangra HP- 176206	Kangra
5	Gaggal	The Kangra Central Co-operative Bank Ltd., Gaggal Tehsil Kangra District Kangra HP- 176212	Kangra
6	Gahlian	The Kangra Central Co-operative Bank Ltd., Gahlian Tehsil Kangra District Kangra HP- 176029	Kangra
7	Kangra	The Kangra Central Co-operative Bank Ltd., Kangra Tehsil Kangra District Kangra HP- 176001	Kangra
8	Lapiana	The Kangra Central Co-operative Bank Ltd., Lapiana Tehsil Harchakian District Kangra HP- 176210	Kangra
9	Masrer	The Kangra Central Co-operative Bank Ltd., Masrer Tehsil Dharamshala District Kangra HP- 176001	Kangra
10	Purana Kangra	The Kangra Central Co-operative Bank Ltd., Purana Kangra Tehsil Kangra District Kangra HP-176002	Kangra
11	Rait	The Kangra Central Co-operative Bank Ltd., Rait Tehsil Shapur District Kangra HP-176208	Kangra
12	Rajol	The Kangra Central Co-operative Bank Ltd., Rajol Tehsil Rajol District Kangra HP-176213	Kangra
13	Rulhed	The Kangra Central Co-operative Bank Ltd., Rulhed Tehsil Shahpur District Kangra HP- 176206	Kangra
14	Salol	The Kangra Central Co-operative Bank Ltd., Salol Tehsil Kangra District Kangra HP-176214	Kangra
15	Shahpur	The Kangra Central Co-operative Bank Ltd., Shahpur Tehsil Shapur District Kangra HP- 176206	Kangra
16	Zamanabaad	The Kangra Central Co-operative Bank Ltd., Zamanabad Tehsil Kangra District Kangra HP- 176001	Kangra
17	Kangra	The Kangra Central Co-operative Bank Ltd., Kangra Tehsil Kangra District Kangra HP- 176001	Kangra
<b>9. Zonal Office Nagrota Bagwan</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Nagrota Bagwan	The Kangra Central Co-operative Bank Ltd., Zonal Office Nagrota Bagwan Tehsil Kangra District Kangra HP-176047	Kangra
2	Shri Chamunda	The Kangra Central Co-operative Bank Ltd., Shri Cahamunda Tehsil Dharamshala District Kangra HP-176052	Kangra
3	Danoa	The Kangra Central Co-operative Bank Ltd., Danoa Tehsil Baroh District Kangra HP-176054	Kangra



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4	Darang	The Kangra Central Co-operative Bank Ltd., Darang Tehsil Palampur District Kangra HP- 176060	Kangra
5	Dari	The Kangra Central Co-operative Bank Ltd., Dari Tehsil Dharamshala District Kangra HP- 176052	Kangra
6	Dharamshala	The Kangra Central Co-operative Bank Ltd., Dharamshala Tehsil Dharamshala District Kangra HP-176215	Kangra
7	KB Dharamshala	The Kangra Central Co-operative Bank Ltd., KB Dharamshala Tehsil Dharamshala District Kangra HP-176215	Kangra
8	Meclodganj	The Kangra Central Co-operative Bank Ltd., Meclodganj Tehsil Dharamshala District Kangra HP-176219	Kangra
9	Nagrota Bagwan	The Kangra Central Co-operative Bank Ltd., Nagrota Bagwan Tehsil Kangra District Kangra HP-176047	Kangra
10	Pathiar	The Kangra Central Co-operative Bank Ltd., Pathiar Tehsil Kangra District Kangra HP- 176047	Kangra
11	Rajiana	The Kangra Central Co-operative Bank Ltd., Rajiana Tehsil Kangra District Kangra HP- 176056	Kangra
12	Tang Narwana	The Kangra Central Co-operative Bank Ltd., Tang Narwana Tehsil Dharamshala District Kangra HP-176057	Kangra
13	Yol Cantt	The Kangra Central Co-operative Bank Ltd., Yol Cantt Tehsil Dharamshala District Kangra HP- 176052	Kangra
<b>10. Zonal Office Kullu</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Kullu	The Kangra Central Co-operative Bank Ltd., Zonal Office Kullu Tehsil Kullu, District Kullu HP-175101	Kullu
2	Bhutti Colony	The Kangra Central Co-operative Bank Ltd., Bhutti Colony Tehsil Kullu, District Kullu HP- 175126	Kullu
3	Gandhi Nagar	The Kangra Central Co-operative Bank Ltd., Gandhi Nagar Tehsil Kullu, District Kullu HP- 175101	Kullu
4	Katrian	The Kangra Central Co-operative Bank Ltd., Katrian Tehsil Kullu, District Kullu HP-175129	Kullu
5	Keylong	The Kangra Central Co-operative Bank Ltd., Keylong Tehsil Keylong, District Lahaul Spiti HP-175132	Lahaul & Spiti
6	Kullu	The Kangra Central Co-operative Bank Ltd., Kullu Tehsil Kullu, District Kullu HP-175101	Kullu



7	Laren Kelo	The Kangra Central Co-operative Bank Ltd., Laran Kelo Tehsil Kullu, District Kullu HP-175104	Kullu
8	Bhutti Lag Valley	The Kangra Central Co-operative Bank Ltd., Bhutti Lag Valley Tehsil Kullu, District Kullu HP-175102	Kullu
9	Manali	The Kangra Central Co-operative Bank Ltd., Manali Tehsil Manali, District Kullu HP-175131	Kullu
10	Naggar	The Kangra Central Co-operative Bank Ltd., Naggar Tehsil Kullu, District Kullu HP-175129	Kullu
11	Raison	The Kangra Central Co-operative Bank Ltd., Raison Tehsil Kullu, District Kullu HP-175128	Kullu
12	Sajla at Khakhnal	The Kangra Central Co-operative Bank Ltd., Sajla at Khakhnal Tehsil Kullu, District Kullu HP-175143	Kullu
13	Shansha	The Kangra Central Co-operative Bank Ltd., Shansha Tehsil Keylong, District Lahaul Spiti HP-175133	Lahaul & Spiti
14	Sissu	The Kangra Central Co-operative Bank Ltd., Sissu Tehsil Keylong, District Lahaul Spiti HP-175132	Lahaul & Spiti
15	Udaipur	The Kangra Central Co-operative Bank Ltd., Udaipur Tehsil Udaipur, District Lahaul Spiti HP-175142	Lahaul & Spiti
<b>11. Zonal Office Banjar</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Banjar	The Kangra Central Co-operative Bank Ltd., Zonal Office Banjar Tehsil Banjar, District Kulu. HP-175123	Kullu
2	Bajoura	The Kangra Central Co-operative Bank Ltd., Bajoura Tehsil Kullu, District Kullu HP-175125	Kullu
3	Banjar	The Kangra Central Co-operative Bank Ltd., Banjar Tehsil Banjar, District Kulu. HP-175123	Kullu
4	Bhunter	The Kangra Central Co-operative Bank Ltd., Bhunter Tehsil Kullu, District Kullu HP-175125	Kullu
5	Gushani	The Kangra Central Co-operative Bank Ltd., Gushani Tehsil Banjar, District Kulu. HP-175123	Kullu
6	Garsa	The Kangra Central Co-operative Bank Ltd., Garsa Tehsil Banjar, District Kulu. HP-175122	Kullu
7	Jari	The Kangra Central Co-operative Bank Ltd., Jari Tehsil Kullu, District Kullu HP-175105	Kullu
8	Larji	The Kangra Central Co-operative Bank Ltd., Larji Tehsil Kullu, District Kullu HP-175125	Kullu
9	Parla Bhunter	The Kangra Central Co-operative Bank Ltd., Parla Bhunter Tehsil Kullu, District Kullu HP-175125	Kullu



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10	Sainj	The Kangra Central Co-operative Bank Ltd., Sainj Tehsil Sainj, District Kulu. HP-175134.	Kullu
<b>12. Zonal Office Anni</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Anni	The Kangra Central Co-operative Bank Ltd., Zonal Office Anni Tehsil Anni, District Kulu HP- 172026	Kullu
2	Anni	The Kangra Central Co-operative Bank Ltd., Anni Tehsil Anni, District Kulu HP-172026	Kullu
3	Bail	The Kangra Central Co-operative Bank Ltd., Bail Tehsil Nirmand, District Kullu HP-172023	Kullu
4	Brow	The Kangra Central Co-operative Bank Ltd., Brow Tehsil Banjar, District Kulu. HP-172001	Kullu
5	Dalash	The Kangra Central Co-operative Bank Ltd., Dalash Tehsil Anni, District Kulu HP-172025.	Kullu
6	Durah	The Kangra Central Co-operative Bank Ltd., Durah Tehsil Nirmand, District Kullu HP- 172032	Kullu
7	Jaban	The Kangra Central Co-operative Bank Ltd., Jaban Tehsil Nirmand, District Kullu HP-176032	Kullu
8	Kaza	The Kangra Central Co-operative Bank Ltd., Kaza Tehsil Kaza, District Lahaul Spiti HP- 172114	Lahaul & Spiti
9	Nirmand	The Kangra Central Co-operative Bank Ltd., Nirmand Tehsil Nirmand, District Kullu HP- 172023	Kullu
10	Tabo	The Kangra Central Co-operative Bank Ltd., Tabo Tehsil Kaza, District Lahaul Spiti HP- 172113	Lahaul & Spiti
<b>13. Zonal Office Hamirpur</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Hamirpur	The Kangra Central Co-operative Bank Ltd., Zonal Office Hamirpur Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
2	Anoo	The Kangra Central Co-operative Bank Ltd., Anoo Tehsil Hamirpur, District Hamirpur HP- 177005	Hamirpur
3	Bhaleth	The Kangra Central Co-operative Bank Ltd., Bhaleth Tehsil Sujampur Tira, District Hamirpur HP-176108	Hamirpur
4	Bhota	The Kangra Central Co-operative Bank Ltd., Bhota Tehsil Hamirpur, District Hamirpur HP- 176041	Hamirpur
5	Bir Bhaghera	The Kangra Central Co-operative Bank Ltd., Bir Bhaghera Tehsil Sujampur Tira, District Hamirpur HP-176110	Hamirpur



6	Didwin Tikker	The Kangra Central Co-operative Bank Ltd., Didwin Tikker Tehsil Barsar, District Hamirpur HP-177401	Hamirpur
7	Dosarka	The Kangra Central Co-operative Bank Ltd., Dosarka Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
8	Hamirpur	The Kangra Central Co-operative Bank Ltd., Hamirpur Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
9	Kale Amb	The Kangra Central Co-operative Bank Ltd., Kale Amb Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
10	Kuthera	The Kangra Central Co-operative Bank Ltd., Kuthera Tehsil Hamirpur, District Hamirpur HP-177020	Hamirpur
11	LB Hamirpur	The Kangra Central Co-operative Bank Ltd., LB Hamirpur Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
12	Lambloo	The Kangra Central Co-operative Bank Ltd., Lambloo Tehsil Hamirpur, District Hamirpur HP-177029	Hamirpur
13	Pakka Bharoh	The Kangra Central Co-operative Bank Ltd., Pakka Bharoh Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
14	Nalti	The Kangra Central Co-operative Bank Ltd., Nalti Tehsil Hamirpur, District Hamirpur HP- 177001	Hamirpur
15	Sujanpur Tira	The Kangra Central Co-operative Bank Ltd., Sujanpur Tira Tehsil Sujanpur Tira, District Hamirpur HP-176314	Hamirpur
<b>14. Zonal Office Galore</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Galore	The Kangra Central Co-operative Bank Ltd., Zonal Office Galore Tehsil Nadaun, District Hamirpur HP-177026	Hamirpur
2	Bani	The Kangra Central Co-operative Bank Ltd., Bani Tehsil Barsar, District Hamirpur HP- 174304	Hamirpur
3	Bara	The Kangra Central Co-operative Bank Ltd., Bara Tehsil Nadaun, District Hamirpur HP- 177044	Hamirpur
4	Barsar	The Kangra Central Co-operative Bank Ltd., Barsar Tehsil Barsar, District Hamirpur HP- 174305	Hamirpur
5	Bijhari	The Kangra Central Co-operative Bank Ltd., Bijhari Tehsil Barsar, District Hamirpur HP- 176040	Hamirpur



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6	Chakmoh	The Kangra Central Co-operative Bank Ltd., Chakmoh Tehsil Barsar, District Hamirpur HP- 176039	Hamirpur
7	Dhaneta	The Kangra Central Co-operative Bank Ltd., Dhaneta Tehsil Nadaun, District Hamirpur HP- 177041	Hamirpur
8	Galore	The Kangra Central Co-operative Bank Ltd., Galore Tehsil Nadaun, District Hamirpur HP- 177026	Hamirpur
9	Hareta	The Kangra Central Co-operative Bank Ltd., Hareta Tehsil Galore, District Hamirpur HP- 174405	Hamirpur
10	Jalari	The Kangra Central Co-operative Bank Ltd., Jalari Tehsil Nadaun, District Hamirpur HP- 177042	Hamirpur
11	Kangoo	The Kangra Central Co-operative Bank Ltd., Kangoo Tehsil Nadaun, District Hamirpur HP- 177033	Hamirpur
12	Manpul	The Kangra Central Co-operative Bank Ltd., Manpul Tehsil Nadaun, District Hamirpur HP- 177033	Hamirpur
13	Naduan	The Kangra Central Co-operative Bank Ltd., Nadaun Tehsil Nadaun, District Hamirpur HP- 177048	Hamirpur
14	Rangas	The Kangra Central Co-operative Bank Ltd., Rangas Tehsil Nadaun, District Hamirpur HP- 177048	Hamirpur
15	Salouni	The Kangra Central Co-operative Bank Ltd., Salouni Tehsil Barsar, District Hamirpur HP- 176040	Hamirpur
<b>15. Zonal Office Samirpur</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Samirpur	The Kangra Central Co-operative Bank Ltd., Zonal Office Samirpur Tehsil Bhoranj, District Hamirpur HP-176045	Hamirpur
2	Baloh	The Kangra Central Co-operative Bank Ltd., Baloh Tehsil Bhoranj, District Hamirpur HP- 176029	Hamirpur
3	Bhoranj	The Kangra Central Co-operative Bank Ltd., Bhoranj Tehsil Bhoranj, District Hamirpur HP- 176045	Hamirpur
4	Bhareri	The Kangra Central Co-operative Bank Ltd., Bhareri Tehsil Bhoranj, District Hamirpur HP- 177024	Hamirpur
5	Chouri	The Kangra Central Co-operative Bank Ltd., Chouri Tehsil Sujampur Tira, District Hamirpur HP-176111	Hamirpur



6	Jahu	The Kangra Central Co-operative Bank Ltd., Jahu Tehsil Bhoranj, District Hamirpur HP- 176048	Hamirpur
7	Ladrour	The Kangra Central Co-operative Bank Ltd., Ladrour Tehsil Bhoranj, District Hamirpur HP- 176043	Hamirpur
8	Patta	The Kangra Central Co-operative Bank Ltd., Patta Tehsil Hamirpur, District Hamirpur HP- 173233	Hamirpur
9	Panjot	The Kangra Central Co-operative Bank Ltd., Panjot Tehsil Hamirpur, District Hamirpur HP- 177023	Hamirpur
10	Patlander	The Kangra Central Co-operative Bank Ltd., Patlander Tehsil Sujanpur Tira, District Hamirpur HP-176111	Hamirpur
11	Samirpur	The Kangra Central Co-operative Bank Ltd., Samirpur Tehsil Bhoranj, District Hamirpur HP- 176045	Hamirpur
12	Touni Devi	The Kangra Central Co-operative Bank Ltd., Touni Devi Tehsil Hamirpur, District Hamirpur HP-177023	Hamirpur
13	Tikker Khatrian	The Kangra Central Co-operative Bank Ltd., Tikker Khatrian Tehsil Bhoranj, District Hamirpur HP-176045	Hamirpur
14	Uhal	The Kangra Central Co-operative Bank Ltd., Uhal Tehsil Hamirpur, District Hamirpur HP- 177022	Hamirpur
15	Ukhali	The Kangra Central Co-operative Bank Ltd., Ukhali Tehsil Hamirpur, District Hamirpur HP- 176042	Hamirpur
<b>16. ZO Una</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Una	The Kangra Central Co-operative Bank Ltd., Zonal Office Una Tehsil Una, District Una HP- 174303	Una
2	Behdala	The Kangra Central Co-operative Bank Ltd., Behdala Tehsil Una, District Una HP-174306	Una
3	Bangana	The Kangra Central Co-operative Bank Ltd., Bangana Tehsil Bangana, District Una HP- 174307	Una
4	Dehlan	The Kangra Central Co-operative Bank Ltd., Dehlan Tehsil Una, District Una HP-174306	Una
5	GC Una	The Kangra Central Co-operative Bank Ltd., GC Una Tehsil Una, District Una HP-174303	Una
6	Lathiani	The Kangra Central Co-operative Bank Ltd., Lathiani Tehsil Bangana, District Una HP- 174308	Una



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7	Raipur Maidan	The Kangra Central Co-operative Bank Ltd., Raipur Maidan Tehsil Una, District Una HP-177031	Una
8	RH Una	The Kangra Central Co-operative Bank Ltd., RH Una Tehsil Una, District Una HP-174303	Una
9	Takoli	The Kangra Central Co-operative Bank Ltd., Takoli Tehsil Bangana, District Una HP-174303	Una
10	Thanakalan	The Kangra Central Co-operative Bank Ltd., Thanakalan Tehsil Una, District Una HP-176051	Una
11	Una	The Kangra Central Co-operative Bank Ltd., Una Tehsil Una, District Una HP-174303	Una
<b>17. Zonal Office Amb</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>
1	ZO Amb	The Kangra Central Co-operative Bank Ltd., Zonal Office Amb Tehsil Amb, District Una HP-177203	Una
2	Amb	The Kangra Central Co-operative Bank Ltd., Amb Tehsil Amb, District Una HP-177203	Una
3	Baruhi	The Kangra Central Co-operative Bank Ltd., Baruhi Tehsil Amb, District Una HP-174314	Una
4	Bharwain	The Kangra Central Co-operative Bank Ltd., Bharwain Tehsil Amb, District Una HP-177204	Una
5	Chintpurni	The Kangra Central Co-operative Bank Ltd. Chintpurni Tehsil Amb, District Una HP-177110	Una
6	Daulatpur Chowk	The Kangra Central Co-operative Bank Ltd.,Daulatpur Chowk Tehsil Amb, District Una HP-177204	Una
7	Dussara	The Kangra Central Co-operative Bank Ltd., Dussara Tehsil Una, District Una HP-174302	Una
8	Gagret	The Kangra Central Co-operative Bank Ltd., Gagret Tehsil Amb, District Una HP-177201	Una
9	Gondpur Banera	The Kangra Central Co-operative Bank Ltd., Gondpur Banera Tehsil Amb, District Una HP-177213	Una
10	Mubarikpur	The Kangra Central Co-operative Bank Ltd., Mubarikpur Tehsil Amb, District Una HP-177202	Una
11	Nehrian	The Kangra Central Co-operative Bank Ltd., Nehrian Tehsil Amb, District Una HP-177210	Una
12	Panjawar	The Kangra Central Co-operative Bank Ltd., Panjawar Tehsil Amb, District Una HP-177208	Una
13	SM Daulatpur Chowk	The Kangra Central Co-operative Bank Ltd., SM Daulatpur Chowk Tehsil Amb, District Una HP-177204	Una
<b>18. Zonal Office Bathu</b>			
<b>S.No.</b>	<b>Name of Branch</b>	<b>Address</b>	<b>District</b>



1	ZO Bathu	The Kangra Central Co-operative Bank Ltd., Zonal Office Bathu Tehsil Una, District Una HP-174301	Una
2	Ajouli	The Kangra Central Co-operative Bank Ltd., Ajouli Tehsil Una, District Una HP-174301	Una
3	Bathu	The Kangra Central Co-operative Bank Ltd., Bathu Tehsil Una, District Una HP-174301	Una
4	Bhadshali	The Kangra Central Co-operative Bank Ltd., Bhadshali Tehsil Amb, District Una HP-174317	Una
5	Basal	The Kangra Central Co-operative Bank Ltd., Basal Tehsil Una, District Una HP-174303	Una
6	Dulehar	The Kangra Central Co-operative Bank Ltd., Dulehar Tehsil Haroli, District Una HP-176601	Una
7	Haroli	The Kangra Central Co-operative Bank Ltd., Haroli Tehsil Haroli, District Una HP-177220	Una
8	Jhalera	The Kangra Central Co-operative Bank Ltd., Jhalera Tehsil Una, District Una HP-174303	Una
9	Mehatpur	The Kangra Central Co-operative Bank Ltd., Mehatpur Tehsil Una, District Una HP-174315	Una
10	Santokhgarh	The Kangra Central Co-operative Bank Ltd., Santokhgarh Tehsil Una, District Una HP-174301	Una
11	Tahliwal	The Kangra Central Co-operative Bank Ltd., Tahliwal Tehsil Una, District Una HP-174301	Una
12	Pubowal	The Kangra Central Co-operative Bank Ltd., Pubowal Tehsil Haroli, District Una HP-174503	Una