

SI No	Functionality	Bidder's Compliance (Yes/NO)	Remarks
1.00	Part A. Retail Internet Banking - Customer Interface		
	NOTE		
1.01	Alert needs to go to Customer for all transactional activities which results in customer information update and to Login and Logout activities		
1.02	Alerts and OTP are to be sent by way of SMS & email also as customer may not get mobile alerts during her / his overseas stay		
2.00	LOGIN		
2.01	In the login page, Internet Banking Application Demo (automated as well as manual moving forward) shall be provided		
2.02	Provide FAQ page		
2.03	Internet Banking Customer shall have unique login-id of his / her choice which shall be mapped to the customer-id.		
2.04	Login shall be protected by password of defined complexity.		
2.05	Virtual keyboard shall be made available for entering login id as well as password		
2.06	Picture & phrase based mutual authentication system shall be available		
2.07	Link for UNLOCK THE ACCOUNT and RESET PASSWORD shall be made available in the login page		
2.08	On successful login, last successful login date and time to be displayed.		
2.09	An option shall be available to the Customer to view access log for last six months for given range of period		
2.10	If access is blocked by the Bank, detailed message to be displayed to the customer with reason		
2.11	If password is going to expire within X days (configuration parameter) reminder to be displayed		
2.12	Provision for self enrolment to account holder by accepting (any Two or Three) Customer Id,PAN, Account Number, Debit Card Number & PIN		
3.00	PASSWORD & COMPLEXITY		
3.01	There shall be separate password for login and transaction		
3.02	For transaction, additional authentication by way of one time password (OTP) thru SMS & email.		
3.03	Application shall have facility to define password complexity : minimum and maximum length, minimum number of different types of characters (upper case, lower case, numbers, special characters) in the password, exclusion of user id letters, maximum number letter repeats in the password etc		
3.04	Application shall have facility to define password validity period & reminder commencement period		
3.05	Application shall keep history of passwords for last Y times (configurable) and shall not allow to reuse History Password.		
3.06	No user (customer / bank user) shall access the application without password.		

4.00	LOCK & UNLOCK ACCOUNT		
4.01	After X number (configured) of unsuccessful attempt of login, account shall be locked		
4.02	For every successful login & unsuccessful login attempt, security alert needs to be sent to customer mobile and / or email id as configured		
4.03	If account is locked, do not allow the customer to login into the account		
4.04	Customer shall have option to contact Call Center / visit Branch to get the account unlocked		
4.05	In the logging page link, by accepting and validating following values unlockng the account is to be done		
	4.05.01. PAN Number or Aadhaar Number		
	4.05.02. Date of Birth		
	4.05.03. Account Number (CBS)		
	4.05.03. OTP		
5.00	RESET PASSWORD		
5.01	Customer shall have option to contact Call Center / visit Branch to get the password reset		
5.02	In the logging page link, by accepting and validating following values password reset for the account is to be done		
	5.02.01. PAN Number or Aadhaar Number		
	5.02.02. Date of Birth		
	5.03.03. Debit Card Number		
	5.04.04. PIN of Debit card		
5.03	Customer shall have the option to contact call centre / visit branch to get Account unlocked.		
6.00	PASSWORD MAINTENANCE		
6.01	Customer shall have the option to contact call centre / visit branch to get password reset.		
6.02	customer shall have the option to modify the password (both Login & Transaction)		
6.03	While providing new password, confirmation of new password is to be accepted and validated		
6.04	Alert needs to go the customer on the activity (by way of SMS & email)		
6.05	Provide Option to Lock transaction password till given future date		
6.06	Provide option to Unlock locked transaction password with authentication of transaction password and OTP		

ACCOUNTS			
7.00	VIEW / DOWNLOAD FACILITIES		
7.01	As customer logs in , application shall provide Dash Board of all accounts .		
7.02	Customer shall have facility to set & display favorite accounts / all account		
7.03	Accounts shall be classified into the following catagories		
	7.01.01. CASA Accounts		
	7.02.02. Term Depoist Accounts		
	7.03.03. Loan Accounts		
7.04	Facility to view complete account details & account transaction for given period (including payout instructions for TD)		
7.05	Facility to view / print / download statement of account report with selection criteria (Credit only / Debit only / Amount <or > given amount etc). Slection criteria needs to be part of the report.		
7.06	Customer shall have option to view / download Bank uploaded forms / documents		
7.07	In respect of statement of account, there shall be option to download in .txt, .csv, .xlsx , .docx..pdf, MT940, SAP or any other related file types should be available		
8.00	TERM DEPOSIT ACCOUNTS		
8.01	Application shall have facility to accept instruction for handling maturity proceeds (renewal / account credit)		
8.02	Redeem TD / RD before Maturity		
8.03	System should allow a customer to request for receipt opening. The system should display the applicable interest rates, with holding tax (if applicable), maturity period, maturity amount at the time of request		
8.04	However TDS is customer based -- as on date no TDS may be there, where subsequent deposits thorough online /branch may attract TDS-- these points should be taken care of) - Closure details also should be displayed auto renewal/ will be closed and credited to A/c No..... etc In case of auto renewal cusotmer should specify the period at the time of opening the original deposit itself		
8.05	The system should facilitate opening of a new fixed deposit for the schemes offered by the bank, by debiting the customers account (rupee / foreign currency) on – line with the Bank's approval		
8.06	Deposit to be opened jointly with other family members or by giving different nominee		
8.07	At the time of opening the deposit the system should be able to capture the details such as debit account number, deposit tenure, deposit amount, currency, interest pay out mode, maturity instructions, branch etc.		
8.08	The system should have the option of an interest calculator to enable the user to view the maturity value and tax to be paid for a particular scheme.		
8.09	The system should also allow the user to request for modification of selected (as desired by the bank) deposit information. (once opened cannot be modified unless by premature closure as on date as well no name change is allowed)		
8.10	The system should allow the user to request for closure of the term deposit. (either on maturity / pre mature) closure by bank on the due date; if customer has opted for renewal accordingly it should provide option to renew		
8.11	The system should allow the user to view the total Withholding Tax to be paid by him / her for all fixed deposits held by him for the current / previous financial years		
8.12	The system should also allow the user to view the term deposit details for the selected term deposit account (e.g. date of deposit opening, interest rate, maturity value, hold amount, tenure, name of deposit holder, joint names etc.) parameterised for number of times and periodicity		
8.13	The system should prompt an alert message for the matured deposits which needs customer attention for renewal etc after login and viewing the account status.		
8.14	By default interest should be payable to the base account.system should allow payment of interest across branches; if for any reason can't be paid to the accounts other than base account(like closed/freazed etc) the amount should be credited to the base account with the reason. Standing instructions should be accepted for payemnt of instalments in case of RD/FRD etc.		
8.15	System should allow payment of interest for customer specifying account/s (same/across the branches)with or without % segregation. If for any reason can't be paid to the accounts other than base account(like closed/freazed etc) the amount should be credited to the base account with the reason		
8.16	System should have all details of deposits available in the Bank and features; FAQs regarding to deposits; TDS; int payment should be available		
8.17	By default nomination would be as per the base account. However, customer will have option to modify		
8.18	System should allow for printing of e-deposit receipt (at branch no physical deposit receipt should be allowed for print) and query for the deposits opened through net should be given with the details like authorised, executed,rejected, cancelled etc.		
8.19	Provision should be available for applying loan against deposits and after getting the request system should allow for printing and linking/delinking at the branch for sanctioning the loan which should be credited to the base account. Query should be available for the request made, executed, loan sanctioned, amount etc. delinking and again linking for a fresh loan should be nossible at the branch following the same procedure		
8.20	Query should be exhaustive - for deposit opened/closed/loan /premature closure between the open dates/ dep dates/closed dates/mat dates/ loan req dates etc		
8.21	Nomination registration/modification/cancellation for (percentage wise beneficiary should be provided) all type of accounts should be accepted/modified throug online as per bank's policy and regulatory guidelines after verifying the stipulated authentications, which should be followed by alert message to the customer by SMS/email/		
8.22	Provision for online premature withdrawal of deposits with partial/complete amount. Appropriate rates as per amount slab, actual duration and penalty, if any should be applicable on withdrawn amount. Appropriate rates should be applicable for the residual amount in deposit .		
8.23	Ability to book or withdraw deposits online by customers depending on pattern of joint account holding , if any.		
	TRANSACTIONS		
9.00	BENEFICIARY MAINTENANCE		
9.01	Customer shall have option to create, modify and delete beneficiary		
9.02	While creating beneficiary, following details are to be accepted and validated		
	9.02.01. SAME BANK BENEFICIARY: Beneficiary ID, Account Number, Beneficiary Name, Beneficiary email-id (optional)		
	9.02.02. RTGS/NEFT/IMPS P2A BENEFICIARY: Beneficiary ID, Bank IFS Code, Account Number, Beneficiary Name, Beneficiary email-id (optional)		
	9.02.03.IMPS P2P BENEFICIARY: Beneficiary ID, Mobile Number , MMID, Beneficiary Name, Beneficiary email-id (optional)		
	9.02.04. IMPS P2U BENEFICIARY: Beneficiary ID, Beneficiary Aadhaar number, Beneficiary Name, Beneficiary email-id (optional)		
	9.02.05. UPI BENEFICIARY: Beneficiary ID, Beneficiary UPI ID, Beneficiary Name, Beneficiary email-id (optional)		
10.00	TRANSACTION FACILITIES		

10.01	Facility shall be available for scheduling (future date & time) and immediate execution. Scheduled transaction shall be executed on hourly basis. Customer shall have option to schedule the transaction for multiple times for given periodicity.		
10.02	While scheduling transaction, following shall be made known to customer: 10.02.01. Charges for failure of transaction for want of funds 10.02.02. Discontinuation of scheduling on transaction failure		
10.03	Charges as applicable needs to be collected for immediate & scheduled transactions		
10.04	Transaction Authentication: 10.06.01. Own account transfer - validated with transaction password 10.06.02. Transfer to registered beneficiary - validated with transaction password and OTP		
10.05	Facility to open Term Deposit Account by debiting customer provided CASA Account		
10.06	Facility to open Recurring Deposit Account by debiting customer provided CASA Account		
10.07	There shall be option to register standing instruction for monthly instalments at the time of opening the RD account		

11.00	SERVICES / STATNDING INSTRUCTION		
11.01	Facility to request for cheque book		
11.02	Facility to stop payment of cheque		
11.03	Facility to hotlist debit card		
11.04	Subscribe to account statement by way of email for given periodicity		
11.05	Balance Certificate Request		
11.06	Facility shall be available for standing instruction registration, modification ,deletion and view		
11.07	Registration for Mobile Banking		
11.08	Deposit Calculator		
11.09	Loan Calculator		
11.10	Interest Rate Enquiry - Deposits		
11.11	Interest Rate Enquiry - Loans		
11.12	Exchange Rate Enquiry		
11.13	Link to Bank's Website		
11.14	View profile		
11.15	Creation, Modification and cancellation of Debit ECS (NPCINMMS) Mandate.		
11.16	After Successful login, provide unread message statistics in the Dashboard with with link to mail Box		
12.00	EXECUTION OF SCHEDULED TRANSACTION		
12.01	Scheduled transaction shall be executed on hourly basis		
12.02	Failure to execute scheduled transaction due to want of funds shall attract charges which are to be recovered.		

13.00	BILL PAYMENTS		
13.01	GOVERNMENT SCHEMES & OTHERS		
13.02	Facility to subscribe and unsubscribe to Government Social Security Schemes		
	13.02.01. PMJJBY		
	13.02.02. PMSBY		
	13.02.03. APY		
13.03	Creation, Modification and Cancellation of Debit ECS (NPCI MMS) Mandate		
13.04	Mail box facility for communication between Bank and customer		
14.00	TAX PAYMENTS		
14.01	Income Tax e-filing Verification		
14.02	Direct Tax Payments		
14.03	TDS Enquiry		
14.04	View Tax Credit Statement (external link)		
14.05	Provision to link to partner sites (tax / government authority sites) for processing of payments of taxes for Bank's customers through internet banking		
14.06	Provision to pass on the confirmation message online to the linked partner site informing about the success / failure of the transaction		
14.07	Provision to generate a unique transaction number for payments made through internet Banking and inform the same to the customer along with the confirmation message		
14.08	Provision to automatically debit the customers account online in the Core Banking Solution for the payment made and credit the respective partner accounts		
14.09	Provision to consolidate all collections made through internet banking at the data centre / parent branch (where the tax account is maintained) along with other collections made through the branches.		
14.10	The customer should be alerted whenever similar request (amount/payee's name, PAN No., Online Transactions-similar vendor & amount) In case of tax and payment for the same invoice no. should be rejected		
14.11	TAN/PAN upload validation should be in built whenever the customer comes for Upload from Bank's site (not through NSDL site) -- real time basis should be checking with the NSDL site		
	Customs & Excise Duty		
14.12	Ability of the system to collect customs and excise duty		
14.12	Ability of the system to support all MIS requirements for meeting the customs and excise duty collections		
14.13	Ability of the system to support the reconciliation and file upload facilities for the customs and excise duty collections		
	Port Community System		
14.15	Facility to configure different "sea ports" & "airports" for collection of various parameterisable payments like		
14.16	Payments for freight, Service tax, etc		
14.17	Port Charges etc		
14.18	State Tax Collections - System has to support statewise collections of taxes for the below as a parameterisable/customisation option		
	Ø VAT		
	Ø CST		
	Ø Professional		
	Ø Road Tax		
	Ø Entertainment tax		
	Ø Misc		
	Ø Penalty		
14.19	System has to support all MIS requirements for meeting the state tax collections		
14.20	System should have GST level basic capabilities (TBD)		
14.21	System has to support reconciliation and file upload facilities for the state tax collections		
14.22	System should have provision to allow update details of tax departments like tax code, details, percentage, calculation of taxes, penalty, details of the signing authority, storing the tan no. validation of pan no. etc, and should be flexible according the state and central govt instructions; future requirements of govt/bank/customer should be handled		
14.23	System should have time limits for tax payments with 24 x 7 facility wherever required with corresponding reports and reconciliation formalities		
14.24	System should allow to generate all types of MIS for tax payemnt - like recon file for treasury, mis for govt, challan for customers, uploadable format, printable format, MIS file for the branches, (only illustrative - should be flexible for each and every tax authority)		
15.00	OTHER PAYMENTS		
15.01	System should be able to monitor end to end for all transactions sent to Bank's monitored applications by Bank's e--Payment system/third parties such as Merchant Aggregators (for e.g. Billdesk, CC Avenue etc.), various govt. agencies, respective billers, institutions, etc. and provide status od all transactions and exact point of failure (whether failed at users end, integrated system's end, network, monitored application, connected bank's back end system etc.) along with the root cause		
15.02	Mobile wallets: Payments to and from mobile wallets with differential pricing capabilities to partners and customers		
15.03	Provision to enable the customer to make an online request for activation of the fund transfer facility to any of his or her accounts.		
15.04	Provision to allow the user to debit only those accounts which have been mapped to his Customer Identification Number in the CBS. Provision to credit any account.		
15.05	Provision to enable the user to enter the details of the beneficiary (i.e. all the relevant fields for the purpose of fund transfers) e.g. name of beneficiary, branch where account held, account number etc.		
15.06	Provision to enter details pertaining to multiple number of beneficiaries (number to be parameterized) as defined by the bank.		
15.07	Provision for the customer to allow modification of the beneficiary details.		
15.08	Provision to prompt the user for confirmation before execution of the fund transfer.		
15.09	Provision to allow the user to drop / delete a beneficiary from his list of beneficiaries		
15.10	Provision to allow the user to disable the service of funds transfer through an option		
15.11	Provision to intimate the user after execution of the standing instruction by mail, sms or e-mail		
15.12	Provision to link the transactions passed in the customers account in the Core Banking Solution,partner site with the unique transaction number generated and returned to the customer		
15.13	Provision to query on a particular transaction based upon the unique transaction number and other parameters.		
15.14	Provision to interface with the cards systems for processing payments made through the cards		
15.15	Clear differentiation should be made for within the bank accounts (own account/third party) NEFT, RTGS, payment towards RD /loan instalments (eg: own account/third party).		
15.16	Provision for IMPS should be given for P2A, P2P, P2M & M2P etc and IFSC based transfers		
15.17	Provision to upload file with unique reference no. - file formats - number of records per file etc should be given for within the bank, NEFT & RTGS - beneficiaries need to be approved / OTP based authorisation not required - SMS once the file got uploaded and once the file got executed/rejected		

15.18	NEFT / RTGS should be batch time /window time specific which can be altered by the bank		
15.19	Provision for USSD usage for payments should be available		
16.00	Utility Bill Presentation and payment		
16.01	Provision to allow the user to register online / download the registration form for utility bills payment.		
16.02	Provision to allow the user to debit only those particular accounts that have been registered for bills payment		
16.03	Provision to display the bill number, bill amount, bill date, due date, amount due upon selecting the company .		
16.04	Provision to accept the bill amount from the customer.		
16.05	Provision to accept or reject a transaction for short payment (i.e. amount entered is less than amount displayed)		
16.06	Provision to allow the user to select account number to be debitted through the bill payment option.		
16.07	Provision to send a mail before the due date (parameterisable) in the event the bill has not been paid.		
16.08	Provision to debit the customer account online on conclusion of the transaction		
16.09	Provision to display to the customer the amount paid, unpaid, penalty, charge amounts etc. utility company - wise or amount wise		
16.10	Provision to allow the user to schedule payments for future dates.		
16.11	Provision to give a standing instruction for payment of bill on a due date		
16.12	Provision to intimate the customer through mail, sms or email, about the success / failure of the transaction.		
16.13	Provision to enable a user to request for termination of the bill payment service for a particular utility company by filling in the Request for Cancellation form online.		
16.14	Provision to intimate the customer about the cancellation of the facility once authorised by the Bank.		
16.15	Provision to enable a user to request for termination of the bill payment service for a particular utility company by filling in the Request for Cancellation form online.		
16.16	Provision to intimate the customer about the cancellation of the facility once authorised by the Bank.		
	Part B. Retail Internet Banking - Admin Interface		
	ALL TRANSACTIONS NEED TO UNDERGO MAKER AND CHECKER MODE EXCEPT CALL CENTER OPERATIONS		
17.00	BRANCH USER		
17.01	Facility to create USER ID for Internet Banking based on Customer Request		
17.02	Facility to create USER ID on the capacity of LA Holder / GPA Holder for Internet Banking based on Customer Request		
17.03	The application shall have configured rules to check eligibility for Internet Banking		
17.04	Customer shall have facility to opt for lower transaction limit than eligible for the scheme. Branch user shall receive the details in the application form and enter in the details in the profile		
18.00	CALL CENTER USER		
18.01	Account Related queries		

19.00	HO ADMIN		
19.01	Maintenance of Schemewise Transaction Limits for individual types of transactions		
19.02	[Shall have access to Branch user and		
19.03	Facility to make available the Menu options to different class of users and customers		
19.04	call center user functionalities too]		
19.05	Blocking and unblocking customer from accessing Internet banking		
19.06	Configuring Session inactivity period		
19.07	Configuring Complexity and other parameters of password (minimum length, maximum length, validity period, password history etc)		
19.08	Data upload from CBS to Internet Banking		
19.09	Generation of IB passwords on enrolment and couriering to customer		
19.10	Provision to link to partner sites (railways / bus authorities) for processing of payments for booking of tickets (advance railway / bus journey reservations) through internet banking		
19.11	Provision to enable a Bank user define fund transfer limits for a particular customer account. Provision to not allow fund transfers beyond the defined limits and intimate the customer of the same through appropriate error messages.		
19.12	Provision to record / pass transactions from partner sites e.g. railways etc. System should have categories such as shopping, utility, etc.		
19.13	Provision to enable a customer undertake netbanking transactions initiated through payment gateways		
19.14	Provision to automatically generating a unique transaction number for every transaction, along with a short message / narration (user definable) which should be returned to the customer after the transaction is effected.		
19.15	Provision to support payments to be made through direct debit from various accounts linked to the particular customer / credit cards issued to the particular customer		
19.16	Provision to pass on the confirmation message online to the linked partner site informing about the success / failure of the transaction.		
19.17	Provision to generate a unique transaction number for payments made through internet Banking and inform the same to the customer along with the confirmation message		
19.18	Provision to automatically debit the customers account online in the Core Banking Solution for the payment made and credit the respective partner accounts (consolidated single entry / per transaction (parameterisable))		
19.19	Provision to maintain a list of registered utility companies with the bank		
19.20	Provision to upload billing data / files received from the registered utility companies into the application.		
19.21	Provision for the customer to receive alerts for the bills which have been uploaded to his account.		
19.22	All types of deposit scheme available in the core should be available for net too, provided the bank permits to do so which should be parameterised like opening through net allowed - Yes or No		
19.23	Global limit for corporate and retail customers for fund transfer across the banks and olt should be fixed with sub limits for RTGS/NEFT/within the Bank/DD request. The same could be increased or decreased by admin with proper approval. customer can also change within the limits allotted to him.		
	USER END		
20.00	Account Services		
20.01	The system should be able to display all the accounts of the customer after login. (e.g. deposit accounts, loan accounts, credit cards etc.) with balances (clear balance)		
20.01	The system should have the ability to display the account balance of a particular account selected by the customer (i.e. available balance, un - cleared funds, total balance, limits, holds) for all deposit schemes of the bank including sweep in & out schemes and unit deposit schemes		
20.01	System should support view and transaction option for multiple accounts of the same customer ID		
20.01	The system should have the facility to display the last 5 to 10 transactions for the account selected by the user		
20.01	Filters should be provided - like last 30 days; Amount above / below etc for viewing the previous transactions		
20.01	The system should also be able to accept from the user a specific date range for the statement of accounts to be displayed		
20.01	Transaction Reference remarks should also be enabled		
20.01	The system should facilitate the user to query for a particular transaction based on amount, transaction date, currency, instrument number etc.		
20.01	The system should be able to display the account details (master details) for the selected account with full details of operations limits etc; current interest rate; interest rate history etc (in cae of loans)		
20.01	System services support for corporate customers at group company level should be available		

21.00	Loans		
21.01	The system should have the facility to enable a user to view all the different loan schemes offered by the bank along with their interest rates.		
21.02	The system should have the option of an EMI calculator to enable the user to view the EMI payable for a particular retail loan scheme		
21.03	The system should have the facility to enable a user to fill in the loan application form on – line and submit the same and facility to download the loan application form		
21.04	The system should have the facility to calculate the maximum amount that can be disbursed, effective interest rates and EMI schedule based on the information entered by the customer e.g. income, tenor, capacity to pay EMI + tenor.		
21.05	The system should have the facility to accept part or full payment from the user by debiting his / her account maintained with the bank including Standing Instructions		
21.06	The system should have the facility to display the payment schedule for the loan account selected		
21.07	The system should have the facility to display the last transactions for the account selected by the user		
21.08	The system should also be able to accept from the user a specific date range for the statement of accounts to be displayed.		
21.09	The system should have the facility to download the statement of account for any date range as specified by the user to a PC based format (e.g. MS money, excel, word etc.)		
21.10	The system should have the facility to display the break up of EMI for both principal and interest		
21.11	System should have facility to display the irregular / unpaid installment which is required to be paid to regularize the account (an alert can be sent to the party for making the payment before it slips to sub standard)		
21.12	System should display the current rate of interest with interest history from the date of disbursement; like wise current EMI with history of changes from the date of disbursement		
21.13	Provision to display the break up of details like EMI breakup, EMI schedule for loan by accessing information form the partners		
21.14	EMI message alert through SMS/email should be sent well in advance		
21.15	Corporate loan products and respectie time bound alerts and authorization for limits should be incorporated in corporate module as per Bank's requirements		

22.00	Card Transactions - Debit, Credit, Pre-Paid cards		
22.01	The system should have integration with the debit card management systems		
22.02	The system should have integration with the debit card management systems maintained by Sponsor Bank or by the Bank		
22.03	Provision to display the account statement for the card selected.		
22.04	Provision to display and download (standard formats e.g. Excel) transactions between two dates as specified by the customer		
22.05	Provision to display the current unbilled transactions to the user for the account selected.		
22.06	Provision to display to the user, the total accumulated loyalty points for the debit card selected		
22.07	Provision to maintain the list of items / products that are offered by the bank for redemption against the respective loyalty points		
22.08	Provision where a customer can request for redemption of loyalty points for both debit / credit cards		
22.09	Provision for PIN change for debit cards.		
22.10	Provision to report for loss / stolen card for debit cards		
22.11	Provision to request for limit enhancement		
22.12	Provision to download forms for add-on cards, supplementary or new cards		
22.13	Provision for seamless integration with the Core Banking System for data retrieval and real time validations of the account details for conduction of transactions through debit cards.		
22.14	Provision for validation of the amount as available in the user's account before releasing funds to the user. Funds to be released only in the case of clear balance in the accounts.		
22.15	Provision for keeping a track of issuance of a new debit card for those accounts where a debit card has already been issued.		
22.16	Provision for keeping track of the customer requests for reactivation of their dormant cards.		
22.17	Provision for special pre-paid cards should be available. Also gift cards as tie-up with Corporates should be available online for corporate customers to set limits, expiry and avail cards		
23.00	Security		
23.01	Provision for notification (regulatory and/or advisory) post login into account by customer		
23.02	Provision for virtual keyboard login capabilities		
23.03	Provision of image based authentication at login		
23.04	Provision for allowing the user to login only post the validation of a combination of the user ID and password. Additional security login validation such as image authentication should be provisioned for the Bank to add as required/as per regulations		
23.05	Provision to store the user ID password in an encrypted mode/ a compressed mode / unclear text within the Internet Banking application.		
23.06	Provision for encrypting data (e.g. password, financial data etc.) during transit.		
23.07	Provision for the Internet Banking System to be accessed only by SSL enabled browsers. It should support TLS 1.1 & above		

23.08	IPv6 changes also should be taken care of by the system as per best practices and Refulatory (RBI/Govt/Bank) measures		
23.09	User IP Address should be captured. Audit trails of logs of a particular user id also required, with the menu through which the party navigates, which will helps us to cross sell the products based on behavioral analysis		
23.10	The system should be able to generate audit trails of all transactions done as on any particular date. The minimum fields that should be captured and stored in the audit trail are: -		
	23.10.01. Account Number		
	23.10.02. Date & time stamp		
	23.10.03. Transaction ID		
	23.10.04. Operator ID		
	23.10.05. Customer ID		
	23.10.06. Authorized By (ID)		
	23.10.07. P address of the originating system/pc/tablet		
	23.10.08. Amount		
23.11	The system should be also capable of generating exception reports on a daily basis as a part of the day – end activity. It should also be able to print/display exception reports for any defined date .The exception listing should capture the		
	23.11.1. Those transactions that require approvals from higher authorities other than the normal authorization Level		
	23.11.2. All cancelled transactions		
	23.11.3. Any changes made to the global parameter files etc.		
	23.11.4. Transactions of similar nature (PAN / Amount etc) also should be included		
	23.11.5. The system should display the following fields in the exceptional transaction report		
	a) Account Number		
	b) Date & time stamp		
	c) Transaction ID		
	d) Operator ID (user ID)		
	e) Transaction Details (before changes)		
	f) Transaction Details (after changes)		
	g) Referred by ID (referring officer in case of higher approvals)		
	h) Authorizing Personnel ID		
	i) Remarks if any		
23.12	System should print / view audit trails / exception reports conditionally (e.g. range of accounts, type of transactions, user ID etc.)		
23.13	The system should be capable of generating a transaction log of all transactions done during the day.		
23.14	System should define messages to be displayed for different types of errors.		
23.15	Ability to show user friendly error messages with next action items to customers in case of errors		
23.16	Session Management: An online session would need to be automatically terminated unless the customer is re-authenticated for the existing session to be maintained.		
23.17	An authenticated session, together with its encryption protocol, should remain intact throughout the interaction with the customer		
23.18	Re-establishment of any session after interruption should require normal user identification, authentication, and authorization. Strong server side validation should be enabled.		

23.19	In the event of interference, the session should be terminated and the affected transactions resolved or reversed out.		
23.20	The customer should be promptly notified of such an incident as the session is being concluded or subsequently by SMS/email, or through other means.		
23.21	Web Applications should not store sensitive information in HTML hidden fields, cookies, or any other client-side storage leading to compromise in the integrity of the data. Critical web Applications should enforce at least SSL v3 or Extended Validation –SSL / TLS 1.0 / 1.1 128 bit encryption level for all online activity		
23.22	Hyperlinks to be defined appropriately in the Internet Banking workflow. These hyperlinks must be confined to only those portals with which they have a payment arrangement.		
23.23	Provision for forced change of both the Login and Transaction Passwords at the time of first login and every subsequent time a new password is issued by the bank		
23.24	Provision for auto lockout of the Internet Banking account after 'X' consecutive incorrect attempts (parameterizable). Provision for activation of such accounts Either by customer himself with proper authorisation and also by the Bank personnel.		
23.25	Provision for enforcement of min length, alphanumeric complexity etc. password parameters on both the Login and Transaction passwords.		
23.26	Provision for generation of both the Login and Transaction passwords at the time of Customer Internet Banking account creation.		
23.27	Provision to provide for disallowing concurrent login by the users		
23.28	Provision to display of previous login date and time		
23.29	Provision to provide support for authentication mechanism for creating, disabling, enabling, deletion of users, modification of access rights		
23.30	Provision for 2 factor authentication to Transactions done in Internet Banking Account - Something the user knows (e.g., password, PIN); - Something the user has (e.g., ATM card, smart card); and - Something the user is (e.g., biometric characteristic, such as a fingerprint)		
23.31	Stop Payment Notification: The Internet Banking system should be configured/parameterized to notify to the customers the timeframe and the circumstances in which any stop-payment instructions could be accepted.		
23.32	Digital signatures and Key-based Message Authentication Codes (KMAC) for payment or fund transfer transactions. token should at least explicitly show the payee account number and the payment amount from which a hash value may be derived for the purpose of creating a digital signature. Different crypto keys should be used for generating OTPs and for signing transactions		
23.33	Application should have data integrity and logical access control maintained with respect to data, application, integrated systems, utilities, communication lines, libraries, system's tools, if any		
23.34	Application integrity Statement is required before implementation		
23.35	Well defined security architecture should be in place for the application		
23.36	2FA to have triggers as per risk based assessment of accounts as per regulatory guidelines. The risk should be evaluated in light of the type of customer (e.g., retail or corporate/commercial); the customer transactional capabilities (e.g., bill payment, fund transfer), the sensitivity of customer information and the volume of transactions involved.		
23.37	2FA For One Time Password (OTP) , dynamic access code through various modes like SMS and digital signature token(through a token containing digital certificate and associated private key)		
23.38	Personal assurance messages/images, exchange of challenge response security codes and/or the Secure Sockets Layer (SSL) server certificate verification and EV-SSL		
23.39	OTP (One Time Password) features for Internet Banking systems to include below: 23.39.01. Specific OTPs for adding new payees: Each new payee should be authorized by the customer based on an OTP from a second channel . OTP solution should be interfaced with Internet Banking System 23.39.02. Individual OTPs for value transactions (payments and fund transfers): Each Value Transactions or an approved list of ValueTransaction above a certain moneta ru threshold detrmind by the customer should require a new OTP. System should be configured to trigger OTP 23.39.03. OTP time window:The Systm should provide facility to controle the OTP time window entirely by the bank and does not depend on user behavior. System and process flow should not allow the OTP time window to exceed 100 seconds on either side of the server time.		
23.40	Logging: All computer accesses, including messages received with the application should be logged. Security violations (suspected or attempted) should be recorded. Logging should be done at multiple levels as below: 23.40.01. Internet Banking System		
23.41	Internet Banking system should be protected from various cyber attack mechanisms like phishing, keylogging, spyware/malware and other internet based frauds targeted at banks and their customers. Appropriate solutions should be incorporated or integration and policies with external tools must be part of overall Internet Banking application implementation		
23.42	Internet Banking System should be complaint to DC - DR and should be available on Disaster Recovery		
23.43	Securrrity infrastructure should be properly tested for the system functionality for normal operations		
23.44	Internet Banking system should have escalation matrix triggers and governance to notify major security incidents		
23.45	Change of mobile number feature should NOT be made available on IB		
23.46	Cooling period for addition of beneficiary to be defined in IB and triggers to be defined for SMS / email as per Bank's requirement and regulaory guidelines		
23.47	System should have Risk-based transaction monitoring tool or capability to integrate seamlessly with products in the market		
23.48	SSL certificate warning: SSL related awareness content to be put on the IB page, usually on the login landing page		
23.49	Confidentiality of records must be ensured. Secrecy of customer's data and account information must be ensured in the system		
23.50	Provision to configure/integrate digital/token signatures wherever required		

REQUESTS			
24.00	Personalized Account information		
24.01	Provision to allow a user to customise his / her front – end (e.g. set date formats, account formats, e- mail id for correspondence, set primary account, favorites etc.)		
24.02	Provision to allow the Bank personnel to set a limit (minimum balance to be maintained) for all / specific accounts held with the bank.		
24.03	Ability to select SMS/email notification for Statements with desired frequency of daily/weekly/monthly/quarterly/annual		
24.04	Ability to select account communication notification to either single or multiple joint account holders as per personal preference		
24.05	Ability to see group of joint accounts on Summary Screen		
24.06	Ability for customer to nickname different accounts and view nickname with account number for any selection across Internet Banking		
24.07	Ability to see effectively account balance with scheduled payments/bills/EMIs as available balance when viewing the account balance/fund transfer. This should be present as optional feature for customers		
24.08	Multi-lingual support as per customer preference		
25.00	Corporate Banking		
25.01	System should allow multiple authorized user ID's for 1 Corporate (CUST ID)		
25.02	System should be able to identify accounts/various roles of individuals who are decision makers of group of companies/holdings		
25.03	Summary of group organization holdings should be available in Internet Banking for RMs/Bank officers to view all types of payments, frequency and various services and product portfolio used by corporate customers along with seasonality to offer advice well in advance.		
25.04	Ability to set future reminders for Customers as well as Corporate RMs for alerts for payments, renewals, premium payments and other such time bound products. Triggers for cross functional banking departments to assist customers should be available as per Banking needs		
25.05	Corporate Customer logging in Internet Banking should be able to view relevant content for corporate banking products, transaction banking offers, if any of the bank along with Bank account and transaction details		
25.06	System should allow co-browsing for authorized Bank employees to assist customer in Internet Banking portal for quick transactions or authorizations		
25.07	System should have provision to bulk upload (In a prescribed format) the beneficiary details.		
25.08	System should have provision to bulk upload transfers/NEFT/RTGS for that corporate.		
25.09	System should have the facility of auto queuing of the transaction to the respective designated authorized personnel as defined in Sr.2. (eg: 7 levels)		
25.10	System should have the provision to apply for LC(Letter of credit) & BG (Bank guaranty) on-line.		
25.11	System should have seamless interface with other 3rd party applications (eg. EXIM) to process LC/BG requests.		
25.12	System should have online tax payment facility for corporate clients. GST related readiness should be taken care of. Details in Tax Payments section as well.		
25.13	System should allow fund transfer to own accounts, other RRBs accounts and non RRBs accounts subject to authorization limits. Limits can be modified by the branch based on proper documentation		
25.14	System should have an interface with the cash management system		
25.15	System should support Bill pay facility		
25.16	System should provide Bill pay alerts based on predefined parameters		
25.17	System should show payment history of Bills paid		
25.18	System should allow payment approvals based on pre defined parameters by the user		
25.19	System should support generation and view of trade finance facilities like:		
	25.19.1. Documentary credit		
	25.19.2. Bank guarantee		
	25.19.3. Forward contract		
	25.19.4. Letter of credit		

25.20	System should allow view of custody and security services		
25.21	System should provide audit trails to certain category of users		
25.22	Super user Concept should be available where the customer himself can create user with access rights - for different accounts. In similar line Admin can create Super users to view various account across the party masters and branches as per Bank's policy with or without payment rights		
25.23	Digital signature facility should be enabled . may be optional or mandatory as per customer/bank's specific with or without amount ceilings		
26.00	Customer Service and Information		
26.01	Customer to share a letter/authentic electronic requisition along with positive acknowledgment. Bank to define business process. There should be facility to store a digital record of this request for activation of IB in the system		
26.02	Provision to display disclosure of risks, responsibilities and liabilities of customers in doing banking through Internet should be available on Internet Banking		
26.03	Provision to allow a user to request for a statement of account by , e-mail etc. for the selected customer account by specifying the date range.		
26.04	Provision to display the number of the customer as specified in the customer master at the Core Banking solution and also request the customer to enter a new email he / she wishes the statement to be emailed.		
26.05	Provision to the customer statement based on the number specified by the customer		
26.06	Provision to allow a user to request for a cheque book online		
26.07	Provision to allow a user to view the cheque books issued to his / her account for the selected account and date range.		
26.08	Provision to allow the user to inquire the status of a cheque leaf (e.g. paid, stopped, not issued, not paid etc.)		
26.09	System should notify to the customers the timeframe and the circumstances in which any stop-payment instructions could be accepted by SMS and/or Email		
26.10	Provision to allow the user to check for the status of the cheque book issued to him for a particular account (number of leaves, total paid, unpaid, stopped etc.)		
26.11	Second channel notification to be defined for all funds transfer/ payments. Triggers to be defined in the IB system.		
26.12	Confirmatory second channel procedures (like telephone, SMS, e-mail, etc.) should be applied in respect of transactions above pre-set values, creation of new account linkages, registration of third party payee details, changing account details or revision to funds transfer limits. In devising these security features		
26.13	Customer preference should be configurable in terms of secondary confirmatory channel for online security		
26.14	Provision to process a stop payment request by a customer online / on request		
26.15	Provision to display the instruments pending for clearing (outward clearing) for the selected account.		
26.16	Provision to allow an existing customer to fill in and submit the Account Opening Form online or download the same.		
26.17	Provision to upload the interest rates for various deposit schemes, loan schemes, current accounts etc. to enable the customer to view the same.		
26.18	Provision to enable a user to change his / her passwords		
26.19	Provision to allow the customer to request for a pay order / bankers cheque / draft , any other instrument by debiting his account online		

26.20	Provision for accepting the disposal information for the requested pay order / bankers cheque / draft i.e. courier, personal collection from the branch etc.		
26.21	Provision to print the pay order / bankers cheque / draft at any location of the Bank		
26.22	Provision to allow a user to view the details of a pay order, demand draft, banker's cheque, any other instrument.		
26.23	Provision to allow the user to update his / her customer profile on – line (e.g. employers name, address etc.). Provision for the Bank personnel to define the fields / information that can be directly changed by the user		
26.24	Provision to allow the user(retail/corporate) to request for change in his / her address by filling up all the required details online		
26.25	Provision to allow the user(retail/corporate) to view all charges, commission etc. applicable for various products / services offered by the bank.		
26.26	Provision to allow a user(retail/corporate) to view the various products / services offered by the bank.		
26.27	Provision to allow a user(retail/corporate) to query on the status (success / failure) of any transaction / request by specifying the date range, activity etc.		
26.28	Provision to allow online registration for services offered by the bank		
26.29	Provision to upload the day's gold selling / buying rates for different gold products offered by the Bank		
26.30	Provision to allow the bank to display messages / bulletins for example advertising new products launched by the bank, important bank news, financial results of the bank, awards won by the bank etc.		
26.31	Provision for a customer for reporting loss of ATM PIN, debit card etc.		
26.32	Provision to register for security questions for getting the password online, in case the customer forgets the password (login/authorisation/both) other modes like ivr enabled/grid based/debit card validation also should be available		
26.33	Provision to change the anti phishing image and message by the customer himself online at any time .		
26.34	System should have provision to upload scanned image of pan card		
26.35	System should have virus scanning facility for verifying uploaded images/files		
26.36	System should accept/cancel criteria for sending the alert message for transactions to the inbox available in Internet Banking itself.		
26.37	System should have provision to register for sms banking with the same mobile no registered for internet banking and cancel. with the status query option.		
26.38	With the bank's guidelines request for other channels should be allowed like repin for Internet Banking (courier/mobile/email id), SMS repin, ATM repin, credit card repin, blocking /unblocking of the all the above with the authorisation password & OTP		
26.39	Mandate submission provision is to be available		
26.40	Provision to subscribe for any investment options offered by the bank with the facility of online debit		
26.41	Provision to process request for payment of school fees, college fees etc.		
26.42	Provision to automatically disable the customer account in the event the customer has not logged in for x number of days (parameterisable)		
26.43	Provision to enable customer accounts which have been disabled due to non-use for specified period		
26.44	Provision to automatically generate an intimation letter or intimate the customer through e-mail, SMS etc. informing him about non usage of his created account before automatically disabling the account		
26.45	Provision to accommodate and incorporate any other utility services in future.		
26.46	The system should allow the bank to display messages / bulletins for example advertising new products launched by the bank, important bank news, financial results of the bank, awards won by the bank etc.		
27.00	SME		
27.01	Separate interface module for SME/MSME customers with co-browsing capabilities for Bank employees as per Bank's requirement		
27.02	Ability for MSME / SME to login and operate SME accounts and view relevant products, services and offerings		
27.03	Ability to view, apply and maintain SME specific credit, insurance, payments, collections and services offerings		
27.04	Ability for group salary upload for SMEs' employees' salary accounts		

28.00	Collection Services		
28.01	Provision to support collection of school fees , college / university fees, taxes etc.		
28.02	Provision to maintain tables of fees, charges etc. based upon institutions tied up with		
28.03	Provision to have grouping of TASC(trust, association, school, club) customer account group level management in Admin module		
28.04	Provision for download of forms designed for capturing information for payment of fees		
28.05	Provision to accept details of the challan for payment of taxes		
28.06	Provision to display the total fees to be charged based upon the institution selected		
28.07	Provision to support payments to be made through direct debit from various accounts linked to the particular customer / credit cards issued to the particular customer		
28.08	Provision to generate a unique transaction number for payments made through internet Banking and inform the same to the customer along with the confirmation message.		
28.09	Provision to automatically debit the customers account online in the Core Banking Solution /debit card system for the payment made and credit the respective institutions accounts (consolidated single entry / per transaction (parameterisable))		
28.10	Provision to link the transactions passed in the customers account in the core banking solution, debit card system, partner site with the unique transaction number generated and returned to the customer		
28.11	Provision to query on a particular transaction based upon the unique transaction number		
28.12	Provision to interface with the debit cards systems for processing payments made through them.		
29.00	Third Party Products		
29.01	Provision to enable a user to view all the different schemes offered by the bank along with other details. Provision for PMJDY OD consent submission is also required		
29.02	Provision for an EMI calculator for loans, premium amount details(last payment date, next due date and amount) for insurance products		
29.03	Provision to enable a user to fill in the application forms on – line and submit the same or download the same		
29.04	Provision to accept part or full payment from the user by debiting his / her account maintained with the bank.		
29.05	Provision to display the last 7 to 10 transactions (parameterizable) i.e. mini statements for the account selected by the user		
29.06	Provision to accept from the user a specific date range for the statement of accounts to be displayed.		

30.00	Correspondence		
30.01	The system should have the facility to send mails to or receive mails from the customer relationship managers. The system should have the facility to link customers to a particular customer relationship manager		
30.02	The system should have at least the following options for correspondence (with timeframe for auto deletion of messages)		
	30.02.01. Compose		
	30.02.02. Send		
	30.02.03. Inbox		
	30.02.04. Read		
	30.02.05. Delete		
	30.02.06. Send to Trash		
	30.02.07. View Trash		
30.03	system should display a contact us option to view the call center phone numbers for the customers		
30.04	System should have a locate us option to view the nearest Branch or ATM		
30.05	System should facilitate a chat option for customers to log on and resolve their queries online via chatting with customer care executives		
30.06	System should allow a request number generation when a query is raised by a customer		
30.07	System should have request tracker option to view the status of queries raised by customers		
31.00	KPI (Key Performance Indicators) and/or SLA(Service Level Agreement)		
31.01	System must have facility to define, measure, monitor and manage Key Performance Indicators (KPI) and/or Service Level Agreement (SLA) for the monitored applications		
31.02	System/solution should be capable of using industry-relevant, dynamic/auto-learned base lining of KPIs/SLAs and various performance metrics, through learning about the monitored application over time, and determine normal operating values and patterns as per Bank's requirement.		
31.03	System must provide for at least 2 levels of thresholds which can be set for alerts by Bank.		
31.04	System should be able to automatically trigger required processes on triggering of alerts based on breach of thresholds as per the requirement of Bank		
31.05	Web based ticketing mechanism should be provided by the bidder for reporting and tracking problems/issues encountered in the monitoring solution. Reports should be by default available to track the SLAs in terms of problem resolution.		
31.06	Tool/Mechanism should be provided to bank by bidder to measure SLAs with regard to the monitoring solution such as Uptime, Notification for alerts and incidents generated and sent by monitoring solution etc.		
32.00	Scalability		
32.01	Solution should be scalable / capable, or can be made capable by integrating vendor's own additional module(s) to meet following requirements, if Bank desires, at an additional cost mutually agreed between the Bank and the vendor:		
32.02	Solution should have the capability to provide monitoring and performance status/matrices of the monitored applications on Mobile Devices across all mobile platforms such as Android, iOS, Blackberry, Windows, J2ME etc. as per the requirement of the Bank		
32.03	Any other application implemented by the Bank		
32.04	For the analysis on the past data Bank requires solution to integrate with the existing Data Warehouse, if any		
33.00	Interface		
33.01	System should interface (seamless integration) with the Core Banking software, Trade Finance, SWIFT, Credit card other channels like e-Commerce or payment Gateway		
33.02	Server to server/host-to-host connectivity facility providing direct access and integration to outside agencies such as Other banks, Bill Desk, NSDL, ICSE, IRCTC, CRIS, ICEGATE, etc.		
33.03	System should send intimation, approval / decline messages to partner sites e.g. railways etc.		
33.04	The system should accept the return message as well, which will enable for easy reversal in case of failure from the merchant side		
33.05	The System should support integration between various delivery channels for e.g. an e-mail message or SMS should go to customer for transactions done on delivery channels as per the bank's business rules		
33.06	Provision for the Core Banking Solution to be integrated with the Delivery channels application on a real time basis and once the transactions are processed in CBS, the revised balance as available in CBS should be reflected across all the Delivery channels.		
33.07	Integration capability with Risk Based Monitoring and Surveillance solution and/or Risk Based Authentication Solution		
33.08	Provision for availability of APIs as per Bank's requirements		
33.09	System should Pass on the confirmation message received online to the linked Partner site informing about the success / failure of the Transaction		
33.10	Automatically Debit the Customer's Account online in the core Banking Solution for the Payments made and credit the respective partner account (consolidated single entry / per transaction(parameterisable))		





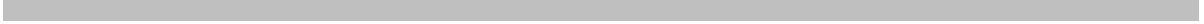








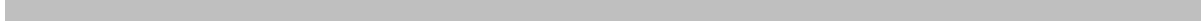




















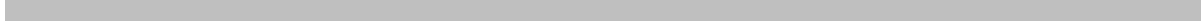








































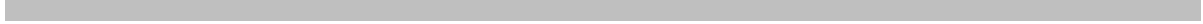


















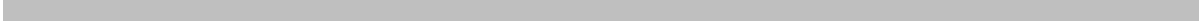
















































































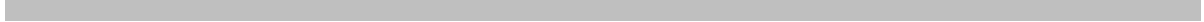


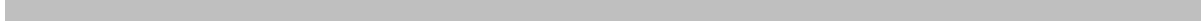




















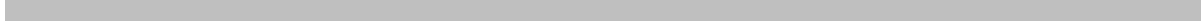




















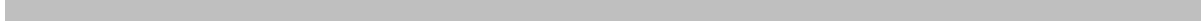




















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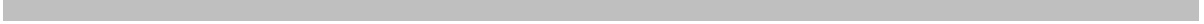


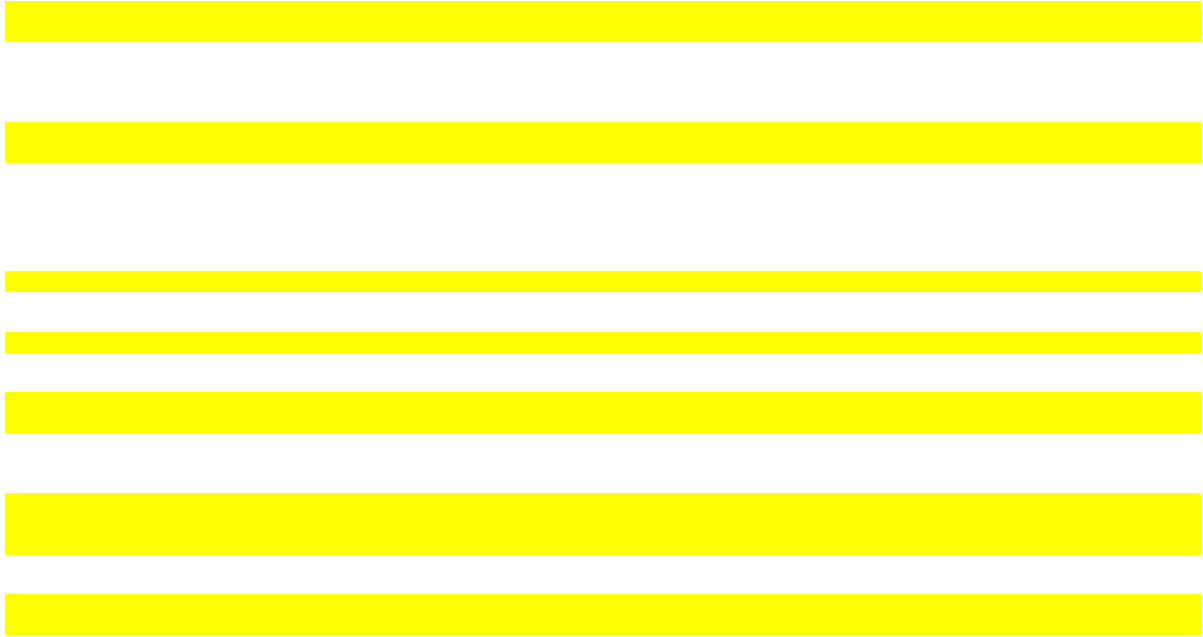








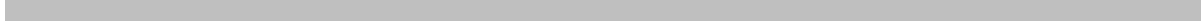






























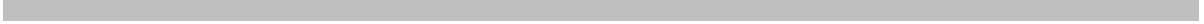


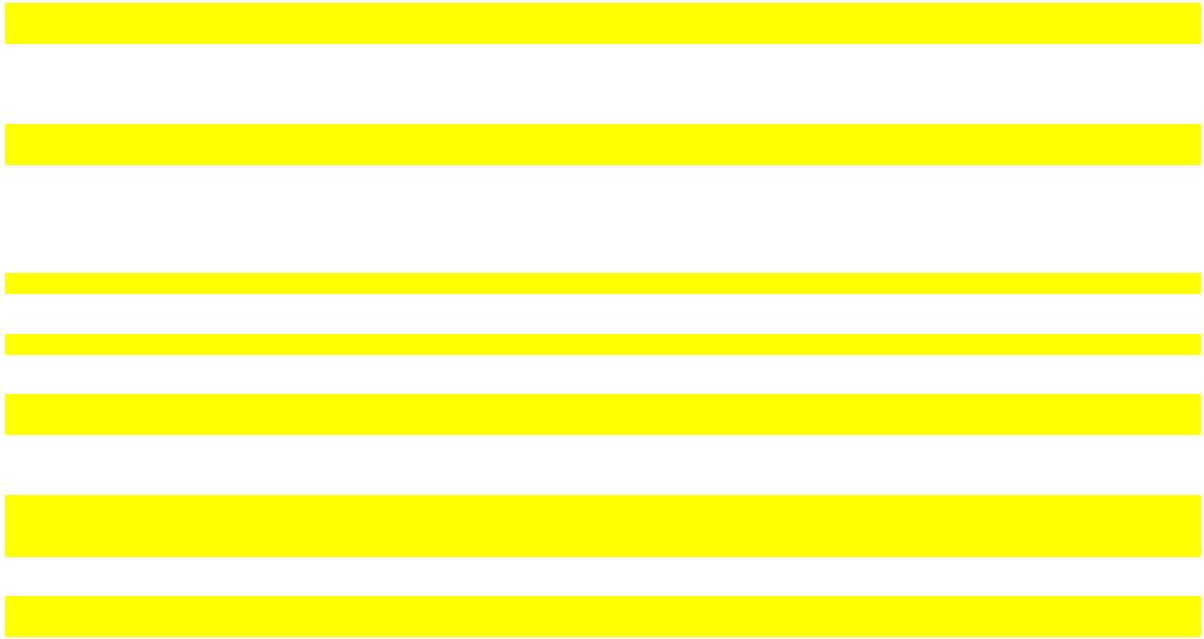








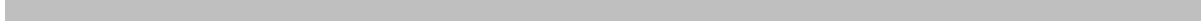










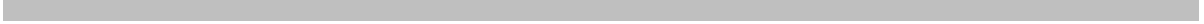


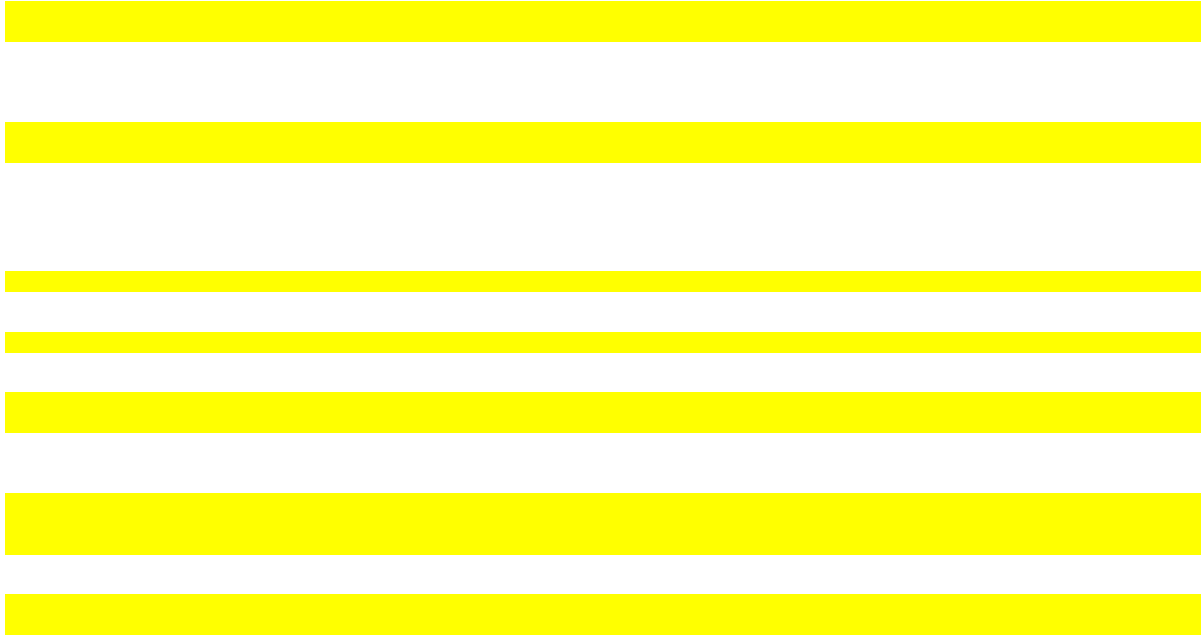




















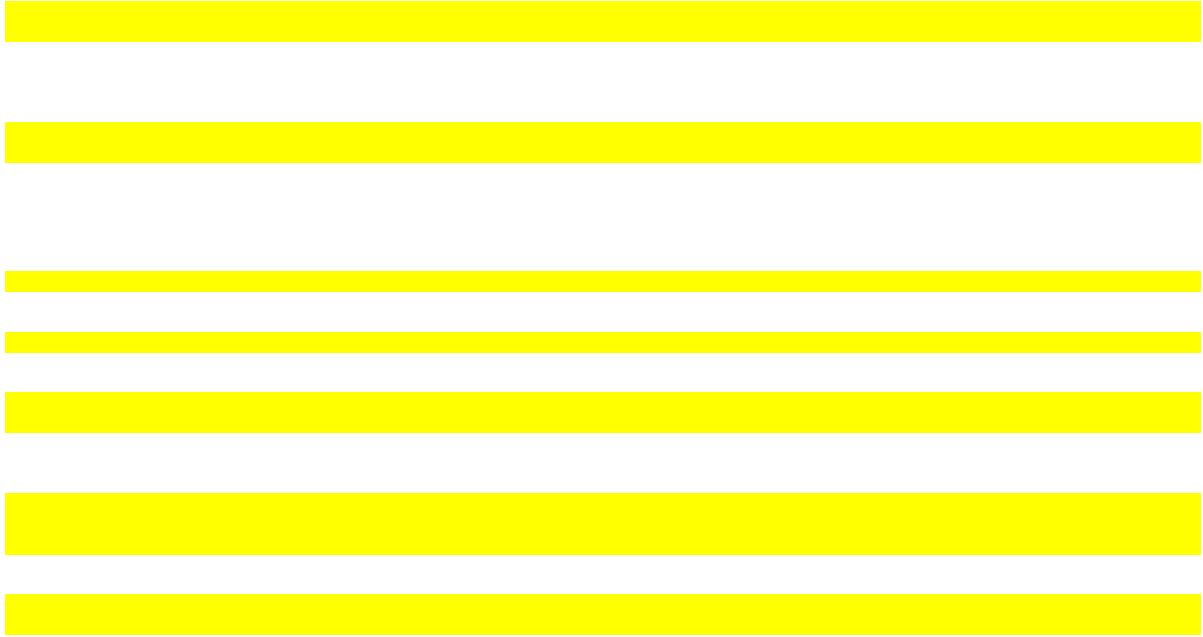




















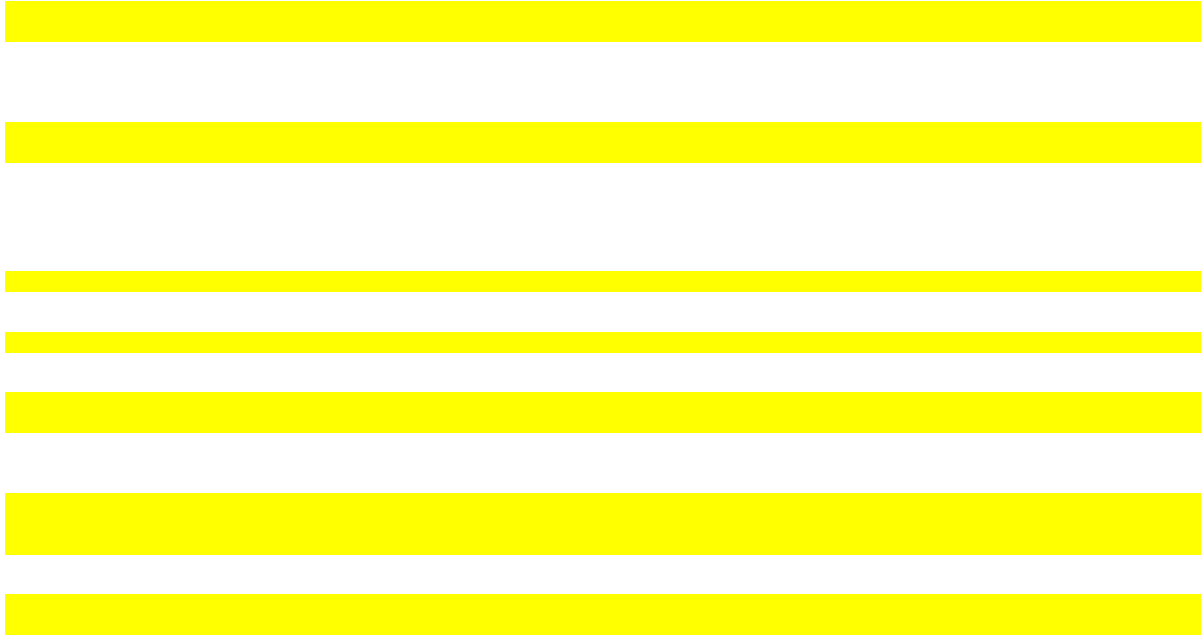




















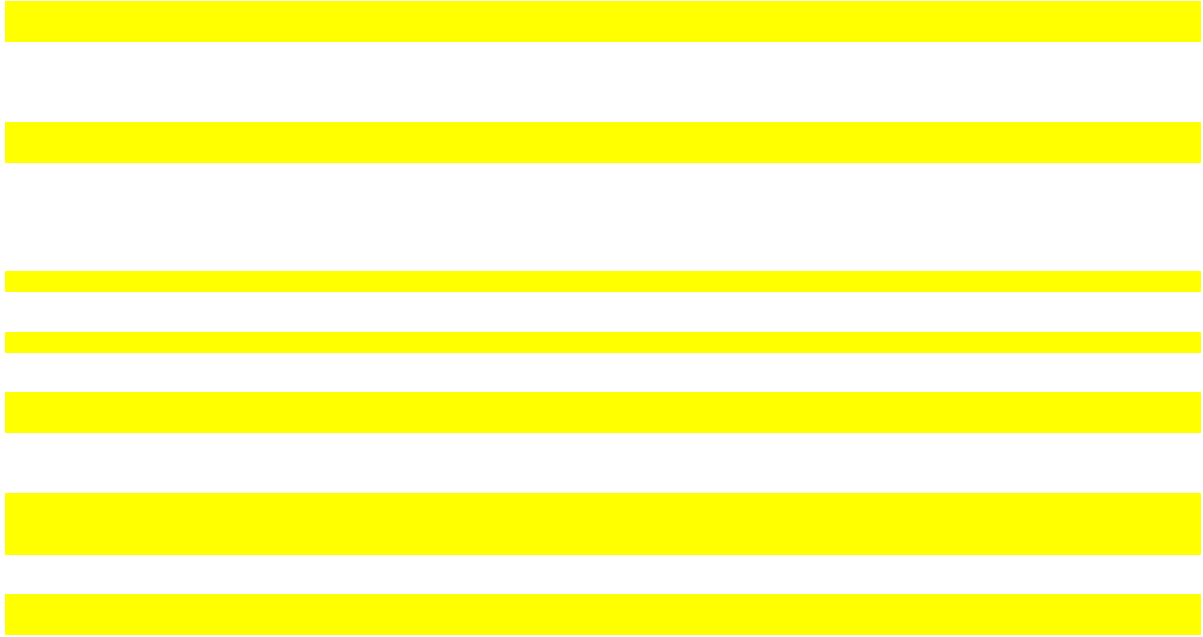






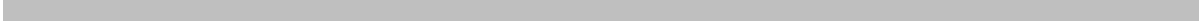














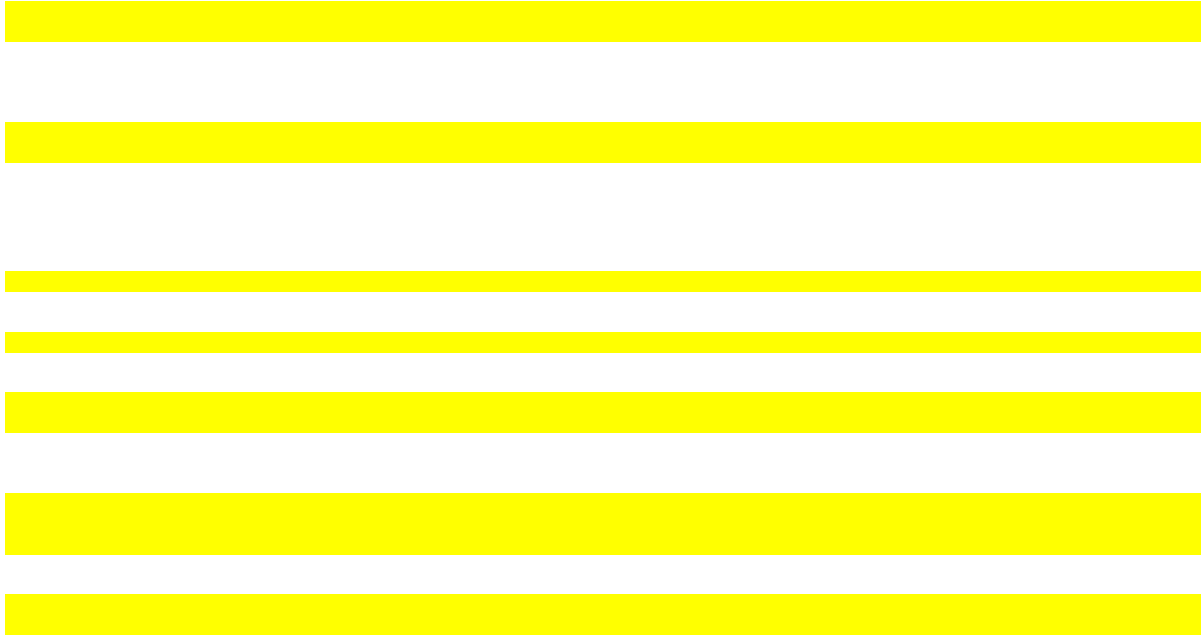














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