

Annexure I

S.no	Scope of Functional Requirements	Available (A), Not Available (U)	Marks
1	The Application have capability to allocate data to different users / segregate data as per pre decided frequency and rules.		2.00
2	The Application should have integrated Mobile application accessible to various Users and accessibility of the Data as per predefined Rules.		2.00
3	The Application have capability for Dialer Integration, Auto call assignment to Tele-Callers, Customer 360o View, Contact Recording and Action History to support Call Centre activities.		10.00
4	The Application have capability for various disposition by various users as per predefined rules.		10.00
5	The Application have capability for disposition of the call center shows of predefined rules to automatically flow to Collection officers for further action.		2.00
6	The Application have capability to enable the call center executive/ other users to send reminder SMS, payment link through SMS and E-mails instantly.		2.00
7	The Application have capability to record each and every interaction with the borrower and develop analytics.		2.00
8	The Application/ Mobile APP have capability of sending payment link through different means and should issue acknowledgment of payment in real time		2.00
9	The Application have capability of registering the payment acknowledgement number generated after the UPI/NEFT/RTGS/IMPS transaction, so that the payment can be identified in the core system.		2.00
10	The Application/ Mobile APP have capability for entering the mode of collection.		2.00
11	The Application have capability of dashboards depicting daily collection done under various channels in the format provided by the CBHFL.		10.00
12	The Application have capability to assess the performance of the various agencies and generate the total payment file for each month based on the predefined rate as per agreed terms.		10.00
13	The Application have capability for escalating the non-performing agencies and triggering the non-performance alert through mail/ SMS to the agencies based on pre-defined rules.		10.00
14	The Application have capability to measure collection performance based on real time collection in accounts and based on action take n by various channels.		10.00
15	The Application have capability to do trend analysis based on CBHFL requirements with various variables. It will create guideline for CBHFL to decide various thresholds, rule and line of action for collection as well as for products.		2.00
16	The Application have capability to have details mapping provided by CBHFL for all accounts which will help to create various analytical dashboards like product/portfolio wise analysis of dues in various buckets and its recovery performance.		2.00
17	The Application have capability to give collection cost analysis based on Channels performance.		10.00
18	The Application have capability to provide external agencies user creation, modification, deletion capability. External agency should have dynamic credential facility in line CBHFL guidelines. Also external agency user management to be provided as admin function.		2.00
19	The Application has flexibility to handle the rules incorporated as various level like accounts allocation, workflow movement.		2.00
20	The Application have capability to forward Email and SMS notifications to various users as per defined rules.		2.00
21	Ability to manage centralized collection teams and decentralized team (i.e. Zonal, Regional or branch collectors)		10.00
22	Ability to assign accounts from any collection campaign to Digital Collections like SMS, where end-customers can self service		2.00
23	Ability to Configure accounts allocation to single collector for life of collections actions ("relationship managed") or to pool of collectors depending on decision tree configuration		2.00
24	Ability to Configure accounts for co-allocation.		2.00
25	Daily batch upload of active accounts with customizable input file, Automated file upload and interfacing with all core systems		2.00
26	Ability to manage and interface with various agencies.		10.00
27	Capacity planning models / tools based on delinquent volumes, account-to-collector ratios and historical / target productivity metrics (call made, call duration, call success/right contact rate, promise-to-pay, promise kept, partial promise kept, Amount recovered, flows saved)		2.00
28	Ability to monitor and manage impact of collections action/strategy on recovery (i.e. SMS vs IVR vs call vs site visit/meeting vs letter, etc.)		2.00
29	Workforce management for team and individual performance management versus target productivity metrics		2.00
30	Ability to manage holiday and Blackout periods		2.00
31	The Application have capability to integrate artificial intelligence / Machine Learning for analytics, segment customers and build strategy.		2.00
A. Design Collection Strategy			
32	The Application have capability to design strategies without any technical work or support from your organization.		2.00
33	The Application have capability of Business user to configure different workflow/treatment plan within a particular campaign based on risk/customer profiles		2.00
34	The Application have capability of CBHFL's Business user able to configure workflows for various campaigns (early stage collector, late stage, legal, Hardship etc.)		2.00
35	Ability to create/configure Smart campaigns by the Business User based on Collection parameters and configure treatment plan to it.		2.00

36	The Application have capability to classify accounts based on customer segment, product, delinquency history, balance, treatment plan for different collection actions	2.00
37	The Application have capability of collections strategies for products and customer segments at various stages in the collection cycle (Early Stage, Late Stage, Hardship/Recovery, Litigation)	10.00
38	Ability to auto-generate letters/SMS scripts for each stage of the collection's lifecycle	2.00
39	The system should be capable to detect partial payments for PTP, Arrangements	2.00
40	Ability to segment accounts into appropriate campaigns based on prior collection actions / status / timing of last action (i.e., appointments made, last call, promise-to-pay, un contactable, hardship request, etc.)	2.00
41	Use of scoring for risk/customer based segmentation to create collections strategies	2.00
42	The Application have capability of Interfacing with key infrastructure systems needed to execute strategy (i.e., messaging systems (SMS) follow by predictive dialer, IVR, etc.	2.00
43	Workflows and queue based on job function (early alerts, early stage collector, late stage, hardship, legal notice, field collector, third party agent management, etc.)	2.00
B. CBHFL Collectors functions		
44	The Application have capability to handle all customer types for hardship management (i.e. current, early collections, mid-stage, late, legal notice third party agent)	2.00
45	View of accounts, customer relationship and Past collection history	2.00
46	Ability to view timeline of customer events, actions, and outcomes - historical data	2.00
47	Ability to record outcomes of engagement with customers with user defined actions (PTP, Arrangement, On hold, Call back) and comments (including date and timestamp for when action taken and when follow-up / outcome is expected)	2.00
48	Ability to trigger Digital collection/SMS to end customers while customer is in the call	2.00
49	Ability to trigger emails / reminders to staff / interfacing with calendar appointments	2.00
50	The Application have capability to view all the current lending relationship of customer in Accounts Overview section.	2.00
51	Notes module and document hub to capture agreements and historical correspondence with customer	2.00
C. Digital Collections		
52	The Application have Ability for end customers to self-service themselves through SMS etc., where customers can pay their amount due.	2.00
53	The Application have Ability for end customers to self-service themselves through SMS etc., where customers can provide payment plan (PTP/Arrangement).	2.00
54	The Application have Ability where customer can self-service themselves through SMS by requesting a Call back at their convenient time.	2.00
D. External Debt Collection Agency		
55	The Application have Ability to on board external debt Collection Agency (DCA) into the system and providing access for DCA's collection operations.	10.00
56	The Application have Ability for Agencies operation manager to use your system to create their agents and allocation	2.00
57	Ability to download and upload collection action, payments performed by agencies into your system	2.00
58	Ability for agencies operation manager to use your system to create and manage workflow, campaigns for their assigned collection accounts	2.00
E. Access Management		
59	The Application have ability to define Organization hierarchy starting from Head Office to Branches as Tree structure and including the external agencies.	10.00
60	The Application have capability to provide extensive Role configuration for application permission.	2.00
61	The Application have capability to support access control for Organization Users and External users.	2.00
F. Commission, Fees management		
62	The Application have capability to calculate payout based on payout structure designed by the CBHFL for different Debt Collection Agency	10.00
63	The Application have capability to Configure slab structure based on multiple input criteria	2.00
64	The Application have capability to Audit and Inquiry for every account pertaining to commission, incentives and fees.	2.00
65	The Application should have capability to integrate with CBHFL's payment module to make payment to agencies/vendors	2.00
G. Analytical Capabilities		
66	The Application have Analytical engine create customer segments based on Customer Behavior and Risk parameters on the basis of his payments of dues in other CBHFLs.	2.00
67	The Application have Capabilities on Artificial Intelligence/Machine learning techniques as part of Collection system.	10.00
H. Communication		
68	The Application should have real time and batch mode communication/notification strategy.	2.00
69	The Application have Ability to create SMS/Email/letter templates by CBHFL using your system.	2.00
70	The system should have functionality of inserting the dynamic fields in communication template and auto pick this dynamic field information from database or linked systems before sending the communication.	2.00
71	The system should have functionality to show at account level what type of communication was sent with date & Time and Details. The system should have functionality to show content sent in communication to customer as part of the past trails.	2.00
72	The Application have Ability to set up automatic SMS or Email with user defined templates through an interface.	2.00
73	The Application have Ability to provide Digital link on reminders communication.	2.00

74	The Application have Ability to segment and queue in-bound collection calls.		2.00
I. Collection Reporting Agent performance			
75	The Application have Dashboard for agencies to support their daily task and activities.		10.00
76	The Application have Call monitoring and recording functionality for coaching purposes		2.00
77	The Application have Ability to provide Daily, Weekly, Monthly Reports and Custom date range.		10.00
78	The Application have ability to provide Reports at individual agencies, team, branch, CBHFL level.		2.00
79	The Application have ability to provide Reports at customer segment, product, or delinquency cycle level		2.00
80	The Application have sort and search based on key collection data on any of the reports		2.00
81	The Application have ability to provide Collector productivity and performance reports (i.e., call made, call duration, call success, promise-to-pay, promise kept, partial promise kept, dollars recovered, flows saved)		10.00
82	The Application have ability to provide agencies/ Agent level reporting (including ability for Collection Agency collections / performance to be monitored using agent functionality)		2.00
83	The Application have ability to provide Detailed Collector Activity report against every collector for a given date, date range		2.00
84	The Application have ability to download Collection reports into csv that will be needed for other systems		10.00
85	The Application have ability to provide Daily output files for other systems interfacing.		2.00
J. Field Agent Collection			
86	The Application/ Mobile APP have ability on optimized work allocation to field agents considering the geographical limit.	User management	10.00
87	The Application/ Mobile APP have capability of Intelligent queuing of field visit and auto alerts to customers on expected visit time.		2.00
88	The Application/ Mobile APP have Capturing the customer interactions / notes /document / picture for audit.		2.00
89	The Application/ Mobile APP have Ability to issue and issue receipts to customers for Cash and Cheque payments.		10.00
90	The Application/ Mobile APP have Ability to collect payment digitally using QR code or UPI.		10.00
91	The Application/ Mobile APP have Cash management functionality like Cash load, cash collection, end of day hand-off to branch, Daily cash report etc		2.00
92	The Application/ Mobile APP have ability on Geo tracking of Agents.		10.00
L. Notice Generation			
93	Facility to generate Notices/ Loan Recall notices(LRN).		2.00
94	Report generation on various parameters including total amount to be recovered, Customer-wise notices etc.		2.00
95	The application provides Work-flow functionality to users to obtain approval of Authorized functionary for permission to generate notices along with alerts for any pending approvals		2.00
96	The application allows generation of notices to be sent by Vendors/Advocates		2.00
97	Templates of various notices and auto generation of the same by entering the customer ID of respective borrowers with all the variable data/information pre-filled.		2.00
M. Notice Proceeding Details			
O. Suit/Arbitration Proceeding Details			
98	Filing of claim, Service of Summons, Appearance, Written Statement/Counter, all stages of Suit/Arbitration proceedings can be Extracted / Recorded in the application.		2.00
99	The application have the functionality to input Suit/Arbitration proceedings stay details and Suit/Arbitration Withdrawal details, re-instatement, writ petition etc.		10.00
100	The application provides the functionality to record all related stages of Normal Suits/Arbitration filed cases / Misc Applications in courts and various stages of Post – Suit/Arbitration proceedings details can be recorded viz. restoration Petition, Revision Petition, Execution of Decree/Award, Execution of R.C. and Insolvency petition and setting up various reminders for execution of decree/Recovery certificate matters		2.00
101	The system provides the functionality for recording the remarks of officers responsible for follow up of cases and generation of actionable tasks, based on remarks, to operating staff and for information of senior stake holders.		2.00
102	Facility to extract / record Arbitration proceedings.		2.00
103	Application have functionality to record all expenses related to matters.		2.00
104	Integration with e-courts for auto updation of posting dates of various cases pending in courts.		2.00
P. Other Suits			
105	Recording petitions and proceeding as per workflow of Insolvency and CBHFL code (IBC) filed under IBC in National Company Law Tribunal (NCLT).		2.00
Q. Other Requirements			
106	Facility to update case status by various external agencies through Mobile App		2.00
107	Provision for recording remarks of concerned executive with automated actionable alerts based on key words and reminder to the stake holders		2.00
R. Reporting & MIS			
108	Extract customer or any other required information from existing system, if available		2.00
S. Alerts, Reminders and Escalations			
109	Alert for upcoming Court Dates/ Notice updates to relevant Nodal Officer by SMS / email and Escalation Email / SMS on Non-updation.		2.00
110	Option to create rate cards for individual/various service providers/agencies as per the CBHFL's approved Policy and auto payments to various agencies as per the agreed terms & conditions with the agencies.		2.00

111	Actionable points in tasks at each stage to be linked to stakeholder/ identified nodal officer through automated reminders by SMSs and e-mail alerts till completion of such action.		2.00
112	The system shall provide facility to define multi-level escalation Matrix for meeting a pre-defined Structure and maintenance of TAT.		2.00

No	Scope of Technical Requirements	Available (A) and Not Available (U)	Marks
1	The bidder should have requisite CMMI3 or above certification.		10.00
2	The bidder should complete should source code review certification within 3 months of implementation of project.		2.00
3	The solution should have functionality to export data to a secondary storage device (as per the CBHFL's policy).		2.00
4	The solution supports modular deployment architecture.		2.00
5	The solution has capabilities of client/server/Database level caching and compressions		10.00
6	The application should have capability to add validations as required by the CBHFL.		2.00
7	The application should have provision for on-line reporting and tracking of production issues/bugs.		2.00
8	The solution should have the feature of security measures including access control and authentication.		10.00
9	The system must support 24-hours x 7 days x 12 months non-stop continuous processing and should have fail-over, back-up and recovery capabilities.		2.00
10	The system architecture must be scalable and shall support increasing number of users and concurrent processing		2.00
11	Documents to be stored page wise and be retrieved page wise so that bandwidth usage is minimized.		2.00
12	System should be capable of validating data at entry as well as during "Save" level.		2.00
13	System should not consider any unsaved data for processing		2.00
14	System should be capable to store various uploaded documents in compressed and encrypted form and should be able to retrieve and display the same whenever required.		10.00
15	Module shall be configurable and shall have the capability to configure the existing modules, add new modules and have flexibility to accommodate changes in schemes and policy without seeking help from vendor.		10.00
16	System should maintain various master list. Such as Agencies region / city/ Zone wise, etc.		2.00
17	System should allow archiving of historical report.		2.00
18	Application should work satisfactorily with low bandwidth (64 Kbps lease line)		10.00
19	The systems should provide options for on-line real time integrated solution. However, for exigencies system should be capable of off-line processing including batch processing.		10.00
20	The application must have provision to define session timeout in minutes.		2.00
21	The Mobile Framework should be Web Application Security Project (OWASP) compliance, an open source web application security project. This is the most critical and powerful mobile framework security metric		2.00
22	Should have inbuilt feature for Geo-coordinate capture, Geo Fencing, App lock and device tracking		10.00
23	Mobile app to support all the password policies and lock users after defined attempts		2.00
24	The solution should support the popular Web browsers in the market viz. Internet Explorer 10 & above, Edge and Google Chrome.		2.00
25	The application should have capability to integrate with CBHFL's tool to Sync application software of Production Server to DR server.		10.00
I.) Backup Management			
Sl. No	Architecture Requirement		
1	The solution should support CBHFL's onsite backup for database, application on regular basis based on CBHFL backup policy at both DC and DR locations.		10.00
2	The solution should support CBHFL's offsite site backup to be kept at offsite location.		2.00
3	The solution should support CBHFL's online replication (both database level & Storage level) at DR site.		10.00
4	The solution should support CBHFL's Backup/ Retrieval Policy. (Automated/ Scheduled/ Manual)		2.00
5	Automated syncing of application patches between DC and DR Server.		10.00
6	The solution provided should support switch over & operations from DR site within the Recovery point Object (RPO) and Recovery Time Object (RTO) specified by the CBHFL.		2.00
7	Reports relating to the user management like user created during a period, disabled during a period, user list as on given date, number of users logged-on on a given day, last password change date, last log on date. Etc , are required.		2.00
I.) Archival Management			
8	Solution should have provision for automatically archiving historical data from online database to archival database.		10.00
9	Atleast One year data to be made available in online primary database and older data must be available in Archival database for reporting purpose.		2.00
10	Solution should be able to provide reports from online and historical data through online and archival database. spool reports from both primary and archival DB.		10.00
11	Data archival should be possible through front end menu driven and archived data should be able to be retrieved on subsequent dates		2.00
12	Allow purging of data without affecting integrity and data consistency.		2.00
I.) User Management			
13	Solution should have provision for Multi Factor Authentication (MFA) user login through OTP in addition to user id and password. The required SMS gateway will be provided by the CBHFL. The solution must be capable of integrating with our Services through API (internal/external).		10.00

14	The solution should have the provision for creating application users, defining and mapping roles to the concerned user based on their respective functions from frontend configuration window.	10.00
15	The solution should abide by CBHFL's user management and Password Policy.	2.00
16	The solution should be able to capture and store the logged-in users and their activities through audit trail logs. Unsuccessful attempts to log-in to the system should be recorded.	10.00
17	The system should not permit multiple logins at same/different work stations.	2.00
18	Screen lock out time facility should be set for application and it should be configurable from front end for Admins.	2.00
I.) Implementation and Onsite Operation Resource		
19	Vendor should nominate a Project Manager responsible for end-to-end implementation of the Solution.	2.00
20	Vendor must ensure availability of the resources on all CBHFLs Working hours and also on non-working days/hours on call if issues in the proposed solution is reported or as and when the need arises.	2.00
21	Rectification of any VAPT /Audit (Internal. External, Management, ISO,Regulators) observations raised during periodic audit of applications by CBHFLs team within stipulated provided timelines.	2.00
22	The vendor must provide a Ticketing tool or portal to raise complaints/ issues in the proposed solution to track the progress in resolving issues till its closure. Then the ticketing tool/ portal should provide the Turn Around Time (TAT) for problem-resolution. It should be able to provide the resolution status by Portal Dashboards, emails and SMS as and when updated.	2.00
23	The ticketing tool is in addition to other means of raising complaints like emails/calls/meetings.	2.00
24	Support should include advising & helping the CBHFL in implementing controls for the risk advised by Regulators/ Govt of India.	2.00
25	Vendor should provide the commercials for an FM onsite support personnel post Go LIVE of the CBHFL. FM scope of work includes configuration, patching, user management etc.	2.00
I.) General Requirements		
26	Vendor should support for scheduling and defining of jobs	2.00
27	Application should handle automatic switchover in cluster environment	2.00
28	It should support load balancing in terms of system parameters (CPU, Hard Disk, Memory etc.)	10.00
29	The system should have complete and comprehensive security from unauthorized access. The number of levels / rights assigned to each level should be user configured by the CBHFL. System should provide Maker/Checker facility. System should provide full audit trail for the events like alert generation, case creation, change to case information, changes to lists etc.	10.00
30	Export of reports and enquiries into different formats like word, excel, pdf, text, csv etc	2.00
31	Type of import and export capabilities available for creating customized data feeds.	2.00
32	The vendor shall specify the database type and OS version used for solution	2.00
33	The vendor should provide the documents with detail architectural flow, the hardware, Operating Software, database structure, middleware and other software required for the integrated collection and recovery software.	10.00
34	The application software offered by the bidder should have adequate redundancy, fault tolerance and Disaster recovery arrangement	2.00
35	The tool should have the provision to monitor transactions in multiple currencies	2.00
36	Separate DRS/Backup/Test server to be configured for smooth Functioning of daily integrated collection and recovery software.	2.00
37	The product/solution should offer user interface/data store/ reports	2.00
38	The network transmission data packets of client/server or middle-tier support should support encryption/decryption method	2.00
39	System should support to integrate all the other applications adopted by the CBHFL. For ex.Core Lending /NEFT/ RTGS/ Internet CBHFLing / Mobile CBHFLing/Information CBHFL/ CRM/ADF	2.00
40	Vendor should submit a Software Bill of Materials with list of all open source and third party components and corresponding licenses details& patch status present in their codebase.	2.00
41	The solution should support more than one redundant server i.e. local clustering and remote replica (for DR)	2.00
42	The components of system should support multiprocessor architecture with load sharing capability	2.00
43	Whether source code of customization will be shared with the CBHFL for escrow.	2.00
44	SOP for patch sharing and deployment to be provided.	2.00
45	Standard Operating procedure (SOP) for all modules to be provided. (both functional and technical)	10.00
46	The CBHFL requires optimum utilization level of any system and network/memory resources to be 80% in all parameters	2.00
47	Vendor should provide support for periodic tuning of database.	2.00
48	Application should support installation/implementation in Virtual Machine (VM) Infrastructure.	2.00
49	Detailed list of OS/DB/Middleware/Webserver & any other supporting software/license to be procured by CBHFL for implementation. Application should support the latest versions to the extent possible. Any migration on end of support of the same has to supported by vendor and they should be making additional changes to the solution in case required without any charges to the CBHFL.	2.00
50	Specify Hardware Specifications needed with Architecture Diagram for implementation. (Mention the no of CPU Cores, memory etc). There should be provision to assign higher processor and I/O resources to handle high volume of transaction during peak hours/ anticipated for future .	2.00
51	Benchmark on minimum Bandwidth required for accessing the application smoothly should be mentioned	2.00
52	Product Customization Certification Training (both Functl/Technical) shall be provided by the vendor	10.00
53	Benchmark on Solution Performance in terms of CPU, Memory, application Page load time etc to be provided	2.00

54	Specify Client Machine configuration which includes hardware spec/software spec required to access Solution smoothly.		2.00
55	Specify List of Supported Browsers for accessing the solution with Base version details in each browser (IE, Chrome, and Mozilla Firefox).		2.00
56	Solution should not be going to End of Support/End of Life within next 5 years.		2.00
57	Escrow arrangement to be in place from the beginning (Software license)		10.00
58	Should support Integration with Email & SMS solution of CBHFL.		2.00
59	Application should have redundancy to avoid any single Point of Failure. duplication		2.00
60	Users should be able to access the application through URL (web based inside intranet)		2.00
61	Application to be accessible across multiple hardware like desktop, all in one PC, thin-client and VDI		2.00
62	SOC integration of all the activities in the application has to be logged to SIEM/DAM solution and performance monitoring tools. (Event logs, exception logs, audit logs)		10.00
63	Allow for database backup to be divided into full database, static tables, transaction tables, user defined tables		2.00
64	System should have ability to handle rollbacks / recoveries in case of exceptions during commit process.		2.00
65	Should provide user friendly and to the point alert messages in front end in case of exceptions/errors.		2.00
66	The network transmission data packets of client/server or middle-tier should support proper encryption/decryption method.		2.00
67	All OWASP top 10 vulnerabilities to be addressed.		10.00
68	IP address of Client Machines accessing the solution should be captured in back end.		2.00
69	Complying of Cert-in policies		2.00
70	Enterprise wide license to be provided with a minimum concurrency of 200 users.		2.00
71	Solution should be able to handle increasing transaction load without affecting system performance, alert generation and system response		2.00
72	Solution should adhere to data privacy regulations/adequate security measures for protection of customer sensitive data .		10.00
73	Detailed Server hardware configuration for next five years to be given.		10.00

* Minimum Scoring shall be 75% for Technical & Functional Parameter