

Appendix 9 - Functional Requirements

General Guidelines for responding to this Appendix:

1. functionality have been prioritized in the functionality requirement document as "Critical" and these critical functionalities shall be offered by the Bidder as standard feature in their proposed solution. Functional requirements have been categorized into Critical and Non-Critical only for the purpose of evaluation while the bidder has to provide all modules and functional requirements as part of the contract.
2. From the following categories - (a) Available Already (b) Parameterizable (c) Customizable (d) Work around will be provided (e) Not Feasible. Please respond in accordance with the following guidelines:

Function without further enhancement or the use of either programming or user tools, i.e. included in the base package.

 - Parameterizable (PAR): The function would require parameterisation to the system, by Bidders programming staff, without any additional cost to the Bidder.
 - Customisable (CUS): The function would require custom modifications to the system, by Bidders programming staff, without any additional cost to the Bidder.
 - Work around will be provided (WP): Though the functionality is not available directly, an alternative work around solution will be provided as part of the solution proposed. (Please brief the work around solution for the item).
 - ~ - Not Feasible (NF): The proposed system does not contain this function and the software solution Bidder has no roadmap to provide the same.
3. Please provide the explanation as applicable, in the remarks column or on a separate page, if necessary, with reference to the requirement number.
4. The Bidder should respond to this section considering the entire ERP application, Responses considering only a part of the solution or a component should be avoided.
5. For requirements that are 'Already available' in the proposed solution, Bidder shall provide where exactly such feature exists like 'Tools Menu -c- Admin -> configure' or whether the same is available as part of system set-up, Parameters, etc. under the Remarks column. Such classification would be useful during evaluation of Product Demo.
6. "Not Feasible (NF)" and accordingly score would be given. Hence Bidders are required to respond for all the items.
7. That will be conducted by the successful Bidder should be documented properly by the Bidder and the Vendor should clearly commit on the delivery dates for filling up the GAPS

which shall be binding on the Vendor as per this RFP. All customizations / Parameterizations / new development that shall be arising to fulfill & deliver the GAPS found (if any) during Gap Analysis shall be the responsibility of the Vendor without any solution proposed by way of proper data validation techniques including cross functional incomplete data entry should be avoided (E.g. Acceptance of Date of Birth with invalid Date). If such data found in the ERP which could have been controlled by validation while data entry itself, then Cleansing of such data would be the responsibility of the Vendor at his own cost.

8. The overall list of information needs to be captured to fill the functional requirements of BSS, any GAPS in the information capturing needs to be filled in by the Vendor after GAP analysis before UAT at his own cost. Along with the Report Builder Tool, the successful Bidder should design the listed reports (if not available already) and any other reports that will be finalized during GAP analysis, as one time exercise, without any cost to BSS.

Table 4.10

1	Human Resources.	ERP
2	Payroll.	ERP
3	Personnel Loans Management System.	ERP
4	Medical Claim Management.	ERP
5	Retirement Plan Management.	ERP
6	Procurement Life Cycle.	ERP
7	Fixed Assets and Grants Management.	ERP
8	Contracts and Guarantees monitoring system.	ERP
9	Car and Fuel Management.	ERP
10	Stock and Inventory Management System.	ERP
11	Insurance management system.	ERP
12	Budgeting.	ERP
13	After services gratuity.	ERP
14	General.	ERP
15	Finance (General Ledger).	ERP
16	Integrated Training Module	ERP
17	Performance Management System	ERP

Ref. No	BSS Functional Requirement Details	Bidder Response (AA / PAR / CUS/WS/ NF)	Remarks
2	<i>HRM & Payroll</i>		
2001	System should have single sign-on access across all applications like HRMS, GL, And all other ERP Modules		

2002	System should have user authorizations designed various level for data entry, authorization and viewing		
2003	System should have Online Help at any point of time.		
2004	System should have ability to handle an unlimited number of reporting levels.		
2005	System should support Flexibility to change the of departments and branches.		
2006	The Provision for user friendly Quick data entry screens to facilitate the data entry operator to add data quickly		
2007	System should allow for additionally attaching to the employee record including word files, excel spreadsheets, pictures, etc.		
2008	System should store history data kept on employees without limitation.		
2009	System should support Multiple Location (Offices / Branches).		
2010	System should have close integration with Multiple Modules like PF, Pension, Payroll etc. detailed in functional requirements		
2011	System should have dual authorization and maker checker facility required for all transactions like Payroll, Leave etc., depending on: Nature of Operation (transaction entry, change, deletion, blocking, batch update, end- of-day processing, etc.)		
2012	System should have ability to block access of users in case of more than pre-defined unsuccessful attempts to log in		
2013	System should enable defining rounding off rules for specific transactions		
2014	System should allow generation of a unique reference number for each transaction.		
2015	Provision of Log/Record of transactions		
	System should have on-line validation of all fields such as employee codes, classification codes, transaction types, etc. in any transaction/master and the on-line display of description of code fields for visual verification.		

2029	probation should be provided with a temporary which can be shifted later to a permanent Employee Code), Name, Father's Name & Mother's Name, Wife's name, Permanent Address, Address for Communication, Phone Numbers / Contact (with STD/ISD code), Home Town, Home State, State, Sex, Marital Status, Religion, Category, Date of Date of joining, probation period, date of Scanning and storing of Employee photo, Signature signature no., Qualification Degrees etc., Passport Identification Number, Bank Account No., Bank Name and code, Blood group, Education should capture the details of name of the passed, university/Institute, month & year of passing, percentage of marks obtained, grade/class obtained, Place of Present posting, Present Job code/designation, Present Grade/cadre, Deputation, temporary transfers, Date of Increment, Date of joining in the present place of posting, Cadre, Date of Retirement, Insurance details, Details of submission of Assets & Liabilities statement, Name and address of referee, Previous employment details.		
2030	Additional information related to Employee Master (Variable In nature and Multiple Records).		
2031	System should record details of the dependents relationship, their date of birth, studying in monthly income/pension amount		
2032	System should record previous posting details in BSS.		
2033	System should record Date of termination/restoration		
2034	System should record History of trainings attended like name of the course, name of the Institution, month & year of training, duration of the course in days/weeks		
2035	System should record Awards received by the employee including the name of the award, year of award, in which discipline/filed and date of receipt of award.		
2036	System should record History of disciplinary actions against the employee including date of charge nature of charge, amount of financial loss to BSS, date of punishment and nature of punishment.		
2037	Payroll		
2038	System should be able to define multiple pay structures		

2039	System should be able to define earning, deduction, contribution and provision heads for each pay structure,		
2040	System should run multiple payrolls in a single		
2041	System should maintain a single central payroll and access payroll from any location in a centralized decentralized manner.		
2042	System should define various pay elements like earnings and deductions using a rules based framework		
2043	System should group individual earning and deductions and link them to employees as per their eligibilities		
2044	System should run separate payrolls for Officers and depending on the eligibilities and rules applicable for category		
2045	System should be able to define various formulae and Should link them to other calculation formula / such that when there is a rule change only the which has undergone a change will be effected		
2046	Should compute the allowance using options such as Fixed allowance, linkage to Department suggested Allowance Slab master.		
2047	System should perform tax computation and it should handled as per Income Tax Act without any need for repeated manual calculations. The tax slabs, rates surcharges should be maintained by the system and tax should be computed automatically.		
2048	Should handle unlimited number of allowances, deductions. Should be configurable characteristics payment, taxability, computation and so on to suit requirements		
2049	Should compute various benefits provided to employees such as Leave Travel Allowance, Medical Reimbursement, Medical Insurance, Furniture, House Rent Allowance, Company Cars, Company Housing and other long term reimbursements. Eligibility, computation and taxability should be considered.		
2050	System should compute the Provident Fund, Contributions, and Professional Tax for all states applicable at the correct frequency		
2051	System should calculate Gratuity and superannuation for multiple trusts and user definable		

2052	System should give Statutory reports relating to PF, Pension, Income Tax, Profession Tax whether they are monthly, half yearly or annual should be available.		
------	---	--	--

2053	System should capture/access all types of loan details of an employee and the outstanding balance overdue if through link with accounting system or lending solution		
2054	System should support passing of accounting entries for salary payments and maintenance of related books of accounts, registers. Generation of month wise, quarterly wise, half-yearly and yearly statements of accounts.		
2055	System should provide an impact analysis tool for of impact of salary revision		
2056	System should support payment of salary to special appointees, temporary staff etc.		
2057	Provision of link with accounting system or lending solution system to effect the credit of salary, loan installments to their corresponding accounts directly		
2058	System should support Main, supplementary and partial payroll run		
2059	System should support location based payroll run		
2060	System should perform Pay slip number generation based on user defined logic such as category and pay mode		
2061	System should support to view pay details of current month, pay history, net amount paid, unpaid Employee-wise and month-wise, financial year-wise		
2062	System should allow Payment of officiating allowance based on user defined criteria		
2063	System should allow Payment of employee expenses based on user defined criteria		
2064	System should capture details of different perks paid to the employees/executives. Perks register and generation of perks statement.		
2065	System should support payment of subsistence allowance in case of suspended employees and facility for rephrasing various staff loans when on loss of pay and suspension		
2066	System should be configuring various tax rules (e.g. Income tax, Professional taxes etc.) announced by for time to time.		

2067	System should calculate and deduct Income tax, Professional tax etc., at the time of: Accrual and Payment		
2068	System should support for all statutory reports/tax returns, based on, but not limited to Classification of Taxes, Accounting entity, location/branch, state and nature of transaction (User modifiable format)		

2069	leave Management		
2070	System should maintain all types of leave like CL, PL, ML, SL extra-ordinary leave, etc. for each employee		
2071	System should maintain leave rules for availing leave, encashment leave, accrual of leaves, lapsing of leaves, ceilings for accumulation of leaves, rules for combination of leave types, etc. for each categories of employees		
2072	System should record leaves availed and balance leave calculation at any point of time		
2073	System should link leave record to payroll and employee history		
2074	System should have leave cancellation, leave extension/ amendments advancement and postponement of leave		
2075	System should have function of transfer people from one leave structure to another leave structure with balance of leave in previous structure (on promotion from clerk to officer)		
2076	System should support comprehensive leave approval Rules.		
2077	Barred combination of leave		
2078	leave pre-fixing and suffixing with other leaves		
2079	leave pre-fixing and suffixing with weekly-off and paid holidays		
2080	Minimum and maximum no of days at a stretch in a specific type of leave		
2081	System should process leave encashment		
2082	System should maintain leave encashment record		
2083	System should interface between attendance captured with that of leave record		
2084	Should have linkage with attendance capturing machine required) and should be able to take into account the absence due to official reasons.		
2085	System should have an alert for the supervisors if someone remains absent without approval for more than a particular no. of days and enable the supervisor to send notice to the employee, if necessary. letter should be generated by the system itself and automatic mail should go		
2086	Should be able to maintain festival holiday calendar and Restrictive Holidays.		
2087	Should automatically update the leave details, once leave application is approved by the appropriate authority.		

2088	Support online application, forwarding by appropriate authority with recommendations and processing by Staff Section and approved by appropriate authority.		
2089	Facility for automatic credit of different type of leave also provision for manual credit / debit / modification /cancellation etc.		
2090	Facility for leave cancellation / modification wherever permitted as per the existing provisions - automatic of leave		
2091	link leave management to payroll		
2092	Link leave Management to pay roll- for deducting sick leave on half pay or LOP.		
2093	Facility to enquire on leave balances / IFC block end at any time		
2094	Provision for caution the forwarding authority in case more than a given percentage of employees of the cadre already sanctioned with leave during the period for the current request is being processed.		
2095	Provision to store leave Travel details of the employee like Block begin date, block end date and change of block end date on expiry of the block automatically		
2096	Provision to process leave Encashment and Tax as per rules.		
2097	Provision for reversion of leave Encashment and Block case of modification.		
2098	Provision for generation of list of employees availing leave which affects the salary payment of the employee during a month and linkage to salary module		
2099	Training		
2100	System should maintain a single history of all the programs taken by the user whether they are class training or self-study through E - learning		
2101	System should enable nominations for training by supervisors or by employee themselves		
2102	Promotions / Career and Succession Planning		
2103	Should create standard career paths in the terms of various possible moves from the current level grade in the organization		

2104	Should define grade advancements within a level on the basis of time based as well as merit based criteria		
2105	Should define the rules for promotion eligibility in terms of tenure, consistent achievement of high grades, etc.		

2106	Should define additional rules specific to service in terms of suspensions, disciplinary actions.		
2107	Promotion intimation letter with fitment		
2108	System should intimate employees of promotion / rejection through mail / workflow / letters		
2109	System should support full promotion processes from one cadre to other and from one scale to another amongst officer/executive cadres (Provide for various categories through parameterization among Sub staff. So that promotions within Sub Staff category can be effected).		
2110	System should support obtaining clearance from departments like audit, vigilance etc.		
2111	System should support preparation of seniority list/ list / waiting list / empanelled list etc.		
2112	System should support advising salary fitment on promotion. The fitment made should automatically go to payroll module		
2113	System should have functionality of Issuance of orders on promotion and updating details of employees		
2114	System should store all the information related to promotion refusal/reversion and thereto issue letters to candidates who refused promotion the consequences like barring to participate in next process etc.		
2115	System should maintain and track retirements, resignations, other vacancy positions		
2116	Capability to withhold test result / promotion		
2117	Ability to handle back dated promotions.		
2118	Management of Transfers & Postings		
2119	System should have automation of transfer process related workflow with facility to configure rules and		
2120	System should have facility for Transfer/redeployment officers based on requirement/sanction strength of different regions/zones		
2121	System should generate various reports based on employee master data for transfer like user defined criteria, request transfer list, completed 3 years, on promotion etc. (As per BSS's policy)		

2122	Provision to exempt an employee from being transferred		
2123	Relieving -Relieve date to be captured and the details to be updated accordingly. Provision to generate placement the Relieving order.		

2124	staff details access to be changed over to the transferred Region and thereon the other Region to maintain all the data		
2125	Provision to capture if the quarter has been vacated at the transferor Region.		
2126	Provision to capture the confirmation given by the branch/ office regarding the deletion of user-id from all the system / packages of the branch / office immediately on relief.		
2127	Provision for modification / cancellation of transfer orders		
2128	Transfer proceeding should take care of the following:		
2129	Whether on Request or not and accordingly to be made eligible for TA/HA (varies).		
2130	Whether eligible for Joining Time or not. If eligible the no. of days.		
2131	Whether re-designation is there		
2132	Whether employee will be relieved automatically as on a date on reporting of the substitute.		
2133	Whether handing over of the charge is involved		
2134	Whether taking over charge is involved		
2135	Clauses to be added basing on the above data. Copies to Transferor branch/ Transferee branch/HO / Staff Section.		
2136	Management of Leave Travel Allowance (LTA)		
2137	System should Capture the employee-wise LTA eligibility details like present LTA block, when last LTA was availed etc. with related report as per BSS requirement. System should maintain suspense account registers for		
2138	advances granted to employees and bill processing & follow-up		
2139	PF & Terminal Benefit Management		
2140	System should support pooling the monthly contribution of PF,VPF in to the PF management system		
2141	System should Support PF settlement process including generation of settlement sheets and relevant vouchers for accounting		

2142	System should support calculation of periodic interest and crediting the amount to the accounts		
2143	System should perform PF application processing, loan sanctioning, loan disbursement, modification of loan installments, loan short closure, recovery through payroll, final settlement during closing/transfer for different type of PF loans		

2144	System should have facility to Credit sanctioned PF loan/ withdrawal amount directly to their respective accounts through accounting system or lending solution System		
2145	System should Generate all types of M IS reports as request of BSS		
2146	System should maintain nominee details and nominee in case of death of an employee		
2147	Pension Management		
2148	System should have multiple pension schemes so that BSS's Pension scheme & Industry Pension scheme available in industry can be incorporated.		
2149	System should intimate the employees three months before their retirement about their PF subscription, PF loan, Gratuity and Pension claim forms etc.		
2150	System should support pension processing for pensioners		
2151	System should maintain nominee details to facilitate pension processing		
2152	System should support pension disbursement and multiple payment modes for pension		
2153	System should calculate family pension and payment		
2154	System should support all related accounting procedures including generation of vouchers and related reports		
2155	System should perform Income tax calculation and deduction for pension payment as per govt.		
2156	System should have function of Credit Pension amount directly to their respective accounts through system or lending solution System.		
2157	Gratuity Management		

2158	System should perform gratuity calculation, provision & accounting employee wise		
2159	System should perform forfeiture of Gratuity in case of dismissals etc.		
2160	System should generate gratuity payment cheques		
2161	System should maintain nominee details and nominee in case of death of an employee		
2162	System should generate all types of reports/registers related to Gratuity management		
2163	Management of Disciplinary action (DA) and procedures		
2164	Inwarding of administrative complaints received with details of complainant, alleged irregularities, alleged name, designation and posting, appointment of fact finding committee, capturing the report, note to DA, order of the DA on proposed action.		

2165	System should Issue memos to delinquent employees, show cause, charge sheets and capturing response concerned employee.		
2166	System should have Rules and Officer Service Regulations		
2167	System should support for enquiry proceeding and findings of enquiry officer		
2168	System should capture and communicate Decisions of Disciplinary Authority		
2169	Provisions for appeal to Appellate Authority		
2170	Appellate authority's decisions		
2171	Provision for other related processes		
2172	System should capture related enquiry proceeding		
2173	Findings of enquiry proceedings		
2174	Executive Information system and tools for planning and decision making		
2175	Provision of up-to-date employee information viewing at given time. Views like date -wise, category-wise, qualification-wise, experience-wise, male-female etc. export such information to other application if required.		
2176	Provision of high flexibility in designing queries and accessing the key data by the executives		
2177	System should have function to define important/key parameters in the HR database that may need close monitoring		
2178	System should Issue NOC for Passport, VISA, higher studies and any other purpose including NOC for retired employees as well as existing employees.		
2179	System should Issue of No Objection letter for availing loan from other Banks, financial institutions or other entities.		
2180	Staff Welfare Schemes		
2181	System should maintain various staff welfare scheme like Medical, subsidized canteen details and generation of relevant reports		
2182	System should maintain details of identify cards issued and cancelled		
2183	Management of Power of Attorney (PA) and Signatures of Authorised officials		
2184	System should capture details of PA issued/Canceled to the employees along with the facility to scan and store and view the signatures of the officials issued with PA- separately for PA		
2185	System should capture details of PA of employees kept under suspension		
2186	System should Maintain signature of authorized officials and their circulation		

2187	System should Maintain signature of officer/staff under suspension/retired and their circulation		
2188	Cancellation of old POA automatically one day prior to allotment of new POA date.		
2189	On Exit/Death, POA to be cancelled automatically		
2190	On suspension and entering the details, POA to be marked as cancelled		
2191	Provide inventory of training course with full details		
2192	Provision of two way communication between and employee with regard to notifications, communications ,confirmations etc.		
2193	The system should be able to send the confirmations to employee for changes made online by the		
2194	Provision to see the personnel information available in system such as salary, trainings, placements, leaves etc. by employees. details		
2195	Provision to take pay slips		
2196	Provision to submit the self-appraisals by the employee		
2197	Provision to submit Leave applications online and on the status		
2198	Provision to submit Festival advance / Staff welfare scheme applications online and enquire on the status		
2199	Provide workflow of multiple levels of review and		
2200	Other kinds of Online services / Enquiries to the as per the requirements of the Company.		
2201	Loans to Employees		
2202	Provision for processing various staff loans based on the eligibility criteria defined by users. The user should have the flexibility to configure different type of loan		
2203	On line application for the loan by an employee		
2204	On line approval/rejection of the loan by the authority and the conveying the above through e-mail/letter to the employee		
2205	Process of sanction of loan / Generation of Permission note / Proceedings etc. online / Hardcopy / Updation Personal details of the employee with the details of the loan availed on sanction		
2206	Storing and retrieval of Loan document and the related documents (legal forms, deeds, etc.) in the digital form		
2207	Linkage with the Salary module for Loan EMI deduction		
2208	Facility for capturing of details of all types of loan		

2209	Enquiry and Reports related to this module as per the requirement of the Company		
2210	Provision of sanction of festival, vehicle loan, natural calamity loan, loans etc		
2211	Should enable integration with financial package of loans to facilitate payment of loan by accounts department		
2212	System should be able to consider the recoveries for IT benefits as per IT rules (for loans)		
2213	Should be able to rework loans balances in case of foreclosures or other adjustments		
2214	Should enable revision of loans eligibility with retrospective effect (involving transfer of supplementary loan to scheme loan, with retrospective revision of interest rate		
2215	Interface with lending solution management application		
2216	Performance Appraisal Management		
2217	System should support performance management tools, tracking & reporting.		
2218	System should record competencies and required for each job matching with the available Competencies of employees. The system should facilitate competency assessment on pre-designed metrics in all employee development like recruitment, training, succession planning, etc		
2219	System should support probation to confirmation process through appraisal process as well		
2220	Provision of managers the documented objectives, goals and development plans of appraisals		
2221	System should have functionality to compare appraisee and appraiser ratings online		
2222	System should support online secure access to both staff as well as the officers to complete performance appraisals		
2223	System should be able to attach documents branch performance etc with the appraisal accessing appropriate database		
2224	System should support supervising official to appraise the competencies of the subordinate		

2225	System should create Performance documents for employees depending on the cadre / grade in the organization		
2226	System should be able to record superior's appraisal and approval for the appraisal		

2227	System should give Weightage to each key parameter and points against each rating attained		
2228	System should support maintenance of history of performance appraisals and promotions		
2229	System should have facility to release of increments for qualifications acquired and also for stagnation increments, etc and it should be integrated with the payroll module and other relevant modules		
2230	System should have facility to support generation of increments due for each month or for user defined period for employees - cadre wise/scale wise/ other user defined combination		
2231	System should support for generation of reminder / mails / workflows to the employees/ appraising authorities in case of non-submission of self-appraisals, etc.		
2232	System should support memo letters / mails / workflows to be issued to the employee in case of unsatisfactory performance		
2233	Option of entering extension of probationary period with number of days & months based on LOP availed by PO		
2234	Option of extension of increment date on account of LOP		
2235	Staff number, blood group, Signature of HR head for scanning of ID Card		
2236	Any other GAPS as identified during GAP analysis.		

3.

Ref. No	BSS Functional Requirement Details	Bidder Response (AAI PAR/ CUS/!WS / NF)	Remarks
3	PERSONAL LOAN MANAGEMENT SYSTEM		
3001	Workflow Mechanism required from date of application till closure of Account		
3002	List of documents to be submitted - Checklist opening of Account.		
3003	Maintenance of functional, Interest and parameter and changes to be effected at and applying necessary charges.		
3004	Configuring new account types within schemes using parameters at HO and branches.		
3005	Details of advance amount, interest and details its classification.		
3006	Details of security, its general insurance.		
3007	Computation of drawing power / drawing		
3008	Interest to be calculated and charged on quarterly, half-yearly and annually on based on parameters		
3009	Account can be opened through cash/transfer and accept transactions through cash/transfer/clearing.		
3010	Modification of account details like address, phone number etc with authorization. History maintained.		
3011	Freezing /De-freezing of credit balances if warranted.		
3012	Accept, modify and deletion of standing instructions.		
3013	Product accumulation of debit balances for accounts and Interest calculation on daily, quarterly, half-yearly ,yearly		
3014	Interest computation based on parameterized rates and posting in the ledger on a pre-determined date		
3015	Generate balance confirmation letter date of acknowledgement of debt.		
3016	Credit limit monitoring and exposure		
3017	Multiple credit limit for single EMPLOYEE		

3018	Generation of statement of account & passbook printing, with date range and amount range.		
3019	Option to debit the interest and charges directly and parking separately		
3020	System to also provide flexibility to waiver charge for an individual transaction (through higher authorisation)		
3021	Allow the Bank to define, modify, delete, or inquire about the service charge rates, fees and other additional charges applicable to		
3022	Provision for handling of transfer-in and advance accounts involving generation of inter-branch transactions inclusive of input of products, interest receivable /payable etc.		
3023	Customer centric inquiry features with drill down to transactions level		
3024	Inward of Loan Files		
3025	All basic Mandatory & Non mandatory required to capture for an applicant and co-should be parameterizable by BSS		
3026	Linkage of Fee management (such as processing fee, etc.) against any application required.		
3027	Option required for creation of new loan application based on the existing application data / customer data.		
3028	Applicant details parameters needs to be mapped with various Lending Products. (But at any given point of time, only one set of parameters will be active)		
3029	Check-list for documents to be submitted by applicant needs to be mapped with Effective Products of BSS.		
3030	Validation required against the receipt of Mandatory documents.		
3031	Stage wise processing of Inward file should be made possible.		
3032	Once the inward is submitted a system generated unique reference number/application number should be available.		

3033	Updation of any application status based on pre- defined rules and hierarchy of activities.		
3034	Application rejection / closure should have a reason code (system parameter) for / analysis.		
3035	Applicant Search / Help should be available at-least 5 fields apart from Name & application number of the Customer. The 5 such fields shall be determined by BSS.		
3036	User should be able to update/ documents received against the check list product applied.		
3037	Enclosing of softcopy of Documents should be possible.		

3047	For salaried customers, system should capture income details including but not limited to 1) Pay slip 2) Manual adjustments to salary 3) Perquisites/allowances/benefits 4) Income from other sources- Rent - Existing / Proposed 5) liabilities (fixed obligations)		
3048	Making adjustments manually to income based on credit policy e.g.: net salary percentage, net profit multiplier, etc., should be allowed by the system.		
3049	All deviations from credit policy should be automatically logged based on predefined rules and the same should be available as ad-hoc		
3050	System should tag out of policy / new deviation approved by the required authority so that it is to the marked in the list of deviations.		
3051	Capturing of the mitigations against each deviation - This is required throughout the workflow of the loan application till sanction / closure.		
3052	The above mentioned feature (Automatic calculation of loan eligibility) should be parameterizable by with respect to product, customer category, Net salary, margin investment, income from other sources, Other Housing Loans, gross margin, multiplier, etc., However, BSS should have the to manually change.		
	System should allow for the file to flow back into		

3053	approval workflow in case of appeal or change in terms of sanction		
3054	Allowing of Deviations should be parameterizable by BSS		
3055	sanction letter should be generated automatically based on the sanction terms and conditions (in template format as created by HO). Sanction should also contain checklist of documents to be submitted by the staff for initiating disbursement processing, along with name & contact details of branch, validity of the sanction (with overriding option), etc.,		
3056	Information such as date of dispatch of sanction reference number, and mode of dispatch should be captured.		

3057	Possibility of re-opening of accounts that are due to validity period should be available, and the file should follow the work-flow defined.		
3058	Summary view of all the data which has been or calculated till the point of time of credit should be available.		
3059	During the credit approval process, option required to; (but not limited to) 1) send a remark to branch / HO for a missing document or information 2) send reminder mails to branch after a specified period of time for missing document or information 3) put a file on hold, pending receipt of information 4) return the file back to branch/HO.		
3060	Facility required to keep a track of all documents pending to be obtained from the staff.		
3061	Accommodation of eligibility calculators / ratio / cash flow statements and other financial details required.		
3062	System should not allow the file to move in the workflow if any of the compulsory verifications is done, but should be overridden based on authorization as controlled by BSS.		
3063	System should have a non-discrepancy checklist would be updated by the credit management branch operations team / Admin.		

3064	Capturing of disbursement schedule / amount based on progress of property and other details for Housing Loans.		
3065	System to allow quick data entry (QDE) and detailed data entry stages. All mandatory verifications shall be enforced at QDE.		
3066	Loan Disbursement		
3067	Preparation of loan documents- Documents by, signature of parties obtained by, date of all signatures obtain		
3068	Comply all the terms & conditions as per sanction letter (mortgage, visit report, paper Security with charge, Valuation details- name of valuer, valuation date, valuation amount)		
3069	Prepare the request letter with compliance / noncompliance details to get approval from authority to disburse the loan.		

3070	Every entry where terms & conditions compliance is the issue or where policy issues are violated the comment window to register the facts may be provided		
3071	System calculated sanction amount & disbursement conditions based on the inputs of credit and technical inputs and credit norms required, which may be overridden manually.		
3072	Ability of the system to update the sanction note the final set of conditions and sanction amount, is subjected to audit-trail.		
3073	Printing of loan agreement with selected customer details (parameterizable) should be possible - a mandatory requirement.		
3074	System should track maturity of each collateral document corresponding to a borrower and notify the borrower as well the user when the maturity of interim alternate security is reached.		
3075	System should route the compliance report in the workflow for verification. System should put further activities in the disbursement workflow on hold and stop further processing if the compliance conditions are not fulfilled		
3076	Submission of an appeal by the user for the disbursement should be possible, which shall follow workflow.		
3077	Alerting of branch manager and concerned authorities		

	i(by SMS /email) for disbursement at branch.		
3078	System needs to accommodate loan reduction before or after disbursement, which is a critical requirement.		
3079	Generation a repayment schedule for loans on the type of loan. For example Equated Monthly installments, etc.		
3080	Generation disbursement letter with disbursement amount, Installment amount, first installment date confirmation of cheque handover		
3081	System should trigger the workflow for disbursement (from the beginning of disbursement process) to check compliances related to credit, legal and other external verifications once the user confirms the receipt of documents from the bank.		

3082	System should capture the details of loan enhancement and have the ability to trigger the workflow for credit, technical and legal verifications- provision for multiple enhancement appraisals.		
3083	Advances Management		
3084	System should create borrower masters with data to be used for ongoing loan management from data captured during the loan processing		
3085	System should allow End of Day, End of Month, End of Year closing processes and initiate relevant entries to be posted in the accounting system		
3086	End of Year/ Month should trigger updation of the borrower's account with opening/closing balance		
3087	System should automatically calculate and update borrower's account with EMI / Installment and also penalty charges on a fixed day of the month, if the EMI/ installment due amount is not received by then. The penalty charges and any other charge levied on the Staff should be tracked separately in the system. Non receipt of those charges should not impact delinquency		
3088	System should generate schedules of repayment finalized		
3089	Interest Calculation		
3090	System should calculate interest on Simple, and Equated installment methods for various schemes offered by BSS		
3091	System should display accrued interest at all points of time. Facility to apply accrued interest at any time and also at the time of the closure of account		
3092	Facility to apply different rate to special accounts		
3093	Interest application frequency should be a parameterized value, for any type of account or transaction		
3094	Calculation and application of debit interest.		
3095	System should define interest rates for a particular account, product / scheme as: Flat rate, Percentage basis, Slab (tiers), Combination of flat & percentage / slab, Defined add-on rates (+/-) at ACCOUNT level upon appropriate authorization. Etc., - This is a Critical & Mandatory Requirement		

3096	System should define fixed or floating interest rates associate with a particular type of account, product/ scheme		
------	--	--	--

3097	System should pick up rate of interest on new accounts, as a default value, based on tables for particular account, product / scheme, Approved limit, Credit / risk rating, Type of account, Security Any other benchmark rates as specified by BSS, etc.,		
3098	System should display the total interest accrued for account, range of accounts or products as on any particular date for accounting purposes		
3099	System should automatically generate a report for the interest posted to a particular account, product / scheme with the option of printing the same at the branch level / central level as desired by BSS		
3100	Charges Maintenance		
3101	System should globally map defined charges / IC to type of account, product, schemes transaction, events etc. (user definable)		
3102	There should be no limit on number of charge types which can be defined		
3103	System should define charges / IC types as per BSS's guidelines.		
3104	System should define the method of calculation of charges and IC for any account, scheme, product Flat rate, Percentage basis, Slab (tiers), flat & percentage / slab,		
3105	System should define the minimum and maximum amount of charges / IC for any account, scheme, product.		
3106	System should display the calculated applicable / IC at the time of transaction posting, authorization etc.		
3107	System should accrue charges / IC and apply after a parameterizable time period		
3108	System should generate the separate report for type of charge / IC applied		
3109	System should automatically recalculate and adjust charges, IC in the event the charges / IC rates changed with retrospective effect		
3110	Ability to set up parameters like "immediate due " . " due on next installment date" or any other set date any charges to become due on calculation and to account. In all such cases the system should start calculating interest on charges from the date of		

	to account. System should start applying penal interest rate from the due date of such charge.		
3111	Jewel appraiser's fees should be debited to Gold loan account of the borrower.		
3112	Others		
3113	Loans which are sanctioned without compliance to rules to be listed separately and made available in the audit module.		
3114	Maximum limit of advance, Documentation details, EMI/ Installment schedule generation, Collection of fees /processing charges		
3115	Modification of account details like address, phone number etc. with authorization. History to be maintained.		
3116	Configuring new account types within different schemes using parameters at data center and pushing to branches.		
3117	Accept/modification/deletion of standing instructions		
3118	Accepting part payment, advance payment under and non EMI loans and rescheduling of EMI schedule advancing due date of the loans.		
3119	Identifying overdue cases and generates reminders.		
3120	Conversion of EMI loans to NON EMI loans and vice versa.		
3121	Grace period for every loan repayment -EMI / Repayment by EMI/non-EMI / fixed principal / negotiated / user defined repayment.		
3122	Support checks to ensure non-closure of loans till all outstanding and interest accrued against it has repaid		
3123	only home branch should be able to close the loan		
3124	Analysis and Forecasting		
3125	Ability to carry out what-if analysis with respect to future dues		
3126	Ability to carry out future projections at product level for varying periods from one year to 10 years		
3127	... Ability to generate future dues / projected statement		

3128	Ability to generate multiple period cash flow estimates		
3129	Loan profitability analysis by product		
3130	General		
3131	Simplified loan opening screen containing among other mandatory fields.		
3132	Bulk opening of the accounts by uploading data from an external source Master Screens linking facility for each product		

3133	Nomination facility for loan products		
3134	capturing of MIS data while account opening		
3135	PREPAYMENT INCENTIVE for EDUCATION LOAN etc.,		
3136	Support maintenance of more than one limit per customer for a type of facility		
3137	Allow creating of notes, which have to be the loan details. These could be in the form of but limited to: Additional text fields in the loans, Separate form attached to the original detailed form, Separate note linked to the loan details form and security documents		
3138	Allow and support different due dates for principal interest and other charge types with both irregular periodicity		
3139	Provision for transfer of loan accounts from one branch (location) to another.		
3140	Support blocking either credits or debits or both in any account with reasons and reports along with option for generating notice advising the account holder		
3141	Any other GAPS as identified during GAP analysis.		

Ref. No	BSS Functional Requirement Details	Bidder Response (AA/ PAR/CUS/WS/ NF)	Remarks
4	MEDICAL CLAIMS MANAGEMENT SYSTEM		
4001	Complete workflow for Medical Claims processing required		
4002	All details from Application till sanction / reiection need to be stored		
4003	Status in each stage should be marked and stored for any queries / reports		
4004	History of claims for each employee should be made available in the system		
4005	Option required to upload relevant documents while applying for medical		
4006	System should be designed in such a way that no duplicate claims shall be entertained.		
4007	Master tables required to store list of eligible treatments		
4008	Abroad Treatment eligibilities, countries, grade mapping		
4009	A comprehensive drug master info shall be captured in the system		
4010	List of hospitals, locations, facilities available shall be stored as master information.		
4011	List of exemption shall be captured as master data.		
4012	Employee wise / Grade wise / age wise / experience wise reimbursement limits shall be fixed by the Bank. Option to change the limit also required.		
4013	Reimbursement (domestic / abroad) shall be a part of the workflow in which each of the stages shall be captured.		
4014	Settlement process required in detail		
4015	Option required to store the nominee / relationship of the employee while applying for treatment.		
4016	Any other GAPS as identified during GAP		

Ref. No	BSS Functional Requirement Details
5	RETIREMENT PLAN MANAGEMENT SYSTEM
Goal	A comprehensive Retirement Plan Management solution required as part of the proposed ERP which shall be integrated with Payroll, Finance and other relevant modules. The retirement plans which shall be sponsored by BSS, should allow the employees to choose between various savings / investment schemes as available in the masters. Precisely this system shall act as a financial advisor to the employees to plan their post retirement life.
Action	In response to this RFP, Bidders shall enclose detailed list of functionalities available in the proposed ERP solution under Retirement Plan Management.

Ref. No	BSS Functional Requirement Details	Bidder Response (AA / PAR / CUS / / NFI)	Remarks
6	PROCUREMENT LIFE CYCLE SYSTEM		
6001	Procurement / Purchase module shall be integrated with Finance, General ledger and Inventory modules.		
6002	Purchase requests from Branches / Departments / Sections shall be identified by unique IDs generated by system.		
6003	Option to allocate budget - Item wise, department wise		
6004	Option to capture information about the store it with various classification such as specialists, general, etc		
6005	Automated Request for quotation with various pre- defined templates and purchase conditions defineable.		
6006	The condition of purchase shall be modifiable by authorised persons of BSS		
6007	Each purchase shall be identified by a unique reference and if it goes through a detailed vendor selection process, the entire process shall be mapped to a workflow.		
6008	Options to define terms of Guarantee		
6009	Generation of Purchase order with reference Purchase request / quotation		
6010	Rating parameters for purchased items with respect to quality, type, price, service, etc shall be captured for every purchase. Option to parameterise whether such rating is mandatory or optional.		
6011	Option to inspect and record vendor premises.		
6012	Automatic updation of Inventory, post purchase of items.		
6013	Any other GAPS as identified during GAP		
6014	Stock and Inventory Management System		
6015	Option to define list of stores, Partitions, Bins BSS		
6016	Option to store third party stores		
6017	system should capture material request from branches / departments with all relevant information		
6018	automatic generation of Material Request numbers, Receipt of Requests, Material issues required		
6019	Automatic updation of stocks at various transactions		

6020	Option to adjust the stock manually (based on higher user rights)		
6021	Option to define re-order quantities against stock items.		
6022	when any such stock goes below the re-order system shall generate an alert and push it to the designated person		
6023	Stores operation shall be interlinked with services department and system should be able to capture service functionalities.		
6024	Any other GAPS as identified during GAP		

Ref. No	BSS Functional Requirement Details	Bidder Response (AA / PAR / CUS / WS /NF)	Remarks
7	Fixed Assets Management		
7001	System should be capable of maintaining master details of owned premises / immovable assets and moveable assets such as date of ownership, lease period, lease expiry date, location of lease agreements, value of asset(original value and present book value), location etc.		
7002	System should capture details of leased out premises like ownership details, location, date of lease, amount of lease, lease expiry, nature of lease, value, area, etc.		
7003	System should support different types of depreciation methods such as straight line, reducing balance method, written down value method etc.		
7004	System should simultaneously support different depreciation methods and generate depreciation like:		
7005	- Weighted Average		
7006	- Straight Line		
7007	- Block Concept etc.,		
7008	System should support parameterization of the depreciation percentages for each asset / type of asset		
7009	System should compute the depreciation as per the method and percentage of depreciation as specified in parameter		
7010	System should specify / capture tax details for of applicable tax as per law of the land calculation		
7011	System should maintain master details of AMC and contractors e.g. name of the vendor, AMC amount, period of contract, next service date, AMC expiry date etc., arrange to issue warning messages before expiry of warranty.		
7012	System should sub-classify both movable and immovable assets		
7013	System should support movement of assets from one location to another		
7014	Provision for specifying insurance details for each asset		
7015	System should generate warning messages for expiry / renewal of insurance x (parameterizable) number of		

	prior to actual expiry / renewal date		
7016	System should maintain asset inspection details such as last inspection date, next inspection date, inspection comments etc.		
7017	System should support generation of asset inspection report along with comments of inspector		
7018	System should link each asset with a unique asset number / inventory number		
7019	System should support alpha numeric asset / inventory number		
7020	System should maintain details on asset litigation		
7021	System should generate a list of movable and assets based on the user defined parameters. immovable		
7022	System should generate a list of assets transferred / moved from one location to another along with details such as description of asset, inventory number etc. and should transfer the book value to a designated account.		
7023	System should generate depreciation report giving details of book value, year to year depreciation and residual value		
7024	System should generate age-wise analysis report of assets		
7025	System should generate warning messages for service contracts due x (parameterizable) number of days prior		
7026	System should record the details of order / purchase contract, performance guarantee for all assets procured by the vendor		
7027	System should specify the service level agreements and link them to a particular asset		
7028	System should support billing and payment		
7029	System should upload / enter bill of material details along with part numbers, quantity, unit rate, total rate etc.		
7030	Should support entering of asset details dispatched to a particular location and track the movement of the same		
7031	System should record details of asset acceptance, POI note discrepancies in the asset inspection		
7032	System should generate an asset inspection report giving details of asset type, asset description, part number, adverse remarks etc.		
7033	System should capture the asset installation details for movable assets (e.g. date of installation, inspection date etc.)		

7034	System should support parameterization of the payment terms (no. of months, percentage of payment) and validate the same at the time of generating the invoice in case of leased assets		
7035	System should specify the minimum requirements (e.g. documents, compliance to service level check, authorization from authority) to be verified before release of any payment to the vendors / contractors		
7036	System should record bill / invoice details submitted by the vendor		
7037	System should generate a payment advice for payment to be made by the BSS to the vendor		
7038	System should support access to the solution at the branches / department as per user rights defined		
7039	System should permit branches / offices to enter data of assets installed / purchased		
7040	System should have capabilities to group all assets across the BSS to generate a single view of all assets		
7041	Automatic posting of depreciation and other movements in GL		
7042	Maintenance of Branch Building assets Including rental buildings required. This should also maintain fixed expenses monthly / yearly, etc., System shall keep track of rental/lease agreement renewal, other mandatory service renewals, etc., and This is a mandatory requirement.		
7043	Furniture- Fixed assets- Branch to branch, HO to branch transfers to be taken care by system		
7044	Ratification of expenses incurred towards capital-revenue nature to be included		
7045	AMC for computer, electrical, A/cs, other Machines other systems, payment with applicable TDS , reminder letter for renewal/quotation for new AMCs		
7046	Electricity bills, Water Telephone bills payment s, insurance premiums, property tax payments		
7047	Payment reminders, maintenance bills for flats, etc., routine expenses towards office to be generated thorough bill payment systems by generation of vouchers/advices to concerned Departments/sections or branches.		

7048	Inventory on stock of stationaries, preprinted stationaries, vehicles at branches/RO, generation of premium reminder for vehicles insurance.		
7049	Annual indent of stationary -processing of tenders etc., placing of tenders-ordering for supply.		
7050	An Integrated Insurance Management system with all relevant functionalities required		
7051	Assets shall be tracked by asset number, description, type, tag number, location, PO, invoice number, or lease		
7052	ability to track the total depreciation (book and tax) of an asset since it has been in service, the current depreciation method being used shall be made available		
7053	Reports against a capital budget required		
7054	Option to Compare actual additions to the capital budget and calculate variances		
7055	Any other requirements as identified during GAP analysis.		

Ref. No	BSS Functional Requirement Details
8	CONTRACTS AND GUARANTEES
Goal	A comprehensive Contracts and Guarantees Management solution required as part of the proposed ERP which shall be integrated with Finance and other relevant modules.
Action	In response to this RFP, Bidders shall enclose detailed list of functionalities available in the proposed ERP solution under Contracts and Guarantees Management.
Requirement	Apart from the features available, vendor shall fill Any other GAPS identified during GAP analysis.

Ref. No	BSS Functional Requirement Details	Bidder Response (AA/ PAR/ CUS/WS / NF)	Remarks
9	CAR AND FUEL MANAGEMENT		
9001	This module, though named as Cars and fuel Management, should be treated as a detailed and fuel Management system		
9002	Option to add various types and class of vehicles as master data.		
9003	Option to add list of cars with registration manufacturer, year of manufacture, purchase information, insurance details, etc		
9004	Transaction shall be list of information when the vehicle moves out of BSS and when it returns.		
9005	Individual transactions required for logout and login.		
9006	Option to record fuel consumption for every trip.		
9007	List of drivers required to be mapped, however this shall be made as optional for every vehicle.		
9008	Driver data to be captured as master data - Such as name, License number, address, age, etc		
9009	Option to record medical history of the drivers.		
9010	Option to record accidents		
9011	Details of Insurance transactions, premium paid, claims made, etc		
9012	At any point of time, vehicular movement shall be traceable through the system. (GPS tracking solution need not be included but can be added as optional item in the proposal)		
9013	Maintenance details of vehicle shall be captured and report shall be made available.		
9014	This system shall be integrated with Purchase module, Finance and GL module.		
9015	Any other GAPS as identified during GAP analysis.		

Ref. No	BSS Functional Requirement Details	Bidder Response (AA/PAR/CUS/WS/NF)	Remarks
12	Budgeting		
12001	Budget control logic shall be definable at any area of the account structure or for any number of levels		
12002	Budget tolerances and budget and field overrides shall be defineable by BSS		
12003	Annual, quarterly, monthly, or customized budget periods required		
12004	system should establish mandatory budgets for selected balance sheets, accounts, and profit and loss accounts		
12005	Usage of Income, expense, liability, assets, and equity accounts should be possible in the budgeting process		
12006	Creation of Multiple budgets from a single account to create what-if scenarios and for forecasting should be possible		
12007	Creation financial statements in line with budgets is mandatory		
12008	Pro rata distribution of annual budgets over different periods, including quarterly, monthly, or other, customized periods required		
12009	Worksheet tools for developing budgets required		

Ref. No	Class Functional Requirement Details	Bidder Response (AA/PAR/ CUS/WS /NF	Remarks
13	<i>After Services Gratuity</i>		
13001	Option required to store and classify Pensionable / Non-Pensionable/ Contract employees		
13002	Option to capture and store all relevant information such as details of service record, date of retirement, etc		
13003	Functionalities to calculate eligible Gratuity Loan		
13004	Gratuity Loan workflow required from application till closure		
13005	Stop / Release payment options		
13006	Monthly pension disbursement details need to be captured		
13007	Information of various banks as Master data in which the employees hold their accounts		
13008	Option to feed Gross exemption details.		
13009	Any other GAPS as identified during GAP analysis.		

Ref. No	BSS Functional Requirement Details	Bidder Response (AA / PAR / CUS / WS / NF)	Remarks
14	GENERAL		
	Inspection & Audit		
14001	Ability to record/provide at least the following information for synopsis of Inspection report of the branch /HO as on date of inspection: Branch code & name, Name of Branch Manager, staff strength cadre wise, Date of inspection, Name of inspecting officer, period of inspection & Review period.		
14002	No. of irregularities - Advances & Routine (Major & Minor in both)		
14003	Rating of the branch on various parameters like profitability, deposits, advances, housekeeping, rectification of Irregularities, Image of branch etc.		
14004	Overall rating with % and Risk weight		
14005	Documentation status - satisfactory/Not satisfactory		
14006	Working results as on date of last 3 financial years - Income, Expenditure, Profit/Loss etc.		
14007	Rectification of irregularities of last inspection - % (within 3/6 months & up-to-date)		
14008	Position of Balancing of Books of different ledgers - Up- to-d ate/In-arrear.		
14009	Reconciliation of accounts		
14010	Maintenance of important registers - Done/Not done		
14011	Submission of various returns - satisfactory/Not satisfactory		
14012	Fraud etc., - if any give details		
14013	Brief summary of adverse features in routine matters in some memo field		
14014	Ability to print/view synopsis of inspection report as on particular inspection date giving comparative of previous & present inspection. The report should be prepared on selected data (user definable).		
14015	Exceptional transaction list		
14016	List of active user ID's		

14017	List of frequency of password changes (password change history)		
14018	List of deactivated user ID's		
14019	Un-reconciled entries/GL heads		
14020	Balance of security stationery for physical verification		
14021	Insurance expired accounts		
14022	Account statements of some desired accounts (on given specified criteria) for sample checking of interest Application, charges application, penal interest Etc.		
14023	Sanction limit more than the value of security, if any		
14024	Age-wise list of un-reconciled transactions		
14025	Audit Requirements:		
14026	Ability to handle BSS's auditing requirements - both statutory and other customized audits that are		
14027	Ability to restrict access to auditing features only to designated users.		
14028	Ability to maintain complete audit trail for transactions so as to enable BSS's auditors / External Auditors as authorised by the Bank to recreate transaction workflow if needed.		
14029	Ability to allow configuration of audit trails on the basis of user defined parameters.		
14030	Ability to configure the application to generate and transmit custom alerts to BSS's auditor when certain transactions are processed.		
14031	Ability to provide facilities for on-site or off-site auditing in branches.		
14032	Ability to allow BSS's audit division to perform branch inspections.		
14033	Ability to integrate with audit tools (provided by the vendor)		
14034	Ability to generate reports based on user defined parameters.		
14035	Ability to generate statutory audit reports.		

14036	Ability to record audit observations and actions thereon. The system should generate alerts regarding taken open items and transmit them to designated officials of BSS.		
14037	System to facilitate an audit function to conduct Post Approval Reviews		
14038	Any other requirements as identified during GAP analysis.		

14039	Access Rights, Control and other general requirements		
14040	Access Rights Control and Application Security		
14041	System should be able to define user profiles (Capabilities/ Rights)		
14042	System to facilitate creation of the user ID's at a central level/branch level as desired by the BSS		
14043	System to attach the user ID of the employee to each and every action done in the system		
14044	System to check for duplicate record based on employee name (first + last name), employee code etc.		
14045	System should set a default password upon creation of the user ID.		
14046	System should allow the user (BSS) to define password policies. The minimum password policies to be defined are:		
14047	** Minimum/ Maximum password length		
14048	** Alpha numeric combination of password		
14049	** Compulsory use of special characters		
14050	** Minimum password age		
14051	** Password expiry period		
14052	** Repeat passwords etc.		
14053	** Repeat passwords period etc.		
14054	The system should be able to automatically check the passwords with the password policy, which can be customized by the BSS.		
14055	System should enforce changing of the default password set by the system (at the time of creation of user ID) when the user 1st logs on to the system. The system should enforce all password policies as defined at the time of first change.		
14056	System should have the capabilities to provide dynamic password usage i.e. use of smart card for authentication of users.		
14057	System to define hierarchical password structure		
14058	System to permit access only through password verification		
14059	System should store User ID's and passwords in an encrypted / compressed format in the respective files or tables		

14060	System to define overrides for certain set of transaction errors / warnings and link transactions to specific user ID's. All such overrides should be recorded for Audit trail. Also levels of password to be decided for override.		
14061	System to define password negatives at a global level		
14062	System to form user groups and link rights to such defined groups		
14063	System to restrict user access to		
14064	** Menus		
14065	** Sub- menus		
14066	** Screens		
14067	** Fields		
14068	** Reports		
14069	** Combination of the above		
14070	System should perform all restrictions & accesses at the Central level only.		
14071	System to define levels of authorization, while ensuring minimum two levels		
14072	The system should be capable of encrypting the password / other sensitive data during transit.		
14073	The system should be able to generate audit trails of all transactions. The minimum fields that should be captured in the audit trail are:		
14074	** Date & time stamp		
14075	** Transaction ID linked to every transaction / activity. Transaction ID has to be unique and should not be duplicated. Further the transaction ID should be generated whether the transaction is successful, unsuccessful/rejected.		
14076	** Operator ID		
14077	** Authorized By		
14078	** Overridden By		
14079	System to define conditions for transactions to be treated as		
14080	For each exception, system to define the system should generate a warning message or proceed with authorization or reject the transaction.		
14081	System to define level and number of authorizations required to pass an exceptional transaction		

Ref. No	BSS Functional Requirement Details	Bidder Response (AA / PAR / CUS / WS/ NF)	Remarks
15	General Ledger / Finance		
15001	<i>Integrated General Ledger (This Requirement shall be included along with Consolidated General Ledger requirements (Bank Level))</i>		
15002	system should support Multiple calendars		
15003	Possibility to open any number of fiscal years or calendar periods at the same time		
15004	Option required to Set reporting entity and its organizational characteristics		
15005	Each entity's ledger can have its own calendar and chart of accounts		
15006	Tracks items in the G/L and sub-ledger by quantity and value (in whichever currency is used)		
15007	System should support Multiple Currency within an account		
15008	User-defined criteria for system purges for general ledger transactions, journal vouchers, and accounts payable data based on the number of years or of data required to maintain--each purge type shall have its own unique criteria		
15009	Automatic check to ensure that prior to deleting a financial record, the account balance must have "closed out" (i.e., nets to zero)		
15010	Automatic insertion of actual account balances into elapsed month's bucket in a future forecast file at the end of each accounting period when the system rolls into the next period		
15011	Audit log required for any changes to table information that may contain rates and information used by the system in any way; log shall contain before and after, change, date, and user identification		
15012	Exception reporting with drill down capabilities		
15013	Change cross charge percentages without retroactively changing previously published financial information		
15014	Provision for use of standards that can be automatically propagated throughout the system to the various ledgers (Bank level Parameters)		
15015	Automatic year-end rolling of balances in sub-ledgers and general ledger control accounts		
15016	Automatic linking and posting of control accounts from related sub-ledger accounts		
15017	Jobs required to include error and warning messages on reports		

15018	User-defined controls to allow specific jobs to update multiple times in a period		
15019	Common chart of accounts		
15020	Common chart of accounts for both the ledgers and the sub-ledgers		
15021	Masking of account number during editing		
15022	New account creation shall be in accordance with structure of the chart of accounts		
15023	Comprehensive system reorganization facilities preferred including the ability to relate a new chart of accounts to a previous one		
15024	Multilevel hierarchy roll-ups as defined by the user		
15025	Chart of accounts and titles may have multiple entities, which can be consolidated		
15026	Standard chart of accounts that can be automatically copied from one ledger to the new ledger. Results in the automatic creation of a standard set of financial statements, for example, balance sheets, income statements, and overhead statements		
15027	Validity checks to ensure existence of standard accounts		
15028	Provision for user-friendly support for reconciling of data with interfacing systems / applications.		
15029	Support defining organization hierarchy allowing multiple level reporting for compiling financial statements The hierarchy definition to support reporting at ** Head Office ** Branch/location level ** Profit Center/ Cost Center level		
15030	Ensure acceptance and posting of only balanced entries		
15031	Enable definition of access control for a user for Read, Read & Write function across the hierarchy mentioned or a combination thereof		
15032	Provision for flexibility in definition of information requirement for a type of voucher		
15033	Allow capture of external document numbers as reference numbers		
15034	Allow posting of at least 99' lines of accounting entries (line-items) per accounting document		
15035	Provision for reversal of an accounting entry by creating a contra entry.		
15036	Ensure capture of reason for every reversal		

15037	Provision for setting up automatic trigger for entries for periodically occurring events e.g. for expenses, depreciation, transfer of balance Branch transfers etc		
15038	Provision for specific support for receivables and payable transactions which are not specifically supported by dedicated product modules.		
15039	Provision for support for complete tracking of receivables/ payable with regards to ** Due date and other terms of payment ** Date of release/ receipt of payment		
15040	Accounts Receivable / Accounts Payable:		
15041	Provision for definition of sub-ledgers for desired ledger accounts.		
15042	Allow linking of multiple sub-ledger accounts (receivables as well as payables) within the accounting entity to behave as one account.		
15043	Support definition of following codes and their assigning to specific sub-ledger accounts (valid receivable as well as payable accounts) Income tax codes, Service tax codes, Payment terms, Service charge codes.		
15044	Provision for Alert for remitting / payment of taxes concerned authorities at pre-defined periods.		
15045	Provision for ability to post miscellaneous receivable transactions such as: Service Charges / Rent e.g. from Fund Transfer, Agency, Locker of assets, Down payments / Advance payments, Security Deposits (e.g. rent, telephone, electricity etc.), Adjustment journals (e.g. exchange rate difference etc.), Inter unit reconciliation entries, Receipts (manual as well as through electronic mode) .		

15046	<p>Provision for ability to post miscellaneous payable transactions such as:</p> <ul style="list-style-type: none"> Payments (refunds), Income Tax, Service Tax / Any other Tax, Bills Payables: Vendor invoice, Debit / Credit notes to Vendor, Down payments / Advance payments, Adjustment journals (e.g. rebate on bills, amortized discounts, provisions, exchange rate difference etc.), Payments (manual as well as automatic, including electronic mode), Receipts (refunds), Employee related payments, Withholding Tax (including automatic printing of tax certificates), Service Tax (including automatic printing of tax certificates), Inter-Unit reconciliation of accounts, Specific / Part reversal of entries. 		
15047	<p>Payment Advice / Receipt Advice Correspondence based on account balance, un-cleared transactions, payment made, amount received, etc.</p>		
15048	<p>Accounts analysis (based on due dates, etc.)</p>		
15049	<p>Managing receivables and payables: Provision for support for complete tracking of receivables, through one visual/printable, interface, with regard to: Due date, Date of receipt of payment, Date when deposited with bank, Date when realized</p>		
15050	<p>Provision for support for complete tracking of payables, through one visual/printable interface, with regard to:</p> <ul style="list-style-type: none"> Receipt of Invoice, Accounting of the Invoice, Approval of Invoice for payment, Due date and other terms of payment, Date of printing of payment instrument / instruction, Authorization of payment, Date of release of payment, Date of realization of payment, 		
15051	<p>Facilitate automatic payments based on user definable payment terms using following parameters, but not limited to:</p>		

15052	Payment method (e.g. cheque, transfer, etc.) for the payee /vendor,		
15053	Bank account from which payment may be (based on definable authorizations specific to a location),		
15054	Facilities for copy of the last transaction.		
15055	Support generation of single payment for multiple transaction, cutting across one or more payable or general ledger accounts		
15056	Provision for support for recording of Cancelled cheques / other instruments, Bounced cheques		
15057	For payments made, provide support for recording and accounting for: Collection charges, Any other charges		
15058	Ensure automatic reversal of accounting documents in the event of, but not limited to: Cancelled other instruments, Bounced cheques		
15059	Allow user to update cheque inventory only for select bank accounts based on definable authorizations.		
15060	Provision for querying / printing of cheque register individual bank accounts based on definable authorizations.		
15061	Provision of automatically printing of correspondence for payment made / amount received to anyone or combination of the following: Payee, Payee		
15062	Provision for fully functional interface for affecting branch / location,inter-bank accounts funds with complete integration with general ledger		
15063	Bank Reconciliation:		
15064	Support reconciliation of bank accounts using bank statements inputs either as: On-line manual entry, or Upload of standard structure soft file (say SWIFT format, etc) Upload of flexible structure soft file (different for bank or bank account)		

15065	Support automation of bank reconciliation based combination of following filter parameters, but not limited to: Transaction code (e.g. Inward clearing, Outward clearing, Service charges, Interest, etc.) Bank / Branch code / MICR code, Cheque / Instrument number, Date of transaction, Amount.		
15066	Ensure that bank reconciliation process does not interfere with the regular accounting process or maintaining books of accounts.		
15067	Ensure that bank reconciliation process does adversely affect the analysis of account for the purpose of MIS (e.g. reporting account movements during period, or fund flow analysis).		
15068	Profit and Loss account		
15069	Net movement by account (or set of accounts) showing opening balance, additions during the period, reductions during the period, and closing balance		
15070	Incremental movements by account (or set of showing only the incremental additions and during the period		
15071	Average balance sheet		
15072	Cash flows		
15073	Provision for automatic rolling up of transaction data to summary values		
15074	Provision for generation of analysis of outstanding amounts based on user defined parameters which include: Currency, Branch / Location		
15075	STATUTORY RESERVE FUNDS:		
15076	Creation and maintenance of reserve fund accounts		
15077	Accumulation/distribution /sanctions from profits		
15078	Interest calculation and application		
1507	INTERNAL / SUSPENSE ACCOUNTS.		
15080	Various Sundry Creditors account creation and maintain		
15081	consolidated general ledger account with reconciliation		
15082	Various Sundry Debtors account creation and maintain		

15083	consolidated general ledger account with reconciliation		
15084	Reversal of Sundry Debtors / Sundry Creditors account		
15085	Tallying /Review of long pending items and its classification.		
15086	Budget for all revenue expenses and details and control		
15087	Any other requirements as identified during GAP analysis.		