

Tender No: Tender/005/2024-25

Dated: 6<sup>th</sup> May 2024

**Tender For Implementing ASBA (Application Supported by Blocked Amount) Facility for Dhanlaxmi Bank**

Bank invite proposals for implementation of a robust and scalable solution tailored to the Bank's ASBA (Application Supported by Blocked Amount) Facility, seamlessly integrating it into various internal applications. This proposal outlines the scope, functionalities, and deliverables of the project are detailed below.

The ASBA Facility implementation encompasses various modules and functionalities to streamline the process of handling rights issue processes. It ensures alignment between business objectives and software functionality for efficient management of IPO and rights issue processes.

**Back Office application Functionalities**

Back-office application has to support below mentioned Products:

- 1) Initial Public Offerings (IPOs)
- 2) Follow-on Public Offer (FPO)
- 3) Non-convertible debentures (NCDs)
- 4) Right Issues.

**The application ideally should comprise the following modules:**

**1) Master Maintenance**

- a) Scheme Master: Set up schemes for IPO and FPO with various parameters.
- b) SEBI Registration details: Manage SEBI registrations for different types of applications.
- c) Bank Branch Details: Maintain bank branch details for application processing.

d) Other master modules for Location, Discount, ASBA Bank Account Type, Investor Type, Collection Accounts, and Rejection Reasons.

**2) User Security Module:**

Identity and Access Management (IAM) needs to be implemented to define and manage user roles and access privileges. This includes user management, role management, allocation/de-allocation, and office master maintenance

**3) Request Processing**

- a) Transaction entry module with maker checker support for IPO, NCD, and FPO applications.
- b) Facility to cancel/reject applications/transactions.
- c) Branch/role-wise access control.

**4) Data Upload Facility**

Bulk data import facility for branch application data upload for ASBA /Syndicate ASBA

**5) Interfacing Options (Export/Import)**

- a) Integration with NSE/BSE for IPO, FPO, and NCD data exchange.
- b) Integration with Banks for ASBA export and NSE online bidding.

**6) Integration Requirements**

- a) Integration with NSDL PAN API, Account Holder Signature API, Customer Account Details API, and Core Banking API for lien marking, lien removal, lien modification, fund transfer, and customer branding changes.
- b) Integration with SMS notification module for customer alerts.

**7) Final Certificate Generation / Final Certification Roll back**

Generation of final certificates at branch and HO level for ASBA/Syndicate ASBA applications and roll back.

**8) Generation of Third-Party Confirmation reports**

**9) Fund Transfer to Allotment & Refund Accounts for ASBA /Syndicate ASBA**

- a) Support for different types of register files and processing of allotment/non-allotment.
- b) Communication between IPO system and Core Banking software for lien removal and fund transfer.

**10) Syndicate ASBA Export and Status Update**

- a) Processing of central files received from NSE/BSE.
- b) Manual and bulk application facility available for syndicate application process.

**11) Reports**

MIS, SEBI, Product Turnover, Posting, and Cheque Clearing reports.

**12) Invoice generation**

**13) Other requirements**

The bidder should offer the combination of “domain knowledge”, “latest technology” and “proven best practices” to deliver transformational value propositions without any extra charges. They Should have sufficient experience spans from providing solutions from small to large organizations and should have flexible business engagement models. The vendor should indemnify the bank for any losses incurred by the bank, its customers, or related parties due to deficiencies, malfunctions, delays, or difficulties in the module.

**Front Office Functionalities**

The system should support processing of the aforementioned offerings through ASBA, Syndicate ASBA, and Physical (Non-ASBA) modes. This includes processing applications via the Branch model, where branch staff bid on applications, as well as through the customer DIY(Do-It-Yourself) model facilitated through Internet Banking and Mobile Banking.

### **1) Syndicate ASBA Branch Module**

In Syndicate ASBA process, Branches are not supposed to Bid since the bided applications are handed over to Branch by the Brokers. So standalone facility for marking lien / lifting lien and transferring funds (single / Bulk) with maker checker facility has to be provided.

### **2) Branch Model**

Based on the application received from Customer's branch staff will act upon.

### **3) ASBA on Internet Banking (Scope)**

Bidder need to do necessary integration, Session handover and validation with Bank's Internet Banking.

- a) Web application allowing customers to place online requests for IPO/NCD.
- b) Features include viewing open issues, placing orders, modifying/cancelling existing orders, and integration with Internet Banking for session handover and validation.
- c) Allows users to view open Issues for IPO/NCD, including new listings.
- d) Users can place online orders for IPO (Fixed IPO/BID) and NCD.
- e) Supports ASBA-based requests.
- f) Displays available funds for placing orders and validates the order amount against available funds.
- g) Provides various information about selected schemes, such as issuer company name, opening date, and closing date of IPO/NCD.
- h) Modify/Cancel Existing Orders: Users can modify/cancel existing orders based on the application status or cut-off dates for the issue.
- i) Customization of the user experience to match the bank's branding and look.
- j) Additionally, the proposed application will include customer account details service.

### **4) ASBA on Mobile Banking**

The vendor is required to extend the ASBA facilities mentioned above, as provided in Internet Banking, to be integrated into the Bank's Omni Channel Mobile Banking system

## **Other Terms & conditions**

- **Licenses:** - The licenses of proposed purchase are perpetual and include unlimited concurrent usage of the application across our branches/ offices.
- **Training & Documentation:** - Before go-live of the modules, bidder shall provide training on operational and technical aspects to respective Bank officials. The vendor shall also provide detailed functional and technical documents including operation manuals, s/w architecture, housekeeping etc.

### **Payment milestones:**

- 30% advance along with the PO
- 30% on delivery in UAT
- 10% on UAT Completion or 30 days from the software delivery to UAT, whichever is earlier
- 10% on going 'Live' or 30 days from UAT completion, whichever is earlier
- 20% One month after going live or 50 days from UAT Completion, whichever is earlier

\*Milestone payment will be released after Sign off by the Bank's team.

- **Warranty:** - Bidder needs to provide 1 year warranty post Go Live.
- **AMC:** - Post-implementation, bidder needs to provide ongoing support and maintenance services to ensure the smooth functioning of the ASBA Facility.

**Communication Details**

<b>Bank's Address for Communication</b>	Head-IT & Digital Banking IT Department, 5 <sup>th</sup> Floor, Corporate Office Dhanlaxmi Bank, Punkunnam, Thrissur, Kerala – 680002	
<b>E-mail for Submission of Tender and Clarifications.</b>	<a href="mailto:vydianathana@dhanbank.co.in">vydianathana@dhanbank.co.in</a> ; <a href="mailto:binesh.kurup@dhanbank.co.in">binesh.kurup@dhanbank.co.in</a>	
<b>Contact Details</b>	Vydianathan A Manager Corporate Office Punkunnam, Trichur, Kerala – 680002 Landline: 0487 7017507 Mob: 9539004888	Binesh Kurup B Sr. Manager, Corporate Office Punkunnam, Trichur, Kerala – 680002 Landline: 0487 7017508 Mob: 9539007448
<b>Date of Issue</b>	6 <sup>th</sup> May 2024	
<b>Last Date of submission of TENDER response as soft copy</b>	15 <sup>th</sup> May 2024	
<b>Document Class</b>	Public	