

| | | |
|---|--|--------------------------------------|
|  | CHAITANYA GODAVARI GRAMEENA BANK (A Government undertaking sponsored by Union Bank of India) HEAD OFFICE :: GUNTUR | |
| | Guntur | Dept.: Information Technology |

Addendum - V

RFP for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS)

Tender Reference : 099/51/RFP/2023-24/05, Date: 02.12.2023,

Date of Addendum : 17-01-2024

Purpose of Addendum:

Amendments in RFP document ----- Page No - 101 (Fintech Hosting Charges)

Amendments:

| Page No. in RFP | Current Clause details as per RFP | To be amended as |
|-----------------|---|---|
| 101 | Fintech Hosting Charges: All the clauses mentioned in the RFP remains same. | Fintech Hosting Charges: The attached annexure is to be read with all clauses remaining the same. |

All the other terms and conditions of the RFP read with Addendum-I, II ,III ,IV & V remain unchanged.

Place : Guntur
Date : 17.01.2024

Dr. B V RAMANA RAO
GENERAL MANAGER

Enclosure: Annexure as said above.

| | | |
|---|--|--------------------------------------|
|  | CHAITANYA GODAVARI GRAMEENA BANK (A Government undertaking sponsored by Union Bank of India) HEAD OFFICE :: GUNTUR | |
| | Guntur | Dept.: Information Technology |
| | | Date: 17.01.2024 |

Annexure - Fintech Hosting Charges

Fintech /Service Hosting Charges:

| SI No | Service | Per Transaction Definition | No of API Hits for TCO Calculation | Cost /API Hit | Total Service Cost |
|-------|----------------------------------|--|------------------------------------|---------------|--------------------|
| 1 | Aadhaar | The vendor offers a comprehensive service to instantly authenticate the identity of an Aadhaar holder. This includes the efficient pre-population of all demographic details, such as the address, as per the records in the UIDAI database, for each individual applicant. | 1 Lakh | | |
| 2 | PAN | Perform secure online verification of the PAN, and automatically pre-populate the related PAN data by accessing the NSDL database. This service is tailored for individual applicants, ensuring efficient and safe data retrieval | 1 Lakh | | |
| 3 | Other Officially Valid Documents | Conduct POI and POA verifications by leveraging other Officially Valid Documents (OVDs) as authoritative sources for validation | 0.5 Lakh | | |
| 4 | Utility Bills – Telecom | Authenticate the identity of the loan applicant and retrieve relevant data from telecom databases. This includes name, address, and the last 12-month payment history. Ensure a precise match of the applicant's name and address for individual loan applicants | 0.1 Lakh | | |
| 5 | Utility Bills – Electricity | Verify the identity of the loan applicant and access available data from utility databases. This process includes obtaining details such as name, address, and the last 12 months of payment history. Ensure accurate matching of the applicant's name and address for individual loan applications. | 0.1 Lakh | | |

| | | |
|---|--|--------------------------------------|
|  | CHAITANYA GODAVARI GRAMEENA BANK (A Government undertaking sponsored by Union Bank of India) HEAD OFFICE :: GUNTUR | |
| | Guntur | Dept.: Information Technology |
| | | Date: 17.01.2024 |

| | | | | | |
|----|--|---|-----------|--|--|
| 6 | EPFO | Authenticate the identity of the applicant and seamlessly prepopulate available information from the EPFO database. This service is tailored for both individual loan applicants and business loan applicants, ensuring efficient and accurate data integration. | 0.1 Lakh | | |
| 7 | Vahan | Authenticate the identity of the applicant and efficiently prepopulate available asset information from the VAHAN database, tailored for individual cases. | 0.1 Lakh | | |
| 8 | CERSAI | Provide instant property verification and authentication of both applicant and property data, specifically tailored for individual applicants. | 0.1 Lakh | | |
| 9 | OCR & Document Compression | "Efficiently extract, securely store, and clearly display data from standard documents such as PAN, Aadhaar, Driving License, Voter ID, Passport, Cheque , any other document for an individual applicant | 0.25 Lakh | | |
| 10 | Account statement analysis | Perform comprehensive bank statement analysis for single or multiple bank accounts, covering a minimum of one year. This includes combining various statements, such as monthly or quarterly, for an individual applicant. The process, accessible through upload or net banking login, is considered a single transaction. It ensures accurate matching of the applicant's name and address | 0.25 Lakh | | |
| 11 | Account Statement Analysis and Automated CAM | Generate an automated financial report featuring diverse ratios (such as income statement, profitability, liquidity ratios), along with charts, graphs, and predictive patterns. Include comments explaining the ratios and data movements over two specific timeframes. This report will also encompass a cross-analysis of data from various sources like MCA, ITR, GST, and credit bureaus. Present this comprehensive information in formats approved by the bank for credit appraisal/processing. Tailor the analysis and sources selection according to the loan segment, be it Retail, MSME, etc | 0.1 Lakh | | |

| | | |
|---|--|--------------------------------------|
|  | CHAITANYA GODAVARI GRAMEENA BANK (A Government undertaking sponsored by Union Bank of India) HEAD OFFICE :: GUNTUR | |
| | Guntur | Dept.: Information Technology |
| | | Date: 17.01.2024 |

| | | | | | |
|----|---|--|-----------|--|--|
| 12 | Spend Analyser & Portfolio Builder | Analyse customer banking preferences by examining transaction data, including wallet identifiers and payment account references. Categorize customers into various income and expense groups. Identify patterns and trends to forecast future behaviours. Additionally, gather and analyse data on customers who are sourcing insurance, investing in mutual funds, and managing personal finance, providing a comprehensive view of their financial activities and preferences. Identify recurring payments and generate timely alerts for them. Determine and catalogue financial assets and liabilities. Accurately calculate the net worth based on this comprehensive financial assessment. | 0.05 Lakh | | |
| 13 | Fraud Check | Focus on identifying behavioural and document/data triggers, such as inconsistencies in font style indicating tampered documents, irregular patterns in salary credit, and accuracy in face and name matching to ensure document authenticity and financial reliability. | 0.05 Lakh | | |
| 14 | Anti-Money Laundering (AML) | Anti-Money Laundering (AML) | 0.05 Lakh | | |
| 15 | Digital Footprint t & Social Media Data | Analyse Digital Footprint and Social Media Data for comprehensive insights into online behaviour and trends. | 0.05 Lakh | | |
| 16 | Document Digitization & Extraction | Efficiently extract data from digitized documents, such as PAN, Aadhaar, Voter Card, Passport, and Driving Licenses. Populate this data into relevant fields or make it available for further analysis, ensuring accuracy and accessibility for various applications. | 0.05 Lakh | | |
| 17 | ITR and Form 26 AS | Fetch, store, process, and analyse three years of Income Tax Return (ITR) data for an individual applicant, treating this comprehensive procedure as a single transaction for efficiency and coherence | 0.10 Lakh | | |

| | | |
|---|--|--------------------------------------|
|  | CHAITANYA GODAVARI GRAMEENA BANK (A Government undertaking sponsored by Union Bank of India) HEAD OFFICE :: GUNTUR | |
| | Guntur | Dept.: Information Technology |

Date: 17.01.2024

| | | | | | |
|----|--------------------------------|--|-----------|--|--|
| 18 | GST | Conduct GST verification and efficiently fetch, store, process, and analyse one year of GST data for an individual applicant. This entire operation is considered as a single, integrated transaction | 0.05 Lakh | | |
| 19 | MCA | Fetch, store, process, and analyse three years of financial data and other relevant details from the MCA (Ministry of Corporate Affairs) database for an individual applicant. This comprehensive process will be regarded as a single transaction for streamlined efficiency. | 0.05 Lakh | | |
| 20 | ESign | Implement paperless authentication for loan documents, tailored specifically for individual applicants | 0.25 Lakh | | |
| 21 | eStamp | Facilitate digital stamping and delivery of loan documents, ensuring compliance with state-wise regulations for digital modes of stamp duty payment and document delivery, specifically tailored for individual applicants. | 0.25 Lakh | | |
| 22 | eMandate | Enable the setup of recurring payments for individual applicants through net banking, UPI, or debit card, providing a streamlined and efficient payment solution. | 0.25 Lakh | | |
| 23 | Mobile Metadata / SMS Scraping | Fetch, process, and analyse the mobile and SMS data of a loan applicant. Provide comprehensive output parameters, including but not limited to the number of bank accounts, number of credit cards, average monthly balance, most recent transaction, most frequent transaction, utility bill payments, etc., tailored specifically for an individual loan applicant | 0.05 Lakh | | |
| 24 | MultiBureau | Bureau scores and reports will be fetched and analysed for an individual loan applicant. This analysis, along with the integration with the bank's chosen vendor, is included in the scope of services. | 0.05 Lakh | | |
| 25 | Video KYC | Enable remote digital on boarding by capturing and authenticating Aadhaar and PAN details of a single loan applicant. Include the capture of the applicant's photo and geo-location, ensuring accurate face/photo matching for identity verification. | 0.25 Lakh | | |

| | | |
|---|--|--------------------------------------|
|  | CHAITANYA GODAVARI GRAMEENA BANK (A Government undertaking sponsored by Union Bank of India) HEAD OFFICE :: GUNTUR | |
| | Guntur | Dept.: Information Technology |
| | | Date: 17.01.2024 |

| | | | | | |
|-----------------------|----------------------|---|-----------|--|--|
| 26 | Geo tagging | Implement location tracking for loan applicants to enhance customer profiling and understand their geographic preferences and habits. | 0.05 Lakh | | |
| 27 | Defaulter Lists | Access and analyse data from the MCA Defaulter List, Wilful Defaulters list, and SEBI Debarred entities list. | 0.05 Lakh | | |
| 28 | Legal Data Analysis | Retrieve legal background records for individual and corporate customers from a range of judicial sources including the Supreme Court, High Courts, E-Courts, Consumer Courts, and all tribunals. | 0.05 Lakh | | |
| 29 | Registration Details | Validate registrations such as Udyam Registration, FSSAI, FDA, Shop & Establishment, BIS, ISO Certifications, EPFO, UDIN, and more. | 0.1 Lakh | | |
| Total Fintech Charges | | | | | |