

The Gadchiroli District Central Cooperative Bank Ltd., Gadchiroli.
Head Office, Near S.T. Bus Stand, Dhanora Road, Gadchiroli – 442605
Phone No – 07132-233571

Tender Notice for Internet Banking Solution with Transaction Facility

The Gadchiroli District Central Cooperative Bank Ltd has invite sealed Tender from interested eligible companies having consolidated financial turnover of the bidder for last three year must be INR 3 Crore and minimum experience in banking domain for last five years. Bank has hosted Internet Banking Solution with Transaction Facility in Bank Data Center.

1. Interested eligible company should have GST Number.
2. Tender details document obtained on Bank website: – www.gdccbank.com
3. Last Date of Submission of the Tender: – 23/06/2025 upto 5 PM.
4. Sealed Tender document submit on bank address: – Hon'ble Chairmen, Head Office, The Gadchiroli District Central Cooperative Bank Ltd, Near S.T. Bus Stand, Dhanora Road, Gadchiroli – 442605.

Internet Banking Solution with Transaction Facility :-

Bank intends to select Retail and Corporate Internet Banking Solution provider along with HO administrator module and branch module to develop, install, integrate, operationalize, Secure, maintain and support of internet banking solution. The Internet Banking Solution provider should provide for all necessary technical implementation and integration required for end-to-end implementation. The solution should have state-of-the-art user interface and should be capable of 100% front-end customization.

Also Internet banking with transaction facility vendor should strictly adhere to RBI Guidelines on Internet Banking facility to Customers of Cooperative banks as given reference of **RBI/2015-16/229 DCBR.BPD.(PCB/RCB) Cir. No. 6 /19.51.026/2015-16 November 05, 2015.**

The appearance of Internet banking should be fulfill by achieving a perfect balance of technology, high-level security and creative designs. Solution provider should strategically use color, texture, input controls, navigational components, information component, etc. to achieve the same. The Bank emphasizes on not only providing its customers an end-to-end Internet Banking Solution but also an easy to use user interface.

Bank intends to look a secure, efficient and compliant Internet Banking Solution to facilitate Intra and Inter Bank fund transfer, IMPS, RTGS, NEFT, Mobile/DTH recharge, various utility bill payments, Ticket Booking (Movie, Air, and Railway), Card present transaction and their services, etc. and implement necessary integration with core banking solution, which is already running in bank.

The solution proposed by the solution provider should provide the Bank with the below mentioned functionalities and requirements for retail and corporate internet banking along with HO administrator module and branch module.



-: SCOPE OF WORK :-

The solution should provide Bank with Internet Banking detailed are as under : -

Internet Banking with Transaction Facility

- **Retail Internet Banking**
- **Corporate Internet Banking**
- **Administrator Module for HO**
- **Branch Module**

1.1. SCOPE OF WORK – RETAIL INTERNET BANKING

Sr. No.	Module	Functionality
1	Widgets on Dashboard window	Dashboard
2	A/c Details, Balance & Statement on Deposit Accounts	<ul style="list-style-type: none">- Account Summary on all account links- Detailed Statement on all account links- View Mini Statement on all account links- Balance Enquiry on all account links- View Flexi fixed Deposit Links- View Nominee details- View Registered Mobile Number details- View Registration Details on PMJJBY/PMSBY/Mobile Banking/ATM/SMS- View 15G/H Marking details- View PAN Link details- View or stop issued cheques details- View Clearing instrument Inward/Outward (including Cheque Image)- View Clearing instrument- Fate Cheque details- Request Cheque Book- View Lien Accounts- View Account Statement- View Deposit schedule- View KYC Due Date
3	Loan Accounts	<ul style="list-style-type: none">- View Account Statement- View Disbursement schedule- View Repayment schedule- View Loan Period- View NPA Details
4	FD/RD	<ul style="list-style-type: none">- Open Fixed Deposit (FD) A/c- Open Recurring Deposit (RD) A/c- Remainder Alert on FD Matured- Remainder Alert on RD Installment and RD Matured- View TDS details- Premature FD/RD Closure



		- FD/RD Ready Reckoner
5	Transfer within GDCC Bank	- Own Accounts - Other Accounts
6	Transfer to Other Bank Accounts with beneficiary name checkup	- NEFT - RTGS - IMPS (24*7 Instant Transfer)
7	Transaction Status	- Transaction Tracking Status for RTGS/NEFT/IMPS/RD/FD/Own & Other Account
8	Bill Payment System	- Mobile/DTH recharge - Various utility bill payments - Ticket Booking (Movie, Air, and Railway) - Support all eligible services offered from BBPS - Card Payment
9	History of Transaction	- Detailed Transaction History performed on Internet Banking.
10	Manage Beneficiary (Transfer within Bank and Transfer to Other Bank Accounts)	- Add Within GDCC Bank Payee - Add Other Bank Payee - View Beneficiary Details - Set Transaction Limits on New/Modified Beneficiary - Cooling Period for beneficiary Activation
11	Mobile Banking Services	- Register for Mobile Banking - Reset Passwords for Mobile Banking
12	Emergency Services	- IMPS/RTGS/ NEFT Service Enable/Disable - Set Number of Transaction : IMPS/RTGS/ NEFT/ATM - Mobile Banking User Blocking - Stop Cheque
13	ATM Card Related Services	- ATM Card Services <ul style="list-style-type: none"> • ATM – Enable/Disable • POS – Enable/Disable • ECOM – Enable/Disable • Contactless – Enable/Disable - ATM Card Hotlisting <ul style="list-style-type: none"> • Temporary Card – Enable/Disable • Permanent Card Block - ATM Transaction Limit <ul style="list-style-type: none"> • ATM Limit • POS Limit • ECOM Limit } Limit Set upto Bank decided - Green PIN <ul style="list-style-type: none"> • Generate PIN/ Set PIN • Change PIN
14	Positive Pay System for CTS	- Positive Pay System Request <ul style="list-style-type: none"> • Below Rs. 50,000 – Optional



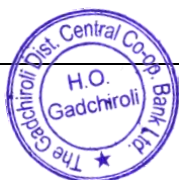
		<ul style="list-style-type: none"> • Above Rs. 50,000 – Mandatory
15	Mails & Messages	<ul style="list-style-type: none"> - Broadcast Message publish by bank - Auto Trigger Mailing: Account Statement with Password Protected in Pdf. Frequency : Daily/Monthly/Half Yearly - View Registered Email Address - System Generated Mail & SMS on FD/RD Account Open and receipt. - System Generated Email & SMS for ATM, RTGS, NEFT & IMPS Channel Enable/Disable. - System Generated Email for Limit updation and Card Host listing.
16	Security Settings	<ul style="list-style-type: none"> - Enable Transaction Password - Change Login Password - Change Transaction Password - Login Time Restriction - Session Expire Alert - Second Factor Authentication :Voice or OTP - Login SMS Alert for every login and change password.
17	Pre- Login	<ul style="list-style-type: none"> - Registration Offline - Temporary password sent SMS to mobile. - Set Login Password and Profile Password - Forgot Password - Forgot User Id
18	Additional Level of Security: Two Factor Authentication	<ul style="list-style-type: none"> - All type of transaction including Set/Forget Password, Services Enable/Disable, and Manage Beneficiary with OTP base.
19	Grievance System	<ul style="list-style-type: none"> - Customer logged their complete with ticket ID and its status tracking. - Complaint History
20	Advertisement	<ul style="list-style-type: none"> - Bank new Product, services or event. - Bank Advertisement should be display on Login Page.
21	KYC	<ul style="list-style-type: none"> - KYC updation through eKYC – Next Phase
22	Apply Loan	<ul style="list-style-type: none"> - All loan product details should be display along with interest loan, max and minimum loan amount, period of loan, etc. on Inquiry loan request form. - Inquiry on Temporary Loan redirect request to branches.



		<ul style="list-style-type: none"> - CIBIL Score fetch by Transunion and other three companies in Inquiry request loan form. - EMI Chart as per loan Product. - View Approval/reject status after sanctioned/reject by HO/Branch with reason.
23	Display Deposit & Loan Interest Rate and Services Charges	<ul style="list-style-type: none"> - Deposit Interest Rate <ul style="list-style-type: none"> • Fixed Deposit • Special Term Deposit • Recurring Deposit - Loan Interest Rate - Service Charges
24	Tax Related Services	<ul style="list-style-type: none"> - Income Tax e-filing login - Tax Credit (View Form 26 AS)

1.2. SCOPE OF WORK – CORPORATE INTERNET BANKING

Sr. No.	Module	Functionality
1	Widgets on Dashboard window	Dashboard
2	A/c Details, Balance & Statement on Deposit Accounts	<ul style="list-style-type: none"> - Account Summary on all account links - Detailed Statement on all account links - View Mini Statement on all account links - Balance Enquiry on all account links - View Flexi fixed Deposit Links - View Nominee details - View Registered Mobile Number details - View Registration Details on PMJJBY/PMSBY/Mobile Banking/ATM/SMS - View 194N Marking details - View PAN Link details - View or stop issued cheques - View Clearing instrument Inward/Outward (including Cheque Image) - View Clearing instrument - Fate Cheque - Request Cheque Book - View Lien Accounts - View Account Statement - View Deposit schedule - View KYC Due Date
3	Loan Accounts	<ul style="list-style-type: none"> - View Account Statement - View Disbursement schedule - View Repayment schedule
4	FD/RD	<ul style="list-style-type: none"> - Open Fixed Deposit (FD) A/c - Open Recurring Deposit (RD) A/c



		- Month wise Remainder for Payment Schedule
5	Transfer within GDCC Bank	- Own Accounts - Other Accounts with bulk Payment
6	Transfer to Other Bank Accounts	- NEFT with bulk Payment - RTGS with bulk Payment - IMPS (24*7 Instant Transfer)
7	Transaction Status	- Transaction Tracking Status for RTGS/NEFT/IMPS/RD/FD/Own & Other Account
8	Bill Payment System	- Mobile/DTH recharge - various utility bill payments - Ticket Booking (Movie, Air, and Railway) - Support all eligible services offered from BBPS
9	History of Transaction	- Detailed Transaction History performed on Internet Banking.
10	Manage Beneficiary (Transfer within Bank and Transfer to Other Bank Accounts)	- Add Within GDCC Bank Payee - Add Other Bank Payee - View Beneficiary Details - Set Transaction Limits on New/Modified Beneficiary - Cooling Period for beneficiary Activation
11	Mobile Banking Services	- Register for Mobile Banking - Reset Passwords for Mobile Banking
12	Emergency Services	- IMPS/RTGS/ NEFT Service Enable/Disable - Set Number of Transaction : IMPS/RTGS/ NEFT/ATM - Mobile Banking User Blocking - Stop Cheque
13	Positive Pay System for CTS	- Payment Pay System Request • Below Rs. 50,000 – Optional • Above Rs. 50,000 – Mandatory
15	Mails & Messages	- Broadcast Message publish by bank - Auto Trigger Mailing: Account Statement with Password Protected in Pdf. Frequency : Daily/Monthly/Half Yearly • View Registered Email Address
16	Security Settings	- Enable Transaction Password - Change Login Password - Change Transaction Password - Login Time Restriction - Session Expire Alert - Second Factor Authentication :Voice or OTP



		- Login SMS Alert for every login and change password.
17	Pre- Login	- Registration Offline - Temporary password sent SMS to mobile. - Set Login Password and Profile Password - Forgot Password - Forgot User Id
18	Additional Level of Security: Two Factor Authentication	- All type of transaction including Set/Forgot Password, Services Enable/Disable, and Manage Beneficiary with OTP base.
19	Grievance System	- Customer logged their complete with ticket ID and its status tracking.
20	Advertisement	- Bank new Product, services or event. - Bank Advertisement should be display on Login Page.

The proposed should broadly cover the following features:-

- a) User registration through branch after giving consent by Customer and fresh temporary login and profile password sent to registered mobile number by bank.
- b) All the accounts associated with customer's CIF will be auto registered for internet banking.
- c) Seamless Integration between Internet Banking Platforms.
- d) Provision to Integrate to other channels as defined by the Bank.
- e) Solution should have a stable environment, should be responsive that meets the latest UX and UI trends.
- f) The web-based solutions needs to be built on a single code base that automatically adjusts to screen sizes, performs effectively on desktop (including wide screens), laptop, mobile, and tablet across all operating systems and multiple browsers.
- g) The solution should have multi-lingual interface supporting – English & Marathi
- h) Simple user interface that is easy to navigate.
- i) Vendor should ensure encryption of data at rest and data in motion.
- j) The solution must be viewable on multiple platforms, resolutions and browsers.
- k) The solution should deliver a consistent and delightful Customer Experience
- l) It is the responsibility of the vendor to maintain the transaction logs as per the guidelines issued by RBI.
- m) The solution must comply with all the Operative Guidelines for Internet Banking Transactions in India issued by RBI, NPCI and any other regulatory body with any further guidelines and mandates issued Internet Banking Transactions.
- n) Vendor is free to decide the zero data loss methodology either through Host Based replication or through storage-based replication, which will ensure bank to experience RPO of 5 minutes and RTO of 1 hour. Vendor has to ensure that replication is perform for both database and application.
- o) Provision for advertisement of bank products, services and events.
- p) Cut, Copy & Paste should not be allow on web-based Internet Banking solution.

1.3 Functional Requirements

The solution should support different user Profiles and should render services according to the profile defined to user.

1. BANK USER ADMINISTRATIVE MODULE



- a) Separate Bank User Administration module through which the different profiles has maintained for retail and corporate internet banking.
- b) Administration module for overall Customer On boarding, transaction reports including all type of reports & log trails, etc.
- c) Administration module should have the capabilities of creation, update, blocking, delete and approving of branch users.
- d) Head office level super user to control all aspects of the user profile including activation/deactivation (Temporary and Permanent) and application parameters including Services Enable/disable functionality for which are given on Internet Banking Solution, global transaction limit for all type of payments and number of transaction limit, etc.
- e) Provision for viewing all high value transactions and files uploaded by Customers.
- f) Administration module should have capabilities to publish broadcast message and bank advertisement for loan & all product.
- g) Administration module should have the capabilities of configure password management policy, Session expiry time and maximum number of incorrect PIN tries for Internet Banking Customer.
- h) All above administrator activities shall be log to further track the creation, modification and/or deletion of any data and Services Enable/disable functionality that through **maker and checker concept**.

2. BRANCH USER MODULE

- a) Separate Branch User module through which the different profiles has maintained for retail and corporate internet banking.
- b) Branch User module should have the capabilities for viewing branch related Customer On boarding, transaction reports including all type of reports and files uploaded by Customers.
- c) Provision for viewing Services Enable/disable functionality for which are given on Internet Banking Solution to customer, global transaction limit for all type of payments and number of transaction limit, etc.
- d) Provision for viewing all transactions and files uploaded by Customers.
- e) Provision to send request for branch user blocking/updation to Administration module.
- f) Password Management Policy should be apply by Administration module for branch user.

1.4 TECHNICAL SCOPE, SECURITY & REQUIREMENTS

1. Vendor should provide web-based Internet banking solutions in bank DC.
2. Vendor is responsible to provide Web-based Internet banking solutions on more secure Hosted environment in bank DC.
3. DC and DR - Web-based Internet banking solutions would be accessible in case of failed over.
4. Web-based Internet banking solutions hosted server is in cluster module.
5. Web-based Internet banking solution should integrate with bank's security solutions like WAF, SIEM, etc.
6. Bank should carry out pre & post Vulnerability Assessment and Penetration Testing on Web-based Internet banking solutions and VA&PT should be conduct every six month. Finding on Vulnerability Assessment should be fixed by solution provider vendor



7. Interface to core banking system for financial and non-financial transactions / updates should be support in ISO 8583 format or ISO 22002 format.
8. Support of web services/XML through https.
9. Support of multiple languages including English and Marathi.
10. Compatible with all major browsers (including but not limited to different versions of Microsoft Edge, IE, Chrome, Firefox, Opera and Safari).
11. Integration with existing database structure & its schema.
12. The solution should support the following security features:
 - i. Username and password for accessing internet banking together with captcha.
 - ii. Auto blocking/locking of internet banking upon reaching maximum number of tries with invalid/incorrect PIN. The maximum number of incorrect tries should be configurable by the Bank.
 - iii. Termination of internet banking session and log off after lapse of configurable time period, Pop-up alert intimating customer that session is about to expire.
 - iv. Internet Banking Web Applications should not store sensitive information in HTML hidden fields, cookies, or any other client-side storage leading to compromise in the integrity of the data.
 - v. Internet Banking Web Applications should support Extended Validation Secure Sockets Layer (EV-SSL) Certificates. EV-SSL Certificates that work with high security web browsers and clearly identify a website's organizational identity.
 - vi. A cooling period for manage beneficiary addition and SMS / e-mail alerts given to customer when any new beneficiaries are added.
13. The solution should support the following transaction level security:
 - i. End-to-End encryption of data transmission (symmetric or asymmetric)
 - ii. Minimum two factor authentication with provision for a second factor like OTP.
 - iii. System should support multiple authentication schemes based on more reliable and stronger fraud deterrents and are more difficult to compromise. The principle objectives of two-factor authentication are to protect the confidentiality of customer account data and transaction details as well as enhance confidence in internet banking by combating various cyber attack mechanisms like phishing, keylogging, spyware/malware and other internet based frauds targeted at banks and their customers.
 - iv. Virtual keyboard should be implement on Internet Banking.
 - v. The bank should notify the customer, through a SMS and Pop-Up on of all payment or fund transfer transactions above a specified value determined by the customer.
14. The solution should support the following platform security & reliability:
 - i. Data stored is encrypted in the platform database.
 - ii. Audit trails and logging features available in Web Server, application server and database server.
 - iii. Possibility to assign specific rights to platform administrators for secure and restricted access at web/app/DB.
 - iv. Ability of the platform to support external certifying authority for certificate.
 - v. Support of standard algorithms like AES with RSA
 - vi. Minimum encryption strength of 256 bit for end-to-end transaction for all online activity.
 - vii. Support of the PKI scheme by the platform.
10. The solution should maintain reliability of the transactions. It means that the platform should have the intelligence to handle cases like:
 - i. Internet connection drops during transaction



- ii. Backend host system down
- 11. The system should provide the following functionalities with respect to transaction logs and audit:
 - i. Should maintain detailed transaction logs to enable processing audit trails to be reconstructed in the event of any disputes or errors.
 - ii. The storage period of logs should be parameterized.
 - iii. Security safeguards should also be implement to protect the information from unauthorized modification or destruction.
 - iv. System should facilitate maintaining a log of the reasons for unsuccessful transactions.
- 12. Application to support integration with the mail messaging system of the bank to generate alerts with respects to transaction, login etc.
- 13. An audit trail of all the registrations done with details of the mode of request, who activated, date and time of registration should be stored in the database.
- 14. Provision to generate detail reports, logs, audit trails regarding all transactions.
- 15. The internet banking solution should be scalable to meet future enhancements/upgrades.
- 16. The following processes to be supported through backend batches and should be automated with minimal manual intervention –
 - i. Processing of bulk payment file.
 - ii. CBS data syncing with internet banking application
 - iii. All kind offline requests.
 - iv. Processing of scheduled and recurring transactions.
- 17. The Solution should provide a portal for end-to-end monitoring and management of all user requests at the head office and branch level.
- 18. The Solution should support Multi-factor authentication methods likes Voice or OTP.
- 19. The Solution should have the capability to provide the end user to set separate limits for internet.
- 20. The Solution should have captcha authentication module.
- 21. The Solution should have end-to-end delivery of SMS with bank SMS aggregators.
- 22. The solution should have end-to-end delivery of Email with bank Email system.
- 23. The administrator of the platform should have the capability to add new products and services easily as per bank's need.

Date : 16/06/2025



**Sd/-
Chief Executive Officer**