

**Expression of Interest (EOI)
for implementation of Loan Origination System**

EOI Schedule

EOI Reference Number	Ref. No. JKGB/IT/LOS/2023-1614, Dated 13-06-2023
Issuing Department Name	IT Department J&K Grameen Bank Head Office Narwal Jammu, J&K email: it.hoj@jkgb.in, Ph. +918899006461
EOI Details	Expression of Interest (EOI) for Implementation of Loan Origination System
EOI Type	Open
Last Date of Submission	23-06-2023

Invitation for EOI

This Expression of Interest (EOI) is to invite technical proposals from interested bidders desirous of showcasing their solution for implementation of Loan origination System in J&K Grameen Bank.

Scope of Work

The broad features of the offered solution are detailed hereunder :

1. Loan Origination end-to-end workflow management.
2. Integration with Bank's Core Banking System.
3. Lead Management
4. Support different loan products, multiple channels and rate structure like fixed/floating.
5. Digital/Rule based credit evaluation to provide internal credit checking, Credit rating, credit scoring, risk assessment, execution of power delegated and compliance check.
6. Document flow, imaging and archiving.
7. Application details and status enquiry
8. Interface to external/internal systems for document verification.
9. Ability to perform 3rd party Verifications, Valuations, Field Investigations etc.
10. e-Signature/ Digital signature enabled that can be applied at any stage of processing.
11. EMI, Non EMI and other methods of payment should be supported.
12. KYC verification/Due diligence module.
13. Audits and Reporting

The Bidders interested to participate shall submit their comprehensive technical proposals in the soft form. The bidder should have implemented the proposed solution in at least one scheduled commercial banks in India and the Solution should be live as on issuance date of this EOI. Bank will evaluate the Bidders on the technical capabilities of the solution and may ask shortlisted bidders to showcase their solution for further evaluation.

The EOI is not an offer by J&K Grameen Bank, but an invitation for bidder's responses who intend to propose their solutions to the bank. No contractual obligation on behalf of J&K Grameen Bank, whatsoever, shall arise from the offer process unless and until a formal contract is signed and executed by duly authorized officials of J&K Grameen Bank and the Bidder.